

## Jumbo 30 Year Fixed Matrix - Green

### PURCHASE AND RATE/TERM

Units	Max Loan Size	PRIMARY			SECOND HOME		
		Max CLTV	Min FICO	Max DTI	Max CLTV	Min FICO	Max DTI
1-4 Unit/Condo <sup>1</sup>	\$2,000,000	80%	720	50%	75%	720	45%
	\$3,000,000	75%	720	45%	70%	720	45%
	\$3,500,000	65%	740	45%	N/A	N/A	N/A

<sup>1</sup>Max Loan Amount of \$1.5m for 2 Unit and \$1m for 3-4 Unit

### CASH OUT REFINANCE

Units	Max Loan Size	PRIMARY <sup>2</sup>			SECOND HOME		
		Max CLTV	Min FICO	Max DTI	Max CLTV	Min FICO	Max DTI
1-4 Unit/Condo <sup>1</sup>	\$2,000,000	75%	720	45%	70%	720	40%

<sup>1</sup>Max Loan Amount of \$1.5m for 2 Unit and \$1m for 3-4 Unit <sup>2</sup>Non-Occupying Co-Borrowers not permitted for

## BASIC PRODUCT PARAMETERS

DU Approve Ineligible feedback /  
LPA Accept Ineligible Feedback for  
loan amount only

Minimum loan amount \$1 over  
conforming loan limit. Max loan  
amount \$3,500,000

Max Cash Out  
\$500,000

Appraisal Waivers not permitted

Temporary Buydowns not  
permitted

See Escrow Waiver  
Policy for eligibility  
and state criteria

6 months minimum reserves required for loan amounts  $\leq$  \$1,500,000. 9 months minimum reserves required for loan amounts  $>$  \$1,500,000 and  $\leq$  \$2,000,000. 24 months minimum reserves required for loan amounts  $>$  \$2,000,000

## STATE REQUIREMENTS

**Texas 50(a)(6) and Maine loans not  
permitted**

*\*\* Please refer to current UWM Product Guidelines 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: 4/28/2025

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