

Product Offerings and Overlays

Lender Directory – Lender Name:

Product Type	Offered	Max LTV/CLTV	Min FICO	Description (if necessary)
Example:	yes	90%/95%	620	Max 90% LTV
Conforming				
Fixed				
ARM				
Interest Only ARM				
Agency High Balance				
HARP II DU REFIPLUS				
HARP II DU REFIPLUS High Balance				
HARPII FHLMC Open access				
HARPII FHLMC Open access High Balance				
97% LTV				
Non-owner				
Second Home				
Other:				
FHA				
FHA Fixed				
FHA ARM				
FHA JUMBO				
203K				
Other:				
Non-Agency Jumbo				
>\$417-\$1 mil				
>\$1 mil - \$1.5 mil				
>\$1.5 mil - \$2 mil				
>\$2 mil - \$5 mil				
Other \$ threshold:				
Home Equity				
Home Equity				
HELOC				
VA:				
Purchase				
Refi				

Product Offerings and Overlays

Product Type	Offered	Max LTV/CLTV	Min FICO	Description (if necessary)
HECM Refinance				
HECM Purchase				
Log Home				
Manufactured Home (post 1976)				
Mobile Home				
Home Path				
Dome Home				
Bridge Loans				
Foreigner				
Co Op				
Owner Occupied Trust Title				
Non Owner Trust Title				
Rural Property				
Leased Land				
Pledged Asset				
Greater than 10 Acres				
Corporate Trust LLC				
Non Warrantable Condo				
Agricultural Zoning				
Land				
Condotels				
Pre Approvals				
Pre Qualifications				
Alien/Foreign National				
High Rise Condo				
Commercial Loans				
Apartment Loans				
Construction Loans				
Construction to Permanent Loans				
Offer Warehouse Line				
Condo with only 2-3 units				
Non Owner more than 4 properties financed				
Blanket Loan				
Texas Cashout				

[illegible]