

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	PRIME Connect	\$1,000,000	90% (Purchase Only)	700	
		\$1,500,000	85%		
		\$3,000,000	80%	680 700 if > \$2.0mm	
	PLUS Connect	\$1,000,000		90% (Purchase Only)	720
				85%	660
		\$1,500,000	80%	620	
		\$2,000,000	75%	680	
CASH OUT	PRIME Connect	\$1,500,000	75%	700	
		\$2,000,000	70%		
	PLUS Connect	\$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	PRIME Connect	\$1,000,000	80%	720	
		\$1,500,000	75%	700	
		\$2,000,000	70%		
	PLUS Connect	\$1,500,000	75%	680	
		\$2,000,000	70%	640	
CASH OUT	PRIME Connect	\$1,500,000	70%	720	
		\$2,000,000	65%	700	
	PLUS Connect	\$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	PRIME Connect	\$1,000,000	80% (Purchase Only)	700	
			75%	680	
		\$1,500,000	70%		
	PLUS Connect	\$1,500,000	70%	680	
CASH OUT	PRIME Connect	\$1,500,000	65%	700	
	PLUS Connect	\$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	PRIME Connect	\$1,000,000	80%	720
		\$1,500,000	75%	
		\$2,000,000	70%	
SECOND HOME				
PURCHASE RATE AND TERM	PRIME Connect	\$1,000,000	75%	720
		\$1,500,000	70%	