

Loan Amounts And LTV Limitations

PRIVATE MONEY										
Property Type	Primary Residence								Loan Amount	
	Stated Income/Stated Assets				Stated Income/ Verified Assets*					
	LTV	CLTV**	Credit Score		LTV	CLTV**	Credit Score			
Single Family Homes	60%	55%	500-719		65%	60%	500-719		< \$500,000	
	65%	60%	720+		70%	65%	720+			
	55%	50%	500-719		55%	50%	500-719		>= \$500,000	
	60%	55%	720+		65%	60%	720+			
Condos (Also 1-4 Unit Complex)	50%	45%	500-719		60%	55%	500-719		< \$500,000	
	60%	55%	720+		70%	65%	720+			
	45%	40%	500-719		55%	50%	500-719%		>= \$500,000	
	55%	50%	720+		65%	60%	720+			

*12 Months PITI required. Funds must be liquid to qualify (No Retirement Accounts)
 **CLTV are for Stand Alone 2nd Trust Deeds only
(-5%) LTV/CLTV on all Non-Owner Occupied Properties **(-5%) NOD in the Past 12 Months**
(-10%) Condo Complex < 4 Units **(-5%) Cashout**
(-10%) Rural Property Comps greater than 1 mile **(-10%) High Crime Rate in local Area**
 1st and 2nd Trust Deeds Only
 Minimum Loan amount O/O \$200k N/O/O \$150k **\$3,000 Min Fee to UTM**
 NOD Bailouts Max LTV/CLTV 60%
 Loans Commitments do not require a specific credit score but total borrower profile and mortgage pay history will be accessed by underwriter
 UniTrust will only lend within the state of California
 All Loans must comply with AB 489 and Section 32 Guidelines
 All Stated assets over \$10,000.00 will require a 2 month VOD or 2 months consecutive bank statements
Product summaries contain eligibility guidelines only. For more detailed info please contact your AE

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Property Type	Primary Residence								Loan Amount	
	Stated Income/Stated Assets				Stated Income/ Verified Assets*					
	LTV	CLTV	Credit Score		LTV	CLTV	Credit Score			
Manufactured Homes	35%	30%	500-719		45%	40%	500-719		< \$200,000	
	40%	35%	720+		50%	45%	720+			
	35%	30%	500-719		45%	40%	500-719		>= \$200,000	
	40%	35%	720+		50%	45%	720+			
Lot Loans	40%	35%	500-719		45%	40%	500-719		< \$200,000	
	45%	40%	720+		50%	45%	720+			
	35%	30%	500-719		40%	35%	500-719		>= \$200,000	
	45%	40%	720+		50%	45%	720+			

*12 Months PITI required. Funds must be liquid to qualify (No Retirement Accounts)
 1st and 2nd Trust Deeds Only
 All Manufactured Properties must be UBC Approved (California Uniform Building Codes)
 Lot/Land Loans must be partially developed with nearby utilities available
 Minimum Loan amount O/O \$200k or N/O/O \$150k **Min \$3k in fees to UTM**
 Manufactured Homes must be on permanent foundation and on purchased land. Lease or Rented land not allowed
 Non-Owner Occupied Properties not allowed on Manufactured/ Lot Loans
 NOD Bailouts Max LTV/CLTV 50%
 Loans Commitments do not require a specific credit score but total borrower profile and mortgage pay history will be accessed by underwriter
 UniTrust will only lend within the state of California
 All Loans must comply with AB 489 and Section 32 Guidelines
 (-10%) LTV/CLTV for Properties with greater than 2 acres or are considered Rural
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