

# Jumbo 30 Year Fixed Matrix Pink Updated Oct. 23, 2024

For all loans locked on or after October 23, 2024

Units		Max Loan Size	PURCHASE & RATE AND TERM REFINANCE			
			PRIMARY		SECOND HOME	
		Max LTV/CLTV/HCLTV	Min FICO	Max LTV/CLTV/HCLTV	Min FICO	L1
1-4 Unit <sup>1</sup>		\$2,000,000	89.99%	680	89.99%	680
		\$2,000,000	80%	660	80%	660
		\$3,000,000	89.99%	700	89.99%	700
		\$5,000,000	80%	740	80%	740

<sup>1</sup>Second Home only available on 1 Unit

Units		Max Loan Size	CASH-OUT REFINANCE			
			PRIMARY		SECOND HOME	
		Max LTV/CLTV/HCLTV	Min FICO	Max LTV/CLTV/HCLTV	Min FICO	LT
1-4 Unit <sup>1</sup>		\$2,000,000	89.99% <sup>3</sup>	680	89.99% <sup>3</sup>	680
		\$3,000,000	89.99% <sup>3</sup>	740	89.99% <sup>3</sup>	740

<sup>1</sup>Second Home only available on 1 Unit <sup>2</sup>Non-Occupying Co-Borrowers not permitted for LPA Primary Cash Out transactions <sup>3</sup>Max LTV of 80% for loans at or below the conforming loan limit

BASIC PRODUCT PARAMETERS			
Purchase and Rate/Term minimum loan amount \$1 over conforming loan limit. Max loan amount \$5,000,000.	Conforming loan limits allowed on Cash Out Refinance.	See Escrow Waiver Policy for eligible	
Appraisal Waivers not permitted	Maximum Debt-to-Income ratio is determined by DU/LPA, but not to exceed 50%	6 months of seasoning required if mortgage is paid off through	
1-0 and 2-1 Lender Paid, Seller Paid, and Agent Paid Temporary Buydowns offered on 30 Year Primary and Second Home Purchases		DU Approve Ineligible feedback / Feedback for loan amount or case conventional LTV limit	

## STATE REQUIREMENT

Not permitted in Texas 50(a)(6)

\*\* 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: 4/23/2025

