

Classic Conforming Fixed Deluxe Conforming Arms Elite High Balance Matrix

Full Doc/DU

Generic Conforming Program

Purchase and Limited Cash Out

Cash Out **

Occupancy	LTV	CLTV		Occupancy	LTV	CLTV
Primary				Primary		
1 Unit	95 1, 8	90		1 Unit	80 2, 5	80 5
1Unit	75	75		2-4 Unit	75 2, 6	75
1 Unit Arm 8	75 7	75 7	HB ARM 7	Interest Only - Arms		
2 - 4 Unit	75	75		1Unit	N/A	
Interest Only - Arms				Second Home		
1Unit	70	70		1 Unit	75 3	75 3
Second Home				Interest Only - Arms		
1 Unit	80 4	80		1 Unit	N/A	
Interest Only - Arms				Investment		
1 Unit	70	70		1 Unit	75 3	75 3
Investment				2 Units	70 3	70 3
1-4 Unit	75 4	75		Interest Only - Arms		
Interest Only - Arms				1-2 Unit	N/A	
	Not Allowed					

1. Loan Amounts 417,001 to \$625,500 max 90% LTV/CLTV; > 625,500 max 80% LTV/CLTV 3. No Cash Out on HIGH BALANCE TRANSACTIONS

2. Max 1 unit for high balance loans

4. Max 65%/65% LTV/CLTV on HIGH BALANCE TRANSACTIONS

Product Codes:

30/25 Yr Fixed-	PF10	3 year arm	CM30
20 Yr Fixed-	PF11	5 year arm	CM50
15 Yr Fixed-	PF20	7 year arm	CM70
10 Yr Fixed-	PF06	10 year arr	CM10
30 Yr Fixed High	PF58		

5. Max 60%/60% LTV/CLTV on HIGH BALANCE TRANSACTIONS

6. Not available for In Armts above 1,2,3 & 4 unit conforming limits

7. HB ARM max LTV 75%, Min FICO 680

8. See MI coverage on pg. 10 Purchase transactions only



**Properties owned less than 6 mos at application date are not eligible for C/O

Freddie Mac Standard Conforming Fixed Rate Program

Full Doc/FHLMC Program/LP

FREDDIE MAC ONLY PROGRAM

Purchase and Limited Cash Out

Cash Out**

Occupancy	LTV	CLTV		Occupancy	LTV	CLTV	
Primary/Fixed & Arms				Primary/Fixed & Arms			
1 Unit	95 g	90		1 Unit	80	NA	
2 -4 Units	80	NA		1 Unit	75	80	
2 - 4 Units	75	80		2 - 4 Units	75	NA	
Interest Only - Arms				Interest Only - Arms			
	NOT ALLOWED			Not Allowed			
Second Home/Fixed & Arms				Second Home/Fixed & Arms			
1 Unit	80	85		1 Unit	75	NA	
Interest Only - Arms				Interest Only - Arms			
	NOT ALLOWED			Not Allowed			
Investment/Fixed Only				Investment/Fixed Only			
1 Unit	80	85	Purchase	1 Unit	75	NA	
1 Unit	75	NA	R/T Refi	1 Unit	70	75	
1 Unit	70	75	R/T Refi	2 - 4 Units	70	NA	
2 -4 Units	75	NA	Purchase	2 - 4 Units	65	70	
2 - 4 Units	70	75	Purchase				
2 -4 Units	75	NA	R/T Refi				
2 - 4 Units	70	75	R/T Refi				

CONFORMING HIGH BALANCE NOT AVAILABLE ON THIS PROGRAM

Product Codes:

PF13 30 year Fixed
 PF23 15 year Fixed
 Arms coming soon

5/1 & 7/1 ARMs not available at this time. Coming Soon

foot notes are reflected on the Generic Conf Matrix



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