

AGENCY Connect Standard and High-Balance

LEN	DING				•		u nign-balance
						Fannie Mae 15	and 30-Year Fixed
				Primary			
TRANSACTION	MIN LOAN	MAX LOAN	FICO ³	MAX LTV/CLTV/HCLTV			Max DTI
TYPE	AMOUNT	AMOUNT	FICO	1 Unit	2 Unit	3-4 Unit	IVIAX DII
PURCHASE	¢100.000	Based on County	620	97% ^{1,2} Standard 95% - High Balance	85%	75%	F.00/
RATE / TERM CASH OUT	\$100,000	specific Loan Limits	620	80%		75%	50%
				Second Home			
TRANSACTION	MIN LOAN	MAX LOAN			LTV/CLTV/HCI	-TV	
TYPE	AMOUNT	AMOUNT	FICO ³	1 Unit	2 Unit	3-4 Unit	Max DTI
PURCHASE RATE / TERM	\$100,000	Based on County specific Loan Limits	620	90%	N	I/A	50%
CASH OUT		specific Loan Limits	620	75%	N/A		
				Investment			
TRANSACTION	MIN LOAN	MAX LOAN	FICO ³	MAX	LTV/CLTV/HCI	.TV	Max DTI
TYPE	AMOUNT	AMOUNT	FICO	1 Unit	2 Unit		IVIAN DII
					2 Unit	3-4 Unit	
PURCHASE		Based on County	620	80%	7	5%	50%
RATE/TERM	\$100,000	Based on County specific Loan Limits	620	80% 75%	7 7	5% 5%	50%
RATE/TERM CASH OUT		specific Loan Limits	620 620	80% 75% 75%	7 7	5%	50%
RATE/TERM CASH OUT 197% product: Fo 2Attached Unit Co O/O = 90%; 2 nd ho Florida Attached	r LTV/CLTV/H Indos with Lir me & investn Unit Condos:	specific Loan Limits ICLTV >95% see 97% LT mited Review: In estable and properties = 75%. LTV and other restricti	620 620 V Product Re lished proje FL property ons apply, B	80% 75% 75% equirements below. cts, maximum LTV/CLTV, have additional restrictions 4-2.1, B4-2.2-04. See Sta	7 7 7 /HCLTV with Limons, see Condorate and Geograp	5% 5% 0% nited Review is lesse minium below. bhic Restrictions and	r of product guidelines or:
RATE/TERM CASH OUT 197% product: Fo 2Attached Unit Co O/O = 90%; 2 nd ho Florida Attached I Multiple Financed	r LTV/CLTV/H ndos with Lir me & investn Jnit Condos: I Properties:	specific Loan Limits ICLTV >95% see 97% LT mited Review: In estable and properties = 75%. LTV and other restriction See Multiple Financed	620 620 V Product Re lished proje FL property ons apply, B Properties fo	80% 75% 75% equirements below. cts, maximum LTV/CLTV, have additional restrictive 4-2.1, B4-2.2-04. See State credit score, reserves,	7 7 7 /HCLTV with Lim ons, see Condor ate and Geograp and cash out re	5% 5% 0% nited Review is lesse minium below. bhic Restrictions and	r of product guidelines or:
RATE/TERM CASH OUT 197% product: Fo 2Attached Unit Co O/O = 90%; 2 nd ho Florida Attached I Multiple Financed	r LTV/CLTV/H ndos with Lir me & investn Jnit Condos: I Properties: esentative cr	specific Loan Limits ICLTV >95% see 97% LT mited Review: In estable and properties = 75%. LTV and other restriction See Multiple Financed	620 620 V Product Re lished proje FL property ons apply, B Properties fo	80% 75% 75% equirements below. cts, maximum LTV/CLTV, have additional restrictions 4-2.1, B4-2.2-04. See Sta	7 7 7 /HCLTV with Lim ons, see Condor ate and Geograp and cash out re	5% 5% 0% nited Review is lesse minium below. bhic Restrictions and	r of product guidelines or:
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PRODUCTS	15 and 30 Year Fixed				
MIN LOAN AMOUNT	\$100,000				
MAX LOAN AMOUNT	Standard: County loan limits High Balance: County high-cost area limits				
COUNTY LOAN LIMITS	FNMA Loan Limits FNMA Loan Limit Geocoder				
95.01% - 97% LTV PRODUCT REQUIREMENTS	 1-unit, principal residence only SFR, PUD and Condos only 30-year fixed rate only There are no income limits with this program Reserves required by DU® can be a gift, Fannie Mae minimum borrower contribution requirements apply Max LTV/CLTV/HCLTV for loans with a non-occupant borrower is 95%, Max LTV/CLTV/HCLTV if income of a non-occupying guarantor, co-signer or co-borrower is used for qualifying is 95% Purchase Transactions: At least one borrower must be a first-time homebuyer If all borrowers are first-time homebuyers, homebuyer education or counseling is required B2-2-06 Limited Cash-Out Refinance: Loan must be currently owned by FNMA and filed documented with same Maximum Loan-to-Value: LTV 95.01 to 97% CLTV 95.01 to 97% if the subordinate lien is not a Community Second HCLTV to 105% with Community Second Standard loan amounts only, high balance loan amounts are not eligible Overlays to 97% Loans: 				

