



Home Possible® Matrix For Imports Before August 13, 2025

30 Year Fixed

Applicable to all loans imported on or before August 12, 2025

PURCHASE & RATE/TERM REFINANCE

Property Type	Max LTV/CLTV/ HCLTV	Min FICO	Max Loan Amount	Occupancy	Refinance	
					Rate/Term	Cash-Out
1 Unit	97% ¹					
1 Unit Manufactured	95% ¹	620	Conforming Loan Limit (No High Balance)	Primary	Limited Cash-Out	Not Eligible
2-4 Units	95% ¹					

¹All loans over 80% LTV must refer to [UWM's Mortgage Insurance Matrix](#).

MAX LTV/ CLTV/HCLTV WITH AFFORDABLE SECOND

Property Type	Max LTV/CLTV/ HCLTV	Feedback
1 Unit	97%/105%/105% ¹	
1 Unit Manufactured	95% ¹	
2-4 Units	95%/105%/105% ¹	

MI COVERAGE (See MI guidelines for FICO requirements)

LTV	1-4 Units	Manufactured Housing
95.01 - 97%	25%	N/A
90.01 - 95%	25%	25%
85.01 - 90%	25%	25%
80.01 - 85%	12%	12%

BASIC PRODUCT PARAMETERS

Qualifying Income	80% of area median income (AMI)
Mortgage Insurance	Only Borrower Paid Monthly / Single Premium and Lender Paid mortgage insurance options are available For FICO under 640 BPMI Monthly MI and Lender Paid MI are the only permitted MI
Escrow Waivers	See Escrow Waiver Policy for eligibility and state criteria
Homebuyer Counseling	No requirement to be a first time homebuyer. However, if all occupying borrowers are first time homebuyers (defined as no interest in any property in the last 3 years), First Time Home Buyer Counseling is required from one of the following: 1) Homebuyer education courses offered at no cost by UWM, 2) an online homeownership education program developed by mortgage insurance companies, 3) homeownership education programs that meet the National Industry Standards for Homeownership Education and Counseling or 4) programs using Freddie's CreditSmart (provided Modules 1, 2, 7, 11, and 12 are included)
Temporary Buydowns	Temporary Buydowns: Lender Paid, Seller Paid, and Agent Paid - 1 unit purchase only. Borrower Paid - 1-2 Unit R/T refinance only. Not available on manufactured homes.
Non-Occupant Co-Borrowers	Permitted for 1 Unit only and limited to 95% LTV. A CLTV up to 105% is permitted with Affordable Second
Manufactured Homes	CLTV and HCLTV are not to exceed the LTV For manufactured properties, BPMI Monthly MI is the only permitted MI
State Requirements	Texas 50(a)(6) is not permitted
Affordable Income & Property Eligibility	Home Possible® Income & Property Eligibility Lookup Tool ▶



BASIC PRODUCT PARAMETERS

Census Tract Look-up Tool ▶

Products Not Offered By UWM:

See Products Not Offered Job Aid for list of products not currently offered by UWM.

***Please refer to the current FNMA and FHLMC Selling Guides and 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: 8/13/2025

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Feedback 