

Jumbo Blue 30 Year Fixed Matrix

Applicable to all loans imported on or after July 11, 2025

To access the matrix for loans imported on or before July 10 click [here](#)

PURCHASE AND RATE/TERM

Units	Max Loan Size	PRIMARY		SECOND HOME		INVESTMENT	
		Max LTV/CLTV/HCLTV	Min FICO ²	Max LTV/CLTV/HCLTV	Min FICO ²	Max LTV/CLTV/HCLTV	Min FICO ²
1-4 Unit ¹	\$2,000,000	89.99%	680	89.99%	680	80%	680
	\$2,000,000	80%	660	80%	660	70%	660
	\$3,000,000	89.99%	700	89.99%	700	75%	720

¹Second Home only available on 1 Unit ²FICO <=660 not permitted in Massachusetts or Nevada

CASH OUT REFINANCE

Units	Max Loan Size	PRIMARY ²		SECOND HOME		INVESTMENT	
		Max CLTV	Min FICO	Max CLTV	Min FICO	Max CLTV	Min FICO
1-4 Unit ¹	\$2,000,000	89.99%	680	89.99%	680	75%	680
	\$3,000,000	89.99%	740	89.99%	740	70%	740

¹Second Home only available on 1 Unit ²Non-Occupying Co-Borrowers not permitted for LPA Primary Cash Out transactions

BASIC PRODUCT PARAMETERS

Appraisal Waivers not permitted

Maximum Debt-to-Income ratio is determined by DU/LPA, but not to exceed 50%

DU Approve Ineligible feedback / LPA Accept Ineligible Feedback for loan amount or cash-out refinance over GSE LTV limit only

6 months seasoning required if an existing first lien mortgage is paid off through the transaction

1-0 and 2-1 Lender Paid and Seller Paid Temporary Buydowns offered on 30 Year Primary and Second Home Purchases

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

Max Cash Out \$500,000 for Loan Amounts >\$1,500,000: \$350,000 for Loan Amounts ≤\$1,500,000

See Escrow Waiver Policy for eligibility and state criteria

STATE REQUIREMENTS

Texas 50(a)(6) is 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: 7/11/2025

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



[Back to Top](#)