4.19.2023

Standard loan programs only. My Community Loans are ineligible
 35% mortgage insurance coverage – no reduced mortgage insurance

General Requirements: B4-1

- Full appraisals are required for the following irrespective of DU® findings: Purchase of REO properties,
 Auctioned Properties, Identity of Interest / Non-Arm's Length transactions
- All appraisers and supervisory appraisers appearing on the FNMA AQM list are ineligible
- o Appraisals generated for third parties are ineligible
- Appraisal transfers are ineligible.

Appraisal Report Forms:

- Desktop Appraisals the property owner at the time of sale, i.e., the property seller, may not be the lender or a government entity. In addition, purchase transactions must be arm's length.
- The following home valuation options are not eligible:
 - Value acceptance + property data
 - Hybrid appraisals
- Age of the Appraisal: The appraisal is valid for up to 4 months and can be used up to 12 months if the value of the
 property has not decline. Between 4 and 12 months, the appraiser must perform an appraisal update in accordance
 with the requirements in B4-1.2-04
- Value Acceptance (Appraisal Waivers): If DU offers value acceptance (appraisal waiver) follow DU findings.
 - Disaster Areas: For loans secured by properties in a FEMA declared disaster area granted Individual Assistance, see 10.10.7.1, Declared Disaster Areas – Property Inspection Types
 - **Full appraisals** are required for the following irrespective of DU findings: Purchases of REO properties, auctioned properties, Identity of Interest / Non-Arm's length transactions, Properties with resale restrictions
- Form 1004D and Completion Alternatives: Must meet FNMA requirements in section B4-1.2-05
 - Attestation Letters:
 - Borrower/builder attestation letter with exterior and interior photos of the property to verify completion of new construction are permitted.
 - Borrower attestation letter with photos to confirm completion of repairs for existing construction in lieu of Form 1004D are permitted
 - The letter and all documentation must be included in the loan file
 - 1004D Virtual Inspection Technology:
 - All exhibits to Form 1004D must be include in the loan file
- Physical Deficiencies That Affect Safety, Soundness, or Structural Integrity of the Subject Property:
 - o If the appraiser is not qualified to evaluate the alterations or repairs, the appraisal must note the deficiencies and be completed "subject to" a satisfactory inspection by a qualified professional.
 - Determine if an inspection is required and whether the property meets eligibility requirements.
 - If the property does not meet eligibility requirements, provide satisfactory evidence that the condition has been corrected or replaced. The appraiser is not required to review the professionally prepared report, re-inspect the property, or provide a Form 1004D

Minimum Borrower Contribution: Donations from Entities, Employer Assistance Programs, Personal Gifts

Document the decision and rationale in the loan file.

