

CLEAREDGE CONNECT				
FULL DOC CONNECT, EXPRESS DOC CONNECT, ASSET UTILIZATION* AND BANK STATEMENT CONNECT				
PRIMARY RESIDENCE				
TRANSACTION TYPE	CREDIT GRADE	MAX LOAN AMOUNT	MAX LTV/CLTV	MIN FICO
PURCHASE RATE AND TERM	Tier 1	\$1,000,000	90% (Purchase Only)	700
		\$1,500,000	85%	
		\$3,000,000	80%	680 700 if > \$2.0mm
	Tier 2	\$1,000,000	90% (Purchase Only)	720
			85%	660
		\$1,500,000	80%	620
		\$2,000,000	75%	620
	\$2,500,000	70%	680	
CASH OUT	Tier 1	\$1,500,000	75%	700
		\$2,000,000	70%	
	Tier 2	\$1,000,000	75%	680
		\$1,500,000	70%	660
SECOND HOME				
TRANSACTION TYPE	CREDIT GRADE	MAX LOAN AMOUNT	MAX LTV/CLTV	MIN FICO
PURCHASE RATE AND TERM	Tier 1	\$1,000,000	80%	720
		\$1,500,000	75%	700
		\$2,000,000	70%	
	Tier 2	\$1,500,000	75%	680
		\$2,000,000	70%	640
CASH OUT	Tier 1	\$1,500,000	70%	720
		\$2,000,000	65%	700
	Tier 2	\$1,000,000	70%	700
		\$1,500,000	65%	680
INVESTMENT				
TRANSACTION TYPE	CREDIT GRADE	MAX LOAN AMOUNT	MAX LTV/CLTV	MIN FICO
PURCHASE RATE AND TERM	Tier 1	\$1,000,000	80% (Purchase Only)	700
			75%	680
		\$1,500,000	70%	
	Tier 2	\$1,500,000	70%	680
CASH OUT	Tier 1	\$1,500,000	65%	700
	Tier 2	\$1,500,000	60%	680

**\*Asset Utilization**

- Primary and 2nd home - Maximum LTV/CLTV of 80%
- Investment Property – Max LTV/CLTV of 65%
- Cash out transactions are ineligible
- Gift funds may not be used

ASSET CONNECT				
ASSET ONLY DOCUMENTATION				
OWNER OCCUPIED				
TRANSACTION TYPE	CREDIT GRADE	MAX LOAN AMOUNT	MAX LTV/CLTV	MIN FICO
PURCHASE RATE AND TERM	Tier 1	\$1,000,000	80%	720
		\$1,500,000	75%	
		\$2,000,000	70%	
SECOND HOME				
PURCHASE RATE AND TERM	Tier 1	\$1,000,000	75%	720
		\$1,500,000	70%	