

**CONFORMING FIXED MATRIX (Full and Alt Doc)**

**Full doc/Desktop Underwriter (DU)**

Purchase and Limited Cash Out						Cash Out 1					
Occupancy	LTV	CLTV	HCLTV1	Fico	Max Loan Amount	Occupancy	LTV	CLTV	HCLTV 1	Fico	Max Loan Amount
<b>Primary</b>						<b>Primary</b>					
1 Unit	97 <sup>2</sup>	97	N/A	700	\$417,000	1 Unit	85	85	N/A	720	\$417,000
1 Unit	95	95	N/A	660	\$417,000	1 Unit	80	80	N/A	660	\$417,000
1 Unit	80	80	N/A	620	\$417,000	1 Unit	75	75	N/A	620	\$417,000
2 Unit	95	95	N/A	680	\$533,850	2 Unit	75	75	N/A	620	\$533,850
2 Unit	80	80	N/A	620	\$533,850	3 Unit	75	75	N/A	620	\$645,300
3 Unit	75	75	N/A	620	\$645,300	4 Unit	75	75	N/A	620	\$801,950
4 Unit	75	75	N/A	620	\$801,950						
<b>Second Home</b>						<b>Second Home</b>					
1 Unit	90 <sup>2</sup>	90	N/A	720	\$417,000	1 Unit	75	75	N/A	620	\$417,000
1 Unit	80	80	N/A	620	\$417,000						
<b>Investment</b>						<b>Investment</b>					
1-4 Unit Pur Only	80	80	N/A	620	\$417,000	1 Unit	75	75	N/A	620	\$417,000
1 Unit	75	75	N/A	620	\$417,000	2 Unit	70	70	N/A	620	\$533,850
2 Unit	75	75	N/A	620	\$533,850						
3 Unit	75	75	N/A	620	\$645,300						
4 Unit	75	75	N/A	620	\$801,950						

1 Properties owned less than 6 months at application date are not eligible for Cashout Refi  
 \*County Limits apply to the max loan amounts shown above, refer to County Limits for clarification  
**2 Refer to MI guidelines for current DTI, fico and loan amounts**

**Product Codes**

30/25 Yr Fixed	20 Yr	15 Yr	10 Yr
PF10	PF11	PF20	PF06

