



Home Possible® High-Balance Matrix

30 Year Fixed

PURCHASE & RATE/TERM REFINANCE							
Property Type	Max LTV/ CLTV/HCLTV	Min FICO	Loan Amount		Occupancy	Refinance	
			Minimum	Maximum		Rate/Term	Cash-Out
1 Unit	95%/95%/95% ¹	620	\$1 over Conforming Loan Limit	County Loan Limit	Primary	Limited Cash-Out	Not Eligible
2 Units	85%/85%/85% ¹						
3-4 Units	80%/80%/80%						

Feedback

¹All loans over 80% LTV must refer to [UWM's Mortgage Insurance Matrix](#)

MAX LTV/ CLTV/HCLTV WITH AFFORDABLE SECOND

Property Type	Max LTV/ CLTV/HCLTV
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MAX LTV/ CLTV/HCLTV WITH AFFORDABLE SECOND

1 Unit	97%/105%/105% ¹
2 Units	85%/85%/85% ¹
3-4 Units	80%/80%/80%

MI COVERAGE (See MI guidelines for FICO requirements)

LTV	1-4 Units	Manufactured Housing
95.01-97%	25%	N/A
90.01-95%	25%	25%
85.01-90%	25%	25%
80.01-85%	12%	12%

 Feedback

BASIC PRODUCT PARAMETERS

Qualifying Income	80% of area median income (AMI)
Mortgage Insurance	Only Borrower-Paid Monthly/Single Premium and Lender-Paid mortgage insurance options are available. For FICO under 640, BPMI Monthly MI and Lender-Paid MI are the only permitted MI.

BASIC PRODUCT PARAMETERS

Homebuyer Counseling	No requirement to be a first-time homebuyer. However, If all occupying 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) Homebuyer Education Courses offered at no cost by UWM, 2) an online homeownership education program developed by mortgage insurance companies, 3) Homeownership education programs that meet the National Industry Standards for Homeownership Education and Counseling, or 4) programs using Freddie's CreditSmart ► (provided Modules 1, 2, 7, 11, and 12 are included).
Eligible Properties	Home Possible® High Balance allows 1-4 units Manufactured Homes are not permitted.
Temporary Buydowns	Temporary Buydowns: Lender Paid, Seller Paid, and Agent Paid - 1 Unit purchase only. Borrower Paid - 1-2 Unit R/T refinance only. Not available on manufactured homes.
State Requirements	Texas 50(a)(6) is not permitted.
Affordable Income & Property Eligibility	Home Possible® Income & Property Eligibility Lookup Tool ► Census Tract Look-up Tool ►
County Loan Limit	County Loan Limit Lookup ►
Escrow Waivers	See Escrow Waiver Policy for eligibility and state criteria.
Products Not Offered	See Products Not Offered Job Aid for list of products not currently offered by UWM.

Feedback



***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: 4/23/2025

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