

-5							
-5							
-5							
-5						No Cash Out	

Overlays	Cash-Out				Max \$500K - \$1M Cashout (Max 80% of LoanAmt over \$625K LoanAmt)									Max \$500K - \$1M Cashout (Max 80% of LoanAmt over \$625K LoanAmt)						
	2nd Home				80															
	Residual Income DTI > 43																	Per VA or 2,500+150/dependent		
	Reduced Reserves		-5	-3														5% LTV Reduction		
	FTHB						660													
	FTHB w/o rental history				70	660														
	DSCR .750 to .999																			
	First Time Investor																			
	Prepayment Penalty																			
Unleased Properties		Purchase																		
		Refinance																		
		DSCR																		

Expanded Criteria Product	Limited Credit	Purchase																	
		Rate-Term																	
		Cash-Out																	
	Expanded DTI (50.01-55)	Primary																	
		2nd Home																	
	Investor																		

Products																					
Fixed Rate			30yr	Product Code	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity	Product Code	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity
				PN30D	All	Note Rate	-	-	-	-	30yr	30yr	IN30D	All	Note Rate	-	-	-	-	30yr	30yr

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