

DSCR

TRANSACTION TYPE	MAX LOAN AMOUNT	FICO	LTV/CLTV*		RESERVES
			DSCR .75 - 0.99	DSCR 1.0+	
PURCHASE RATE AND TERM	\$1,000,000	700	70%	80%	6 months
		680		75%	
		660		70%	
	\$1,500,000	700		75%	9 months
\$2,000,000		70%			
CASH OUT	\$1,500,000	720	70%	75%	6 months
		700		70%	

NO RATIO

TRANSACTION TYPE	MAX LOAN AMOUNT	FICO	LTV/CLTV	RESERVES
PURCHASE RATE AND TERM	\$1,500,000	700	70%	6 months
	\$2,000,000			9 months
CASH OUT	\$1,500,000	720	60%	6 months

*2-4 Unit – Max 75% LTV/CLTV

Warrantable Condo – Max 75% LTV/CLTV

Non-Warrantable Condo – Max 65% LTV/CLTV