

Jumbo

Loan Amounts And LTV Limitations

Purchase and Rate/Term Refinance										
Units	Primary Residence								Loan Amount**	
	Standard				Stated Income					
	LTV	CLTV	Credit Score***		LTV	CLTV	Credit Score			
1-2 Units	95%	95%*	680+		80%	80%	720+		\$500,000	
	90%	90%*	660-679		80%	80%	680-719			
	95%	95%*	680+		80%	80%	720+		\$650,000	
	90%	90%*	660-679		75%	80%	680-721			
	80%	90%*	680+		75%	80%	720+		\$1,000,000	
	75%	90%*	660-679		70%	80%	680-723			
	75%	80%	680+		60%	70%	720+		\$1,500,000	
	65%	75%	660-679		60%	60%	680-725			
	70%	75%	680+		55%	70%	720+		\$2,000,000	
	60%	70%	660-679		55%	60%	680-727			
3-4 Units Or Mid/High-Rise Condos	80%	80%	680+		N/A	N/A	N/A		\$500,000	
	75%	80%	660-679		N/A	N/A	N/A			
	75%	75%	680+		N/A	N/A	N/A		\$650,000	
	70%	75%	660-679		N/A	N/A	N/A			
	65%	75%	680+		N/A	N/A	N/A		\$1,000,000	
	60%	65%	660-679		N/A	N/A	N/A			
	60%	75%	680+		N/A	N/A	N/A		\$1,500,000	
	55%	65%	660-679		N/A	N/A	N/A			
	60%	70%	680+		N/A	N/A	N/A		\$2,000,000	
	50%	60%	660-679		N/A	N/A	N/A			

* CLTV > 80% requires minimum 700 credit score

** Minimum Loan amount \$150,000

*** Minimum 660 credit score required for LPMI option - Standard Processing ONLY

Product summaries contain eligibility guidelines only. For more detailed info please contact your AE.

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Equity Refinance****									
Units	Primary Residence							Loan Amount**	
	Standard			Stated Income					
	LTV	CLTV	Credit Score***	LTV	CLTV	Credit Score			
1-2 Units	90%	90%*	680+	70%	70%	720+			\$500,000
	80%	80%	660-679	65%	65%	680-719			
	90%	90%*	680+	70%	70%	720+			\$650,000
	80%	80%	660-679	60%	65%	680-719			
	75%	80%	680+	60%	65%	720+			\$1,000,000
	70%	80%	660-679	55%	60%	680-719			
	70%	75%	680+	N/A	N/A	N/A			\$1,500,000
	65%	70%	660-679	N/A	N/A	N/A			
	65%	70%	680+	N/A	N/A	N/A			\$2,000,000
	55%	60%	660-679	N/A	N/A	N/A			
3-4 Units Or Mid/High-Rise Condos	70%	80%	680+	N/A	N/A	N/A			\$500,000
	60%	75%	660-679	N/A	N/A	N/A			
	65%	75%	680+	N/A	N/A	N/A			\$650,000
	55%	70%	660-679	N/A	N/A	N/A			
	55%	65%	680+	N/A	N/A	N/A			\$1,000,000
	50%	65%	660-679	N/A	N/A	N/A			
	55%	60%	680+	N/A	N/A	N/A			\$1,500,000
	50%	60%	660-679	N/A	N/A	N/A			
	50%	60%	680+	N/A	N/A	N/A			\$2,000,000
	50%	50%	660-679	N/A	N/A	N/A			

* CLTV > 80% requires minimum 700 credit score
 ** Minimum Loan amount \$150,000
 *** Minimum 660 credit score required for LPMI option - Standard Processing ONLY
 **** Cash out limits:
 • \$325,000 for LTV > 80%
 • \$500,000 for LTV > 55% <= 80%
 • Unlimited for LTV <= 55%

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Loan Amounts And LTV Limitations

Second Homes									
Units	Purchase and Rate/Term Refinance								
	Standard			Stated Income				Loan Amount**	
	LTV	CLTV	Credit Score***	LTV	CLTV	Credit Score			
One Unit Or Mid/High Rise Condo	90%	90%*	680+	75%	80%	720+		\$500,000	
	80%	80%	660-679	70%	80%	680-719			
	90%	90%*	680+	75%	75%	720+		\$650,000	
	80%	80%	660-679	70%	75%	680-719			
	75%	80%	680+	65%	75%	720+		\$1,000,000	
	60%	80%	660-679	60%	70%	680-719			
	70%	80%	680+	55%	65%	720+		\$1,500,000	
	60%	70%	660-679	50%	60%	680-719			
	65%	75%	680+	50%	60%	720+		\$2,000,000	
	50%	65%	660-679	50%	55%	680-719			
One Unit	Equity Refinance****								
	75%	80%	680+	65%	65%	720+		\$500,000	
	70%	80%	660-679	N/A	N/A	N/A			
	75%	80%	680+	65%	65%	720+		\$650,000	
	70%	80%	660-679	N/A	N/A	N/A			
	70%	75%	680+	55%	55%	720+		\$1,000,000	
	60%	70%	660-679	N/A	N/A	N/A			
	65%	70%	680+	N/A	N/A	N/A		\$1,500,000	
	55%	65%	660-679	N/A	N/A	N/A			
	60%	60%	680+	N/A	N/A	N/A		\$2,000,000	
50%	60%	660-679	N/A	N/A	N/A				

* CLTV > 80% requires minimum 700 credit score

** Minimum Loan amount \$150,000

*** Minimum 660 credit score required for LPMI option - Standard Processing ONLY

**** Cash out limits:

- \$325,000 for LTV > 80%
- \$500,000 for LTV > 55% <= 80%
- Unlimited for LTV <= 55%

First Time Hombuyer Not Permitted

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