

Jumbo 30 Year Fixed Matrix - Yellow

Applicable to all loans locked on or after July 9th, 2025

PURCHASE AND RATE/TERM							
Units	Max Loan Size	PRIMARY		SECOND HOME		INVESTMENT	
		Max LTV/CLTV/HCLTV	Min FICO	Max LTV/CLTV/HCLTV	Min FICO	Max LTV/CLTV/HCLTV ¹	Min FICO
1 Unit	\$1,500,000	80%	660	90%	680	80%	680
	\$2,000,000	90%	680				
	\$2,500,000	80%	720	80%	720	75%	720
	\$3,000,000	80%	740	80%	740	N/A	N/A
	\$3,500,000	70%	740	N/A	N/A	N/A	N/A
2-4 Unit	\$1,500,000	90%	700	N/A	N/A	N/A	N/A
	\$2,000,000	85%	680	N/A	N/A	75%	680
	\$2,500,000	80%	720	N/A	N/A	70%	720
	\$3,000,000	75%	740	N/A	N/A	N/A	N/A
	\$3,500,000	70%	740	N/A	N/A	N/A	N/A

¹ Max LTV of 75% on Rate/Term Investment.

CASH OUT REFINANCE							
Units	Max Loan Size	PRIMARY ¹		SECOND HOME		INVESTMENT	
		Max	Min	Max	Min	Max	Min

		LTV/CLTV/HCLTV	FICO	LTV/CLTV/HCLTV	FICO	LTV/CLTV/HCLTV	FICO
1 Unit	\$2,000,000	90%	740	75%	700	75%	720
	\$2,000,000	80%	680	75%	700	70%	700
	\$3,000,000	80%	740	75%	740	N/A	N/A
2-4 Unit	\$2,000,000	85%	740	N/A	N/A	70%	720
	\$2,000,000	75%	680	N/A	N/A	65%	700
	\$3,000,000	75%	740	N/A	N/A	N/A	N/A

¹Non-Occupying Co-Borrowers not permitted for LPA Primary Cash Out transactions

BASIC PRODUCT PARAMETERS

Appraisal Waivers not permitted	DU Approve Ineligible feedback / LPA Accept Ineligible Feedback for loan amount or cash-out refinance over 80% LTV only.	Maximum Debt-to-Income ratio is determined by DU/LPA, but not to exceed 50%
Minimum loan amount \$400,000. Max loan amount \$3,500,000	1-0 and 2-1 Lender Paid, Seller Paid, and Agent Paid Temporary Buydowns offered on 30 Year Primary and Second Home Purchases	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: 7/8/2025

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