Eligible Contribution Type LTV/CLTV/HCLTV Occupancy Property Type Minimum

ASSETS CASH-TO-CLOSE RESERVES GIFTS MIN BOROWER CONTRIBUTION

APPRAISALS AND

APPRAISERS

Eligible Contribution Type	LTV/CLTV/HCLTV	Occupancy	Property Type	Minimum
				Borrower
				Contribution
	< 80%		1 to 4 unit	Borrower
Donated Gift or Grant, B3- 4.3-06 Donations from Entities Employer Assistance, B3-	>80%	Principal Residence	1 unit	contribution not required. All funds needed to complete the transaction can come from eligible gift or employer assistance.
4.3-08 Employer Assistance			2-4 Unit	5% minimum borrower contribution from own funds
	Any	Second home or Investment	Any	Donated Gift, Grant or EAP is not permitted
	<80%	Principal Residence	1 to 4 unit	Borrower
	\00 <i>/</i> 0	Second Home	1 unit	contribution not
Personal Gifts, B3-4.3-04	>80%	Principal Residence	1 unit	required. All funds needed to complete the transaction can come from eligible personal gift

				2 to 4it	FO/ maining.um
			Second Home	2 to 4 unit	5% minimum borrower contribution from
		A.m.:			own funds Personal Gifts are
		Any	Investment Property	Any	not permitted
	Loan transactions with	n Community Sec	conds are ineligible		
1031 TAX DEFERRED EXCHANGES	Investment properties	only			
AUS AND UNDERWRITING METHOD	 DU® with "Approved/Eligible" Underwriting Analysis Report" findings are required for ALL loans Loans with a representative credit score of less than 620, regardless of DU eligibility, are not eligible Manual underwriting is not accepted for any loans, including loans with errors in the credit report FHLMC LP in ineligible 				
	When DU validate any) meet the rec When employme employment desc Employment Offe	dor Validation Re es gift funds, ens quirements in <i>B3</i> nt is validated b cribed in <i>B3-3.1</i> - ers and Contract	y DU, the Validation satisfies the	ar as deposits on the requirement for verb VVOE for overlay rec	pal verification of quirements that may apply
	Loan File Component	Findings	Income D	ocumentation Requirem	nent
	General FNMA Requirements,	B3-2-02		on Service, prior to running form acceptable to the cower whose income (reg. 1.1-06) wer's income is "validate signed IRS Form 4506-C me or employment, the	ng DU IRS that authorizes the release gardless of income source) is ed" by the DU validation for that borrower is not Vendor Report must be re-run.
DU VALIDATION SERVICE		Validated	Follow the DU documentation r file Tax and/or W2 transcripts are n If all of the borrower's income v signed IRS Form 4506-C for that	ot required for this inco was validated by the DU	me source validation service, obtaining a
	Employment Income (Must be review for each income source and each borrower INDIVIDUALLY)	Not Validated Unable to	All qualifying incom- typically reported or A 4506-C is required for each boused to qualify	come and/or the type of ots are not required dation Service or other a uired by FNMA guideline e is not either W2 incom n a 1099 orrower whose income (I	fixed income typically reported acceptable vendor are required as or the AUS, or the or the type of fixed income regardless of income source) is
		Validate	If all qualifying income is W2 income a 1099, tax and W2 transcript Transcripts provided by DU Valifit Tax returns are requ	come and/or the type of ots are not required dation service or other a uired by FNMA guideline: e is not either W2 incom n a 1099	fixed income typically reported cceptable vendor are required s or the AUS, or e or the type of fixed-income

Self-Employment or other Income Type Requiring Tax Returns	See FNMA Selling Guide, B3-2-02	A signed 4506-C and tax transcripts provided by DU Validation Service or other acceptable vendor are required for this income source
Loan File Component	Findings	Asset Documentation Requirement
General FNMA Requirements, B3-2-02		If there are any changes to the borrower's assets, the Verification Report must be re-run. DU does not "automatically" update Verification Reports with subsequent DU runs
	Validated	The asset verification report is generally acceptable documentation. See <i>B3-2-02</i>
ssets Wust be reviewed for each	Not Validated	Verify and document the Borrower's assets using traditional documentation as required by the Guide. Documentation must be maintained in the Mortgage file. See 83-4
asset and each borrower individually)	Unable to Validate	Verify and document the Borrower's assets using traditional documentation as required by the Guide. Documentation must be maintained in the Mortgage file. See 83-4

