

SFR, Warrantable Condo, Townhome, PUD, 2-4 Units

Transaction Type	FICO	Full Doc 1 or 2 year			Alt Doc 12 or 24 months			DSCR		
		\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M
Purchase	760	80%	70%	65%	80%	70%	65%	80%	70%	65%
	740	80%	70%	65%	80%	70%	65%	80%	70%	65%
	720	80%	70%	65%	80%	70%	65%	80%	70%	65%
	700	80%	70%	65%	80%	70%	65%	80%	70%	65%
	680	75%	70%	n/a	75%	70%	n/a	75%	70%	n/a
	660	75%	70%	n/a	75%	70%	n/a	70%	65%	n/a
	640	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
	620	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
Rate/Term Refinance	760	80%	70%	65%	80%	70%	65%	80%	70%	65%
	740	80%	70%	65%	80%	70%	65%	80%	70%	65%
	720	80%	70%	65%	80%	70%	65%	80%	70%	65%
	700	80%	70%	65%	80%	70%	65%	80%	70%	65%
	680	75%	70%	n/a	75%	70%	n/a	75%	70%	n/a
	660	75%	70%	n/a	75%	70%	n/a	70%	65%	n/a
	640	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
	620	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
Cash-Out Refinance	760	80%	70%	65%	80%	70%	65%	80%	70%	65%
	740	80%	70%	65%	80%	70%	65%	80%	70%	65%
	720	80%	70%	65%	80%	70%	65%	80%	70%	65%
	700	75%	70%	65%	75%	70%	65%	75%	70%	65%
	680	75%	70%	n/a	75%	70%	n/a	75%	70%	n/a
	660	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
	640	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a
	620	70%	65%	n/a	70%	65%	n/a	70%	60%	n/a