

## 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 <sup>2</sup>	Max LTV/CLTV/HCLTV	Min FICO <sup>2</sup>	Max LTV/CLTV/HCLTV	Min FICO <sup>2</sup>
1-4 Unit <sup>1</sup>	\$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

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

### CASH OUT REFINANCE

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

### 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

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