

Jumbo 30 Year Fixed Matrix - Blue

Applicable to all loans imported on or before July 10, 2025

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/Condo	\$1,000,000	80%	660	6	80%	660	9	70%	680	12
	\$1,500,000	80%	660	9	70%	680	9	65%	680	12
	\$2,000,000	75%	680	9	55%	700	9	N/A	N/A	N/A
		65%	660	9	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,000	80%	720	12	80%	720	12	N/A	N/A	N/A
	\$3,000,000	80%	740	12	80%	740	12	N/A	N/A	N/A
2 Unit	\$1,000,000	80%	660	12	N/A	N/A	N/A	70%	680	12
	\$1,500,000	65%	660	12	N/A	N/A	N/A	65%	680	12
	\$2,000,000	60%	660	12	N/A	N/A	N/A	N/A	N/A	N/A
3-4 Unit	\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A	70%	680	12
	\$1,500,000	N/A	N/A	N/A	N/A	N/A	N/A	65%	680	12

CASH OUT REFINANCE

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/Condo	\$1,000,000	75%	660	6	75%	700	9	65%	680	12
	\$1,500,000	70%	680	9	65%	700	9	60%	720	12
		80%	720	9	75%	740	12	N/A	N/A	N/A

	\$2,000,000									
		55%	660	9	N/A	N/A	N/A	N/A	N/A	N/A
2 Unit	\$1,000,000	70%	680	12	N/A	N/A	N/A	65%	680	12
	\$1,500,000	55%	660	12	N/A	N/A	N/A	60%	720	12
3-4 Unit	\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A	65%	680	12
	\$1,500,000	N/A	N/A	N/A	N/A	N/A	N/A	60%	720	12

## BASIC PRODUCT PARAMETERS

Appraisal Waivers not permitted	Maximum Debt-to-Income ratio is determined by DU, but not to exceed 49.99% ; 45% on Primary residences when a Non-Occupant Co-Borrower is present	Minimum loan amount \$400,000. Max loan amount \$3,000,000
Max Cash Out \$350,000 for Loan Amounts ≤ \$1,500,000, \$500,000 for Loan Amounts > \$1,500,000		For properties located within a declining market, maximum LTV/CLTV will be reduced by 10%
DU Approve Ineligible feedback for loan amount only	1-0 and 2-1 Seller Paid or Lender 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: 7/11/2025

PROPRIETARY AND CONFIDENTIAL TO UWM - FOR USE BY UWM APPROVED PARTIES ONLY. NMLS #3038

