



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