- Borrowers must be a natural person or an eligible Inter Vivos "Living" trust, **B2-2**
- Non-U.S. citizen borrowers must meet FNMA requirements for non-U.S. citizens, **B2-2-02**
- Deferred Action for Childhood Arrival (DACA) recipients, as indicated by EAD Code C33 meeting all other requirements, including valid Social Security number, are eligible.
- All Borrowers must have a valid social security number, ITIN are ineligible B2-2-01
- No borrower is a Corporation, Limited Liability Company (LLC), partnership or other business entity, B2-2
- All non-U.S. citizen Borrowers meet the proof of lawful residency documentation requirements listed in the table below

Non-U.S. Citizen Proof of Lawful Residency Documentation Requirements

- Maximum 4 borrowers per loan
- No Borrower may be a person with diplomatic immunity or a Foreign Politically Exposed Person

RORROWF	RFLIGI	RILITY

Program	Permanent Resident Alien	Non-Permanent Resident Alien	Non-Resident Alien or Other
FNMA	 Permanent Resident Card (Green Card), or Passport with USCIS I-551 stamp 	 See Visa & EAD Eligibility Guide Matrix for a list of eligible VISA types and required documentation For certain VISA types, an EAD is not issued, and therefore is not required. For example, E-2, E-3, H-1B, I, L-1, O, P or TN Visas Certain EADs do not require a corresponding Visa. See the Visa & EAD Eligibility Guide Matrix for EADs that are eligible without a Visa Visas and Employment Authorization Documents (EAD) must be unexpired at the time of loan closing or provide acceptable evidence of pending renewal or extensions Borrowers with a derivative Visa type must also provide evidence of the validity of the primary Visa 	Not Eligible

- All guarantors, co-signers and non-occupant borrowers whose income is considered in qualifying and/or who sign the Note, must meet "Borrower Eligibility" requirements above and FNMA eligibility requirements, *Selling Guide B2-2-04*. (Note: FNMA requires that guarantors and co-signers must sign the Note).
- Maximum LTV/CLTV/HCLTV for loans with a non-occupant borrower is 95%
- Maximum LTV/CLTV/HCLTV if income of a non-occupying guarantor, co-signer or co-borrower is used for qualifying purposes 95%, B2-2-04

CONDOMINIUMS

Detached condos

- 2- to 4-unit projects
- Units in a PUD project
- FNMA to FNMA limited c/o Refi <80% CLTV/HCLTV

