



Prime Jumbo Max ARM Matrix Pre July 11 2025

7/6 & 10/6 SOFR ARM

Applicable to all loans imported on or before July 10, 2025

PURCHASE & RATE AND TERM REFINANCE

Units	Max Loan Size	PRIMARY			SECOND HOME			Feedback
		Max LTV/CLTV/HCLTV	Min FICO	Months of Reserves	Max LTV/CLTV/HCLTV	Min FICO	Months of Reserves	
1 Unit	\$1,000,000	80%	700	6	75%	700	12	
	\$1,500,000	80%	700	12	70%	700	18	
	\$2,500,000	80%	720	15	70%	720	18	
	\$3,000,000	70%	740	18	60%	740	18	
2 Units	\$1,000,000	80%	700	12	N/A	N/A	N/A	
	\$1,500,000	65%	700	12	N/A	N/A	N/A	
	\$2,000,000	60%	720	15	N/A	N/A	N/A	

¹Max LTV for condos > \$2,500,000 is 50%.

CASH-OUT REFINANCE

Units	Max Loan Size	PRIMARY			SECOND HOME		
		Max LTV/CLTV/HCLTV	Min FICO	Months of Reserves	Max LTV/CLTV/HCLTV	Min FICO	Months of Reserves
1 Unit	\$1,000,000	75%	700	12	75%	700	12
	\$1,500,000	70%	700	12	65%	700	18
	\$2,000,000	80%	720	12	70%	740	18
2 Units	\$1,000,000	70%	700	12	N/A	N/A	N/A
	\$1,500,000	55%	700	12	N/A	N/A	N/A



BASIC PRODUCT PARAMETERS

Max Debt-to-Income ratio is determined by DU, but not to exceed 43% when FICO is ≥ 720 and 40% when FICO is <720.	Max loan amount \$1,250,000 for First-time Homebuyers
Minimum loan amount \$1 over conforming loan limit. Max loan amount \$3,000,000	Second appraisal required for loan amount greater than \$1.5M
Maximum Cash Out Proceeds: Loan Amount ≤\$1,500,000: \$250,000; Loan Amount >\$1,500,000: \$500,000	HPML not permitted

BASIC PRODUCT PARAMETERS

DU findings of Approve/Ineligible are only acceptable if for the loan amount exceeding the conforming loan limit	Minimum Reserves is the greater of the amount on the matrix or what is required per DU
See Escrow Waiver Policy for eligibility and state criteria	Temporary buydowns not available
UWM does not offer the following products: HomeStyle Renovation, Single-Close Construction to Perm, Native American Conventional Lending Initiative, High LTV Refinance, FNMA Student Loan Payoff (Cash-Out)	
7/6 and 10/6 ARMs qualify at the note rate.	7/6 and 10/6 ARM caps: 5/1/5.

STATE REQUIREMENTS

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



***Please refer to the current 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: 7/11/2025

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