

	bank statement For Self-Employed Borrowers		INVESTOR For Borrowers with Positive Cash Flow Properties		AGENCY PLUS For Borrowers Falling Just Outside Agency Guidelines		Asset Qualification For Borrowers with High Cash Liquidity	
		P R E M I E R		P R E M I E R		P R E M I E R		P R E M I E R
<b>Income/Assets used to Qualify</b>	12 Months of Bank Statements		Debt Service Coverage Ratio (DSCR)		Full Documentation Required		Verified Liquid Assets Only	
<b>Minimum Credit Score</b>	600	680	600	680	600	680	600	680
<b>Debt-to Income Ratio (DTI)</b>	Allowed up to 55%	Allowed up to 43%	DSCR = 1.0	DSCR = 1.25	Allowed up to 55%	Allowed up to 43%	No DTI Calculated	
<b>Borrower Eligibility</b>	US Citizens, Permanent Resident Aliens		US Citizens, Permanent Resident Aliens		US Citizens, Permanent & Non-Permanent Resident Aliens		US Citizens, Permanent & Non-Permanent Resident Aliens	
<b>Interest Only (I/O)</b>	✓*		✓*		✓*		✓*	
<b>Cash Out Allowed</b>	Up to \$2,500,000		Up to \$2,000,000		Up to \$2,500,000		Up to \$2,500,000	
<b>Loan Amounts</b>	Up to \$3M		Up to \$2.5M		Up to \$3M		Up to \$3M	
<b>Term Options</b>	5/1, 7/1, 10/1, 15 and 30 Year Fixed		5/1, 7/1, 10/1, 15 and 30 Year Fixed		5/1, 7/1, 10/1, 15 and 30 Year Fixed		5/1, 7/1, 10/1, 15 and 30 Year Fixed	
<b>Reserves Loan Amount ≤ \$1M**</b>	3 Months	6 Months	3 Months	6 Months	3 Months	6 Months	3 Months	6 Months
<b>Loan to Value Ratio (LTV)</b>	Purchase up to 90% R/T Up to 90% Cash Out up to 85% w/680 FICO		Purchase up to 80% R/T Up to 80% Cash Out up to 75% w/720 FICO		Purchase up to 90% R/T Up to 90% Cash Out up to 85% w/680 FICO		Purchase up to 90% R/T Up to 90% Cash Out up to 85% w/680 FICO	
<b>Seasoning for Cash Out</b>	There is no ownership seasoning requirement for a cash-out refinance when at least one borrower on the new loan is an original purchaser.							
<b>Additional Notes</b>	*No I/O in Illinois Interest only available on all ARMs **See guidelines for reserve requirements ≥ \$1M One borrower must be self-employed for a minimum 24 months		*No I/O in Illinois Interest only available on all ARMs **Exception to 8 properties or \$2M limit for one IQM loan > \$2M		*No I/O in Illinois Interest only available on all ARMs		*No I/O in Illinois Interest only available on all ARMs	

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