

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

Full doc/Desktop Underwriter (DU)

Purchase and Rate/Term Refinance						Cash Out 1					
Occupancy	LTV	CLTV	HCLTV1	Fico	Max Loan Amount	Occupancy	LTV	CLTV	HCLTV 1	Fico	Max Loan Amount
Primary						Primary					
1 Unit	90 2	90	N/A	720	\$625,500	1 Unit	60	60	N/A	740	\$625,500
1 Unit	80	80	N/A	700	\$625,500						
1 Unit	75	75	N/A	660	\$625,500						
2 Unit	75	N/A	N/A	740	\$800,775						
2 Unit	70	75	N/A	740	\$800,775						
3 Unit	75	N/A	N/A	740	\$967,950						
3 Unit	70	75	N/A	740	\$967,950						
4 Unit	75	N/A	N/A	740	\$1,202,925						
4 Unit	70	75	N/A	740	\$1,202,925						
Second Home						Second Home					
1 Unit	65	65	N/A	740	\$625,500	1 Unit	N/A	N/A	N/A	N/A	N/A
Investment						Investment					
1 Unit	65	65	N/A	740	\$625,500	1 Unit	N/A	N/A	N/A	N/A	N/A
2 Unit	65	65	N/A	740	\$800,775	2 Unit	N/A	N/A	N/A	N/A	N/A
3 Unit	65	65	N/A	740	\$967,950						
4 Unit	65	65	N/A	740	\$1,202,950						

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 Yr Fixed	PF58
15 Yr Fixed	PF57

