



EXPANDED ACCESS PLUS & CORE MATRICES

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EA PLUS - FULL DOCUMENTATION MATRIX

PURCHASE /RT REFI

| EVENT | PROPERTY TYPE | OCCUPANCY | PURPOSE | LOAN AMOUNT | FICO | LTV/CLTV ¹ |
|----------------------|---|-----------------------|--------------------------------|---------------------|------------------|-----------------------|
| No Credit Event Plus | SFR, Condo ⁵ , PUD, 2-Unit | Primary | Purchase/RT Refi | \$1,000,000 | 720 | 90 ^{3,4} |
| | | | | | 680 | 85 |
| | | | | | 661 | 80 |
| | | | | \$1,500,000 | 720 | 85 |
| | | | | | 680 | 80 |
| | | | | | 680 | 75 |
| | \$2,000,000 | 700 | 75 | | | |
| | | | \$2,500,000 | 700 | 75 | |
| | | | SFR, Condo ⁵ , PUD, | Second ² | Purchase/RT Refi | \$1,000,000 |
| | 680 | 70 | | | | |
| | \$2,000,000 | 700 | | | | 70 |
| | SFR, Condo ⁵ , PUD, 2-4 Unit | Investor ² | Purchase/RT Refi | \$1,000,000 | 700 | 75 |
| 680 | | | | | 70 | |
| \$1,500,000 | | | | 720 | 75 | |
| | | | | 700 | 70 | |

¹ A 5% reduction in LTV for warrantable condos OR declining markets

² Rural properties not permitted on 2nd Homes or Investor Properties

³ Gifts not permitted on LTV > 85%

⁴ 90% LTV permitted on purchases only

⁵ Max 75% LTV/CLTV for Florida Condo

CASH OUT

| EVENT | PROPERTY TYPE | OCCUPANCY | PURPOSE | LOAN AMOUNT | FICO | LTV/CLTV ¹ |
|----------------------|---|-------------------------|-----------------------|-------------|------|-----------------------|
| No Credit Event Plus | SFR, Condo ³ , PUD, 2-Unit | Primary ² | Cash-Out ⁴ | \$1,000,000 | 700 | 75 |
| | | | | | 680 | 70 |
| | | | | \$2,000,000 | 700 | 65 |
| | SFR, Condo ³ , PUD | Second ² | Cash-Out ⁴ | \$1,000,000 | 700 | 65 |
| | | | | | | \$2,000,000 |
| | SFR, Condo ³ , PUD, 2-4 Unit | Investment ² | Cash-Out ⁴ | \$1,000,000 | 700 | 60 |
| | | | | | | \$1,500,000 |

¹ A 5% reduction in LTV for warrantable condos OR declining markets

² Rural properties not permitted

³ Max 70% LTV/CLTV for Florida Condos

⁴ See section 4.3 for cash out restrictions

If the loan is eligible per the above matrix, please see below for above 43 DTI requirements

EXPANDED DTI

43-50 DTI

| | |
|-------------------------|---|
| FICO | 700 Min |
| LTV / CLTV | 80 Max |
| Reserves | 12 Months Minimum (Does not apply to Asset Utilization) |
| Occupancy | Primary Residence Only |
| Additional Requirements | N/A |

EA PLUS - BANK STATEMENT & EXPRESS DOC MATRIX

| PURCHASE /RT REFI | | | | | | |
|----------------------|---|-----------------------|------------------|-------------|------|-----------------------|
| EVENT | PROPERTY TYPE | OCCUPANCY | PURPOSE | LOAN AMOUNT | FICO | LTV/CLTV ¹ |
| No Credit Event Plus | SFR, Condo ⁵ , PUD, 2-Unit | Primary | Purchase/RT Refi | \$1,000,000 | 740 | 85 ^{3,4} |
| | | | | | 720 | 80 |
| | | | | | 700 | 75 |
| | | | | | 680 | 65 |
| | | | | \$2,000,000 | 700 | 70 |
| | \$2,500,000 | 720 | 70 | | | |
| | SFR, Condo ⁵ , PUD, | Second ² | Purchase/RT Refi | \$1,000,000 | 720 | 70 |
| | | | | \$2,000,000 | 720 | 65 |
| | SFR, Condo ⁵ , PUD, 2-4 Unit | Investor ² | Purchase/RT Refi | \$1,000,000 | 720 | 75 |
| | | | | \$1,500,000 | 720 | 70 |

