



HomeOne Matrix For Imports Before April 23, 2025

Applicable to all loans imported on or before April 22, 2025

30 Year Fixed

Primary Residence Only								
Occupancy Type	Purchase ¹				Rate and Term			
	Max LTV	Max CLTV	Max HCLTV	Minimum FICO	Max LTV	Max CLTV	Max HCLTV	Minimum FICO
1 Unit	97% ^{2,3}	105% ^{4,3}	97%	620	97% ^{2,3}	105% ^{4,3}	97%	620
1 Unit Manufactured	95% ²	95%	95%	620	95% ²	95% ²	95% ²	620

Feedback

¹At least one borrower must be a first-time homebuyer.

²All loans over 80% LTV must refer to UWM's Mortgage Insurance Matrix.

³Loans over 95% LTV must be owned or securitized by Freddie Mac. Loans with CLTV over 95% must be owned or securitized by Freddie Mac

unless the secondary financing is an Affordable Seconds.®

⁴Secondary financing to 105% CLTV allowed on Affordable Seconds only.

BASIC PRODUCT PARAMETERS

If all borrowers are first-time homebuyers (defined as no interest in any property in the last 3 years), First-Time [Home Buyer Counseling](#) ► is required from one of the following: 1) an online homeownership education program developed by mortgage insurance companies, 2) homeownership education program that meets the requirements of the National Industry Standards for Homeownership Education and Counseling, or 3) programs using [Freddie's CreditSmart](#) ► (provided Modules 1, 2, 7, 11 and 12 are included.)

Temporary Buydowns: Lender Paid and Seller Paid - Purchase only. Borrower Paid - 1-2 Unit R/T refinance only. Not available on manufactured homes.

See Escrow Waiver Policy for eligibility and state criteria

CLTV and HCLTV are not to exceed the LTV on manufactured properties.

Only primary purchase or rate and term is permitted for single-wide manufactured properties.

For manufactured properties, BPMI Monthly MI is the only permitted MI.

[Freddie Mac's Loan Look-up Tool](#) ►

See Products Not Offered Job Aid for list of products not currently offered by UWM.

MI COVERAGE

Borrower-Paid and Lender- Paid Only

LTV	30 Year	Manufactured Housing
95.01-97%	35%	N/A
90.01-95%	30%	30%
85.01-90%	25%	25%
80.01-85%	12%	12%

Feedback

STATE REQUIREMENTS

Texas 50(a)(6) is not permitted.

***Please refer to the current FNMA and FHLMC Selling Guides and UWM Overlay Sheet for detailed underwriting guidelines and documentation requirements.*

*All borrowers on the loan must have a FICO score and must meet the FICO requirement.***

DATE UPDATED: 12/11/2024

PROPRIETARY AND CONFIDENTIAL TO UWM - FOR USE BY UWM APPROVED PARTIES ONLY. NMLS #3038 

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