



Super Jumbo-12/24BS & 12/24FD

12/24 Month BS & 12/24 Month FD												
Loan Amount	Min FICO	Reserves	Primary			Second Home			Investment			
			Purchase	R/T Refi	C/O Refi	Purchase	R/T Refi	C/O Refi	Purchase	R/T Refi	C/O Refi	
\$3,000,000 - \$4,000,000	740	12 Mos	70%	65%	60%	70%	65%	55%	70%	65%	55%	
	720	12 Mos	70%	65%	60%	70%	65%	55%	70%	65%	55%	
	700	12 Mos	70%	60%	55%	70%	60%	50%	70%	60%	50%	
\$4,000,001 - \$5,000,000	740	12 Mos	65%	60%	55%	65%	60%	50%	65%	60%	50%	
	720	12 Mos	65%	55%	55%	65%	55%	50%	65%	55%	50%	
	700	12 Mos	65%	50%	50%	60%	50%	50%	60%	50%	50%	

Program Parameters												
Overview						Overlays						
<u>Credit</u>		<ul style="list-style-type: none"> 0x30x12 Housing History 48 Months from Housing Event 						<u>Assets</u>				
<u>Borrowers</u>		<ul style="list-style-type: none"> US Citizen Permanent Resident 						<ul style="list-style-type: none"> Max Cash In Hand: \$1,500,000 Cash out proceeds <u>cannot</u> be used for reserves 				
<u>Property</u>		<ul style="list-style-type: none"> SFR Warrantable Condo 2-4 Units 						<u>Miscellaneous</u>				
<u>Income</u>		<ul style="list-style-type: none"> 12/24 Month Full Doc 12/24 Month Bank Statement 						<u>Maximum DTI</u>				
								<ul style="list-style-type: none"> Standard: 45% 				
								<u>Interest Only</u>				
								<ul style="list-style-type: none"> Available, no restrictions 				