¹ A 5% reduction in LTV for warrantable condos OR declining markets

² Rural properties not permitted on 2nd Homes or Investor Properties

³ Gifts not permitted on LTV > 80%

⁴ 85% LTV permitted on purchases only

⁵ Max 75% LTV/CLTV for Florida Condo

| CASH OUT | | | | | | |
|----------------------|--|-----------------------|-----------------------|-------------|------|-----------------------|
| EVENT | PROPERTY TYPE | OCCUPANCY | PURPOSE | LOAN AMOUNT | FICO | LTV/CLTV ¹ |
| No Credit Event Plus | SFR, Condo ³ , PUD, 2-Unit | Primary ² | Cash-Out ⁴ | \$1,000,000 | 700 | 70 |
| | | | | \$2,000,000 | 700 | 65 |
| | SFR, Condo ³ , PUD | Second ² | Cash-Out ⁴ | \$1,000,000 | 720 | 60 |
| | | | | \$2,000,000 | 720 | 55 |
| | SFR, Condo ³ , PUD, 2-4Unit | Investor ² | Cash-Out ⁴ | \$1,500,000 | 720 | 60 |

¹ A 5% reduction in LTV for warrantable condos OR declining markets

² Rural properties not permitted

³ Max 70% LTV/CLTV for Florida Condos

⁴ See section 3.3 for cash out restrictions

If the loan is eligible per the above matrix, please see below for above 43 DTI requirements

| EXPANDED DTI | |
|-------------------------|--|
| 43-50 DTI | |
| FICO | 700 Min |
| LTV / CLTV | 80 Max |
| Reserves | 12 Months Minimum <i>(Does not apply to Asset Utilization)</i> |
| Occupancy | Primary Residence Only |
| Additional Requirements | N/A |

EA CORE - PRODUCT MATRIX

| Loan Amount | FICO | Maximum LTV | | DTI |
|-------------|------|-----------------------------|-----------------------------------|------|
| | | Seasoned Credit Event / DLQ | Recent Credit Event / Serious DLQ | |
| \$1.5MM | 680 | 90 | 85 | < 50 |
| | 640 | 85 | 80 | |
| | 580 | 80 | 75 | |
| \$3.0MM | 660 | 80 | 75 | |
| | 640 | 75 | 70 | |

- 90% LTV permitted on purchase only
- Not permitted on LTV > 85:
 - o Gifts
 - o Rural properties
 - o Rate/Term refinances
- Foreign Nationals: FICO is not applicable. Thus, FN can use program maximums (prior to LTV adjustments below) of 90 LTV up to \$1.5MM and 80 LTV up to \$3MM
- Texas Refi LTV limit of 80% LTV

LTV REDUCTION TABLE:

- The below reductions are cumulative, however, max LTV reduction floor of 65%.
 - o I.E Investor (10) & Foreign National (10) = reduce LTV by 20.

| | Loan Attribute(s): | Reduce LTV by: |
|--------------------------|--|----------------|
| Property: | Second Home ² | 10 |
| | Investment ² (Seasoned Credit only) | 10 |
| | Warrantable Condo | 5 |
| | NonWarrantable Condo | 10 |
| | Declining Market | 5 |
| Income | DTI 50.01-55% > 680 FICO | 15 |
| | Asset Utilization | 10 |
| Cash-Out ^{1, 2} | Cash-out > 720 ^{1, 2} | 5 |
| | Cash-out < 720 ^{1, 2} | 10 |
| | Cash-out Amount > \$500K ¹ | 5 |
| Borrower Type | First Time Home Buyer | 5 |
| | Foreign National | 10 |
| | Non-Occupant Co-Borrower | 15 |
| | Non-Permanent Resident Alien | 15 |

¹ Maximum Cash-Out Amount: \$1MM

² Rural properties not permitted on 2nd homes, investment properties, or cash-out