Limited Review for Established Projects except Florida

No Project Review

Primary: ≤ 90% LTV/CLTVSecond Home: ≤ 75% LTV/CLTV

• Non-Owner: ≤ **75%** LTV/CLTV

Limited Review for Primary: ≤ 75% LTV/CLTV **Established Projects in** Second Home: ≤ 70% LTV/CLTV Florida Non-Owner: ≤ 70% LTV/CLTV **Full Review** All new projects Project ineligible for limited review Must use CPM for Full Reviews for loan applications dated on or after 7/1/2023. FNMA Form 1076 or equivalent Condo Questionnaire with Addendum is required Value Acceptance Appraisal Waivers: Following condo project information is required for loans with value acceptance (appraisal waiver): Project Name and address Project design type (for attached condos) Total number of units Total numbers of units sold Ineligible Condominium Types and Project Types: Project may not be on the FNMA condo unavailable list or ineligible per FNMA guides. FNMA ineligible (non-warrantable) condo projects, such as the following project characteristics: New projects with undisclosed excessive sale or financing structures Hotel Condominiums/Condotels Conversations from hotels or motels unless the project was a gut rehabilitation, where the resulting condo units no longer have the characteristics of a hotel/motel and meets the FNMA requirements for an established project Multi-Dwelling Unit Condos Commercial or Mixed-Use Space in excess of FNMA's allocation limit (no more than 35%) Litigation or pre-litigation involving the safety, structural soundness, habitability, or functional use of the project Single-entity ownership concentration in excess of FNMA's eligibility limit within the project Subject property with unit size less than 650 square feet 0 Manufactured Home Condominium Projects (MHCPs) All borrowers, non-occupying borrowers, guarantors and co-signers whose income is considered in qualifying and/or who sign the Note, must meet the Credit requirements below: **Credit Reports:** Residential Mortgage Credit Report (RMCR) or traditional tri-merge is required 0 Each borrower must generate a traditional credit score from at least one repository Use of non-traditional or "alternative" credit is ineligible Credit reports must meet FNMA accuracy requirements, B3-5.2-03, B3-5.3-09 "Trended credit date" display on the credit report is not required DU will determine which score model is used; median score or representative score CREDIT **Credit Scores:** Loans with a representative score of less than 620, regardless of DU eligibility, are ineligible DU will select the Representative score (middle of three or lower of two) OR the Average Median score (ex: average of each borrower's middle score) Pricing will be based on the representative score Frozen Credit: Loans to borrowers with credit data frozen at two or more repositories are not eligible. For loans with credit frozen at one repository, follow FNMA Selling Guide requirements, however, the requirement for each borrower to generate a traditional credit score from at least one repository applies. Housing history per DU Bankruptcy – Chapter 7 or 11 4 years 2 years from discharge date Bankruptcy – Chapter 13 4 years from dismissal date 5 years if more than one filing within the past 7 years Multiple Bankruptcy Filings

5 4.19.2023

Short Sale / Deed-in-Lieu of Foreclosure, Pre-foreclosure

Sale, or Charge-Off of Mortgage Account

foreclosure waiting period must be applied.

7 years

4 years

When both a bankruptcy and foreclosure are disclosed on the loan application, or when both appear on the credit report, the lender may apply the bankruptcy waiting period if the lender obtains the appropriate documentation to verify that the mortgage loan in question was discharged in the bankruptcy. Otherwise, the greater of the applicable bankruptcy or

