



## Portfolio Product

LTV Eligibility Matrix				
Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV
Primary Residence - Purchase				
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	65 / 70	65 / 70	65 / 70	60 / 65
Primary Residence - Rate & Term				
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	65 / 70	65 / 70	60 / 65	60 / 65
Primary Residence - Cash Out				
1 Unit	65 / 70	65 / 70	65 / 65	60 / 60
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 60
Condo/Co-Op	60 / 65	60 / 65	60 / 60	55 / 55
2nd Home - Purchase				
1 Unit	65 / 70	65 / 70	65 / 65	60 / 65
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 65
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60
2nd Home - Refinance (Rate/Term)				
1 Unit	65 / 70	65 / 70	65 / 70	60 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60
2nd Home - Refinance (Cash Out)				
1 Unit	65 / 65	65 / 65	65 / 65	60 / 60
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 60
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60
Investment - Purchase				
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Rate/Term)				
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Cash Out)				
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.





# DSCR Product

LTV Eligibility Matrix				
Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV
Investment - Purchase				
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60
2-4 Unit	55 / 60	55 / 60	55 / 60	55 / 60
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Rate/Term)				
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60
2-4 Unit	55 / 60	55 / 60	55 / 60	55 / 60
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Cash Out)				
1 Unit	55 / 60	55 / 60	55 / 60	55 / 60
2-4 Unit	55 / 60	55 / 60	55 / 60	55 / 60
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60