





**Loan Amount \$1,500,001 - \$2,000,000**

Purchase Money Loans | Rate & Term

PURCHASE MONEY   RATE & TERM \$1,500,001 - \$2,000,000									
FICO	Owner Occupied			Second Home			Investment Property		
	Full Doc	Alt/Reduced Doc	CPA P&L Only	Full Doc	Alt/Reduced Doc	CPA P&L Only	Full Doc	Alt/Reduced Doc	CPA P&L Only
740	75%	70%	65%	75%	65%	N/A	N/A	N/A	N/A
720	75%	70%	65%	75%	65%	N/A	N/A	N/A	N/A
700	75%	70%	65%	75%	65%	N/A	N/A	N/A	N/A
680	75%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out / Debt Consolidation

CASH OUT REFINANCE \$1,500,001 - \$2,000,000									
740	65%	65%	60%	60%	55%	55%	N/A	N/A	N/A
720	65%	65%	60%	60%	55%	55%	N/A	N/A	N/A
700	65%	65%	60%	60%	55%	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Loan Amount \$2,000,001 - \$2,500,000**

Purchase Money Loans | Rate & Term

PURCHASE MONEY   RATE & TERM \$2,000,001 - \$2,500,000									
FICO	Owner Occupied			Second Home			Investment Property		
	Full Doc	Alt/Reduced Doc	CPA P&L Only	Full Doc	Alt/Reduced Doc	CPA P&L Only	Full Doc	Alt/Reduced Doc	CPA P&L Only
740	75%	70%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	75%	70%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700	75%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out / Debt Consolidation

CASH OUT REFINANCE \$2,000,001 - \$2,500,000									
740	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Required Reserves		
Occupancy	Loan Amount	Reserves
Primary Residence	\$150,000 - \$500,000	6 Months
	\$500,001 - \$1,000,000	9 Months
	\$1,000,000 - \$2,000,000	12 Months
	\$2,000,000 - \$2,500,000	18 Months
Second Home   Investment Property	All Loan Amounts	12 Months
Borrowers with greater than 2 financed properties require an additional 3 months of reserves for each additional financed property. The 3 months additional reserves are based on the PITI plus HOA fees of the other financed properties		
Interest Only loans require a minimum of 12 months reserves		

All program and product information displayed herein represents a portion of what is required to render a credit decision on a particular loan file