Foreclosure

CREDIT EVENTS

 1 unit second homes 1-2-unit investment properties Properties with resale restriction are not eligible for a value acceptance (Appraisal Waiver). Delayed Financing Exception must meet FNMA requirements in B2-1.2-03, Cash-Out FNMA requires that Borrowers who purchased the subject property within the past 6 months (measured from the date on which the property was purchased to the disbursement date of the new mortgage loan) are eligible for a cash-out refinance if all of the requirements of B2-1.2-03 are met. 		Futanustina sinamatana ana manda disi	ble and FNINAA quidee			
restrictions meeting FINAS guidelines, 85-3-3-02 DEED RESTRICTION DELY				an acceptable, ago related recale		
DEED RESTRICTION - 1 units second homes - 1 units second homes - 1 units second homes - 2 units with reside restriction are not eligible for a walue acceptance (Appraisal Waiver) - 2 units weather properties - 1 Delayed Financing Exception must meet FINAN requirements in 82-1.2-03, Cash-Out - 5 FINAN requires that Borrowers who purchased the subject property within the past 6 months (measured from the date on which the property was purchased to the disbursement date of the new mortgage loan) are eligible for a cash-out refinance if all of the requirements of 82-1.2-03 are met 1 The new loan transaction is considered a Cash-Out Refinance - 5 FINAN requires that all delayed financing transactions must be arm's-length, irrespective of occupancy type, 82-1.2-10, Purchase Transactions - Also, see Multiple Financed Properties for Same Borrower(s) - A re-inspection is required for properties in presidentially declared disaster areas eligible for individual assistance, anglor as announced by FINMA - meligible - VVOE: must be obtained within 10 business days prior to the Note date for employment income - DU Validation Service: The validation satisfies the requirement for verbal verification of employment described in 83-3-107 - Employment-Related Assets as Qualifying income—generally maximum LTV is 70% - ESCROW/IMPOUND - CESCROW/IMPOUND - CESCRO				i all acceptable, age-related resale		
DEED RESTRICTION 1. 1-2-unit principal residences, including condos and PUDs 1. 1 unit second home is 1. 2-unit investment properties 2. 2-unit investment properties 3. 2-12-03, cash-out 2. 5-FRMA requires that 80 proves who purchased the subject property within the past 6 months (measured from the date on which the property was purchased to the disbursement date of the new mortgage loan) are eligible for a cash-out refinance for 16 off the requirements of 82-12-03 are met. 2. 5-FRMA requires that all debayed financing transactions must be arm's-length, irrespective of occupancy type, 82-12-01, Purchase Transactions 2. 6-FRMA requires that all debayed financing transactions must be arm's-length, irrespective of occupancy type, 82-12-01, Purchase Transactions 3. Also, see Multiple Financed Properties for Same Borrower(s) 3. 6-FRMA requires that all debayed financing transactions must be arm's-length, irrespective of occupancy type, 82-12-01, Purchase Transactions 3. 6-FRMA requires that all debayed financing transactions must be arm's-length, irrespective of occupancy type, 82-12-01, Purchase Transactions and search of the memory occupancy type, 82-12-01, Purchase Transactions and search of the memory occupancy type, 82-12-01, Purchase Transactions and search of the memory occupancy type, 82-12-01, Purchase Transactions and search of the memory occupancy type, 82-12-01, Purchase Transactions developed the properties in presidentially declared disaster areas eligible for individual assistance, and/or as announced by FRMA 1. 1-12-unit investment that the purchase of the memory occupancy type, 82-12-01, Purchase Transactions for seasch and search of the memory occupancy occupancy 1-12-12-12-12-12-12-12-12-12-12-12-12-12			, 25 3.2 02			
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Properties with resale restriction are not eligible for a value acceptance (Aportsa) Waiwen; Poleyder Ginanding Exception must meet FINMA requirements in 82-1-2-03. Cash-Out NEMA requires that Borrowers who purchased the subject property within the past 6 months, (measured from the date on which the property was purchased to the eligible subsement date of the new mortgage loan) are eligible for a cash-out refinance if all of the requirements of 82-12-03 are met. Properties affected by a disaster must be cand-out refinancing transactions must be arm's-length, irrespective of occupancy type, 82-12-03, purchase Transactions Also, see Multiple Financed Properties for Same Borrower(s) Properties affected by a disaster must meet FINMA requirements in Selling Guide 82-3-05 A re-inspection is required for properties in presidentially declared disaster areas eligible for individual assistance, and/or as announced by FINMA DOWN PAYMENT ASSISTANCE (DPA) Properties affected that of self-employment income Properties affected at or self-employment income OU Volidation Service: The validation satisfies the requirement for verbal verification of employment described in 83-31-07 Employment Offers and Contracts: Phystub required prior to closing Employment-Related Assets as Qualifying income—generally maximum LTV is 70% ESCROW HOLDBACKS Intelligible ESCROW/IMPOUND ACOUNTS Properties affected at the self-employment income Properties affected at the self-employment income and self-employment income and self-empl		■ 1 unit second ho	mes			
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Primary or Second Home Greater than 90% 3% of purchase price		Occupancy	LTV/CLTV	Maximum IPC		
		Primary or Second Home	Greater than 90%	3% of purchase price		

