

OWNER OCCUPIED					
PURCHASE / RATE & TERM					
FULLY AMORTIZED					
LOAN AMOUNT	LTV/CLTV		FICO	DTI	RESERVES
	1 Unit SFR, PUD, Condo	2-4 Unit			
\$2,000,000	89.99%	84.99%	680	43%	12 months
	(30 Yr Fixed Only)				6 months
	80%	75%	660		12 months
\$2,500,000	80%	75%	720		18 months
\$3,000,000	80%	75%	740		
INTEREST ONLY - 30 YEAR FIXED					
\$1,000,000	80%	75%	740	43%	12 months
					24 months
	75%	70%	700		
\$2,000,000	75%	70%	720		
\$3,000,000	75%	70%	760		
CASH OUT					
LOAN AMOUNT	LTV/CLTV		FICO	DTI	RESERVES
	1 Unit SFR, PUD, Condo	2-4 Unit			
\$2,000,000	89.99%	84.99%	740	43%	12 months
					6 months
	80%	75%	680		18 months
\$3,000,000	80%	75%	740		
SECOND HOME					
PURCHASE / RATE & TERM					
LOAN AMOUNT	LTV/CLTV		FICO	DTI	RESERVES
	1 Unit SFR, PUD, Condo				
\$2,000,000	89.99%		680	43%	12 months
	80%		660		6 months
\$2,500,000	80%		720		12 months
\$3,000,000	80%		740		18 months
INTEREST ONLY - 30 YEAR FIXED					
\$1,000,000	80%		740	43%	12 months
	75%		700		24 months
\$2,000,000	75%		720		
\$3,000,000	75%		760		
CASH OUT					
\$2,000,000	75%		700	43%	12 months
\$3,000,000	75%		740		18 months
NON-OWNER OCCUPIED					
PURCHASE / RATE & TERM					
LOAN AMOUNT	LTV/CLTV		FICO	DTI	RESERVES
	1 Unit SFR, PUD, Condo	2-4 Unit			
\$2,000,000	80%	75%	680	43%	12 months
	70%	65%	660		
\$2,500,000	75%	70%	720		
CASH OUT					
\$1,000,000	75%	70%	680	43%	12 months
\$2,000,000	75%	70%	720		
	70%	65%	680		