

# 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

	\$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 $\leq$ \$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 