

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		
		75%	700		24 months		
\$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%	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				