		7	75.01%-90%	6% of p	ourchase price		
		7	75% or less	9% of p	ourchase price		
	Investment	Į.	All CLTV ratios	2% of p	ourchase price		
	Also see Assets – Cash to Cl						
			run for at least 5 years belo	ng the maturity date	e of the mortgage unless fee		
LEASEHOLD ESTATES AND	simple title will vest earlier,						
LAND TRUSTS	Loans made to or held in a Blind Trust, Land Trust or Community Land Trust, including Illinois land trusts and "Indian".						
MADE A CE CREDIT	Leased Land", are not eligib	oie					
MORTGAGE CREDIT CERTIFICATES (MCCs)	• Ineligible						
CERTIFICATES (WICCS)	- Eligible MI provider: Padiar	•					
	Eligible MI provider: RadiarAcceptable:	ı					
	o BPMI Monthly Pa	id MI					
	o BPMI Single Prem		I				
	Ineligible:						
		Paid MI or a	ny MI where the premium is	paid out of the mo	rtgage interest received		
	o Reduced MI levels		,	•			
MODIACE INCLIDANCE	o Financed MI Prem	nium					
MORTAGE INSURANCE	MI Coverage Requirements						
	· ·	_	ole. Standard coverage is re	•			
		nd Homes v	vith LTV greater than 80.009				
	LTV		30-year		15-year Term		
	95.01 – 97%		35%		35%		
	90.01 – 95%		30%		25%		
	85.01 – 90%		25%		12%		
	80.01 – 85% General Guidelines		12%		6%		
	including their pe		lence(s) and subject propert ly. Extensive examples are p	y, where borrower i	ced, 1- to 4-unit properties, s personally obligated on the		
	including their pe			y, where borrower i provided in <i>B2-2-03</i> Min (Includes personal r	s personally obligated on the imum Credit Score residence(s) and subject property)		
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	 Recorded interactive session not allowed and therefore Fannie Mae permitted exceptions for ineligible
	agents are not allowed;
	Non-occupant borrowers may not use a POA;
	The original POA must be recorded
	See the <i>Operations Manual, Power of Attorney</i> for complete requirements.
RESERVES	Determined per DU
	Ineligible:
	 Fannie Mae affordable housing programs, including: HFA PreferredTM, My Community, HomePath®, HomeStyle®
	Renovation, HomeStyle® Energy, Community Solutions® and Community HomeChoice®, Pace, HomeReady
	Manufactured Housing programs
	• Loans with Community Seconds® in this program, B5-5.1.01
	Loans made to or held in a Community Land Trust or Land Trust, <i>B5-5.1.0</i>
INELIGIBLE TRANSACTIONS	"One-time-close" construction loans and construction loan modifications are NOT eligible.
	 Attached condominiums are not eligible for construction-to-permanent financing, <u>Eligibility Matrix.</u>)
	• Fannie Mae High LTV Refinance Option (which replaces DU Refi Plus®)
	Fannie Mae RefiNow™ refinance option
	o Note: The Underwriter must instruct DU to underwrite a loan casefile that may be eligible as RefiNow™ as a
	standard limited cash-out refinance by entering the phrase "Standard LCOR" in the Product Description field,
	so the loan casefile is not underwritten as RefiNow™.
	• Eligible:
	 1 – 4 Unit SFR or PUD Warrantable Condo
	Warrantable Condo Modular Homes
	Ineligible Property Types:
	Assisted living or board and care facilities
	Bed & breakfast
	o Boarding houses
	 Properties with ratings of C5, C6 or Q6 are not allowed
	o Condominiums: Ineligible condo projects as described in the <u>Ineligible Condo Projects</u> section of this Guide
	o Co-ops, co-op hotels
	 Unique or non-traditional types of structures, including, but not limited to, "barndominiums" (barn
	conversions or barn-style buildings), "shouses" (living-space and work/storage combinations), berm homes,
PROPERTY TYPES	log homes, and geodesic dome homes
	o Houseboats
	Land loans, vacant or unimproved properties
	 Manufactured homes and mobile homes or on-frame modular Manufactured home ADU
	or where borrower has a leasehold interest in same
	State and Geographic Restrictions apply
	 Square footage of less than 650 square feet
	Working farms and ranches
	 Properties that are not suitable for year-round occupancy or are not readily accessible by roads that meet
	local standards, B2-3-01 .
	Also, see <u>Deed Restrictions</u> , and <u>Leasehold Estates and Land Trusts</u> .
	Additional Fannie Mae guideline apply to homes with leased solar panels, see B2-3-04 .
PURCHASE CONTRACT	If the Purchase Contract has been assigned, the loan is ineligible
ASSIGNMENTS	
PROPERTY FLIPPING /	Follow FNMA guidelines
RAPID RESALE	
	Identity of Interest / Non-Arm's Length transactions are not eligible.
	Refinance transactions are not eligible if evidence of churning and/or Net Tangible Benefits not established Limited Cash-Out:
	 Cash to borrower on Limited Cash-Out transactions is limited to the lesser of 2% of the new refinance loan amount or \$2,000, B2-1.2-02
	 Seasoning Requirements – A transaction is not eligible as a limited cash-out refinance if the borrower
REFINANCE RESTRICTIONS	completed a cash-out refinance transaction with a note date 30 days or less prior to the application date of
	a new refinance secured by the same property, B2-1.3-04
	o Properties that were listed for sale must have been taken off the market on or before the disbursement
	date of the new mortgage loan, and the borrowers must confirm their intent to occupy the subject property
	(for principal residence transactions).
	Cash-Out Refinance: Must meet requirements in B2-1.3-03, including:
	

