

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 ¹	\$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

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

CASH OUT REFINANCE

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

¹Max Loan Amount of \$1.5m for 2 Unit and \$1m for 3-4 Unit ²Non-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 <= \$1,500,000. 9 months minimum reserves required for loan amounts > \$1,500,000 and <= \$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

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

