

Dream Big Product Profile

Matrices

Owner Occupied									
20, 25 and 30 Year Fixed Rate									
Purchase - 20, 25 and 30 Year Fixed Rate									
Loan Amount	Units	FICO	LTV/CLTV/ HCLTV	DTI	Reserves ⁽⁴⁾	Max Cash-Out			
\$3,000,000 ^(1,2)	1	740	70%	43%	18 Months	N/A			
				38%	15 Months				
\$2,000,000 ⁽⁵⁾	1	680	80%	43%	12 months				
	2	720	75%						
\$1,500,000 ⁽³⁾	1-2	700	90% ⁽²⁾	43%	18 Months				
			40% FTHB	15 Months					
\$1,000,000	1-2	680	90% ⁽²⁾	43%	12 months				
			40% FTHB	6 months					
1	680	80%	80%	43%	9 Months				
					2		700	80%	6 months
					680	70%	6 months		
Rate & Term Refinances - 20, 25 and 30 Year Fixed Rate									
Loan Amount	Units	FICO	LTV/CLTV/ HCLTV	DTI	Reserves ⁽⁴⁾	Max Cash-Out			
\$3,000,000 ^(1,2)	1	740	70%	43%	18 Months	N/A			
				38%	15 Months				
\$2,000,000 ⁽⁵⁾	1	680	80%	43%	12 months				
	2	720	75%						
\$1,500,000 ⁽³⁾	1-2	700	80%	43%	15 Months				
\$1,000,000	1	680	80%	43%	6 months				
					2		700	80%	9 Months
					680		70%	6 months	
Cash-Out Refinances - 20, 25 and 30 Year Fixed Rate									
\$2,000,000	1-2	700	80%	43%	18 months		\$300,000		
\$1,000,000	1-2	680	80%		12 months	\$250,000			
15 Year Fixed Rate and ARMs									
Purchase and Rate & Term Refinances - 15 Year Fixed Rate and ARMs									
\$2,500,000 ^(1,2)	1	740	70%	43%	18 Months	N/A			
				38%	15 Months				
\$2,000,000 ⁽⁵⁾	1	700	80%	43%	12 months				
\$1,500,000	1	700	80%	43%	9 Months				
\$1,000,000	1	700	80%	43%	6 Months				

Cash-Out Refinance - 15 Year Fixed Rate and ARMs						
\$2,500,000	1	740	60%	43%	18 months	\$750,000
\$1,500,000	1	720	75%		12 months	\$500,000
\$1,000,000	1	740	80%		12 months	\$500,000
	1	720	75%		6 months	\$500,000
		700	70%			\$250,000

- (1) First Time Homebuyer not permitted
- (2) Max LTV/CLTV 85% when gift funds are utilized
- (3) FTHB max LTV/CLTV 85% unless CA, NJ, NY & CT
- (4) First Time Homebuyer and/or Multiple Financed properties may require additional res
- (5) FTHB requires 740 Minimum FICO

Second Home ^(1,2)						
Purchase and Rate & Term Refinances - 20, 25 and 30 Year Fixed Rate Only						
Loan Amount	Units	FICO	LTV/CLTV/ HCLTV ⁽⁵⁾	DTI	Reserves ⁽⁴⁾	Maximum Cash Out
\$2,500,000	1	740	60%	43%	18 Months	N/A
\$1,500,000		720	80%		15 Months	
\$1,000,000		740	85%	40%	15 Months	
\$1,000,000		720	80%	43%	9 Months	
\$750,000		700	70%		6 Months	
Second Home Cash Out - 20, 25 and 30 Year Fixed Rate Only						
Loan Amount	Units	FICO	LTV/CLTV/ HCLTV ⁽⁵⁾	DTI	Reserves ⁽⁴⁾	Max Cash Out
\$2,000,000	1	740	60%	43%	24 Months	\$750,000
\$1,500,000		740	70%		18 Months	\$500,000
\$1,000,000		720	65%		12 Months	\$500,000
Investment Property ^(1,2)						
Purchase and Rate & Term Refinances - 20, 25 and 30 Year Fixed Rate Only						
Loan Amount ^(1,2)	Units	FICO	LTV/CLTV/ HCLTV ⁽⁵⁾	DTI	Reserves ⁽⁴⁾	Max Cash Out
\$2,000,000	1-4	720	75%	43%	18 Months	N/A
\$1,500,000	1-4	700	75%	43%	12 Months	

- (1) First Time Homebuyer not permitted
- (2) No Gift Funds
- (3) FTHB max LTV/CLTV 85% unless CA, NJ, NY & CT
- (4) First Time Homebuyer and/or Multiple Financed properties may require additional res
- (5) Subordinate financing not permitted on second homes and investment properties
- (6) FTHB requires 740 Minimum FICO
- (7) Max LTV/CLTV 85% when borrower(s) retaining or converting current primary residence