	 Seasoning Requirement: If an existing first mortgage is being paid off through the transaction, it must be at least 12 months old at the time of refinance, as measured by the note date of the existing loan to the note date of the new loan. This requirement does not apply to the following: To any existing subordinate liens being paid off through the transaction, or When buying out a co-owner pursuant to a legal agreement At least one borrower must have been on title for at least for six months prior to the disbursement date of the new loan, unless one of the following exceptions apply: There is no waiting period if the documented evidence shows that the borrower acquired the property through an inheritance or was legally awarded the property (divorce, separation, or dissolution of a domestic partnership). The delayed financing requirements are met. See <i>Delayed Financing Exception</i> topic in <i>B2-1.3-03</i> Properties that were listed for sale must have been taken off the market on or before the disbursement date of the new mortgage loan.
	Student Loan Cash-Out Refinance transactions are not eligible
SECONDARY (SUBORDINATE) FINANCING	 Follow B2-1.1, and B5-5.2-04 A copy of the second lien Note is required The title policy must ensure that the new first is clearly insured in first lien position. For new subordinate liens provide a certified copy of the security instrument indicating that it is recording subordinate to the new first lien be in the Loan file. For re-subordinating seconds, a copy of the executed subordination agreement (or equivalent, as designated by applicable state law) must be in the Loan file. Secondary financing must have Fannie Mae eligible terms and characteristics. No lien on subject property may be a sovereign instrumentality (e.g., secured loans provided by tribal governments). HELOCs: Follow Fannie Mae guidelines for calculating CLTV, HCLTV The entire credit line limit based on the Note must be used to calculate the HCLTV. If a credit line is reduced without a permanent modification of the original Note, then the entire original line limit must be used to calculate the HCLTV. HELOC Payment Calculation: To calculate the qualifying payment of a subordinate HELOC, follow B.3.6. Generally: If the HELOC does not report a balance, then there is no recurring monthly debt obligation, so the lender does not need to develop an equivalent payment amount based on the line amount or otherwise. Loans transactions with Community Seconds® are not eligible in this program.
STATE AND GEOGRAPHIC	AK, HI, ID, IA, MA, MT, NJ 2-4 Units, NY, ND, SD, TX – Texas (a)(6) and (f)(2) is ineligible, WV, WY, US territories/possessions
TAX TRANSCRIPTS AND 4506-C	 A signed 4506-C and consent to release tax returns form is required for each borrower whose income (regardless of income source) is used to qualify IRS Transcripts required for each tax year with qualifying income documentation No record found results must be in the file when transcripts are available for processing (W2 and 1099 for current year generally not available until mid-April). Tax returns are available for processing generally 2 weeks after filing. IRS stamped received returns may be used for recently filed returns Proof of taxes owed, or refund received or in process via IRS portal may be used to validate recently filed returns.
TRUSTS	 Fannie Mae allows Inter Vivos "Living" trusts only. No blind or land trusts Documents for loans where title is taken in a trust cannot be signed with a Power of Attorney.
1003 / URLA / SCIF Form 1103	 Supplemental Consumer Information Form (SCIF) (Form 1103) for all loans with an application date on or after 3/1/2023. Any data provided on the SCIF must also be included in the AUS submission file The initial 1003 loan application must be signed and dated by the Loan Originator (LO) and included in the mortgage file. The borrower signature and date are optional, but not required. See borrower(s) signature requirements for the initial 1003 when a power of attorney is used, Seller Guide 6.10.2. The final 1003 loan application must be signed by the borrower(s) and included in the mortgage file.
RESOURCE LINKS	FNMA Selling Guide FNMA Eligibility Matrix

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