

Jumbo 30 Year Fixed Matrix - Purple

PURCHASE AND RATE/TERM

Units	Max Loan Size	PRIMARY			SECOND HOME			INVESTMENT		
		Max CLTV	Min FICO	Min Reserves	Max CLTV	Min FICO	Min Reserves	Max CLTV	Min FICO	Min Reserves
1 Unit	\$2,500,000	89.99%	740	6	80%	700	9	80%	700	12
		80%	700	6						
	\$3,000,000	89.99%	740	6				70%	700	12
		80%	700	6						
	\$5,000,000	80%	740	12	80%	740	12	N/A	N/A	N/A
		80%	740	12						
2-4 Unit	\$3,000,000	70%	700	12	N/A	N/A	N/A	70%	700	12

CASH OUT REFINANCE

Units	Max Loan Size	Max Cash-Out	PRIMARY			SECOND HOME		
			Max CLTV	Min FICO	Min Reserves	Max CLTV	Min FICO	Min Reserves
1 Unit	\$2,000,000	\$300,000	75%	700	9	75%	700	9
		\$500,000	65%			65%		
	\$2,500,000	\$300,000	65%			65%		
		\$500,000	55%			55%		
	\$2,500,000	\$300,000	65%	700	9	N/A	N/A	N/A
		\$500,000	55%			N/A		
2-4 Unit	\$2,500,000							

BASIC PRODUCT PARAMETERS

Appraisal Waivers not permitted	Max 10 financed properties, additional reserves required	Minimum loan amount \$1 over the greater of conforming loan limit or Agency High Cost limit. Max loan amount \$5,000,000	
DU Approve Ineligible feedback for loan amount only	Maximum Debt-to-Income ratio is determined by DU, but not to exceed 50%	Temporary Buydowns not permitted	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: 2/21/2025

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