

Maximum Loan Size:	1 Unit -	\$ 417,000.00
	2 Units -	\$ 533,850.00
	3 Units -	\$ 645,300.00
	4 Units -	\$ 801,950.00

Purpose	Occupancy	Property Type	LTV/CLTV	FICO
Purchase / Rate and Term Refi	Primary	1 Unit SFR	95/95	620
		2 Unit	95/95	680
		3-4 Unit	75/75	580**
		Condo -Attach	95/95	620
	Second Home	1 Unit SFR	90/90	680
		Condo	90/90	680
	Investment/ Purchase	1-2 Unit SFR	80/80	680
		3-4 Unit	75/75	580**
		Condo	80/80	580**
	Investment - Rate / Term	1-4 Units SFR	75/75	580**
Condo		75/75	580**	
Purpose	Occupancy	Property Type	LTV/CLTV	FICO
Cash Out Refinance	Primary	1-2 Unit SFR	85/85	680
		3-4 Unit	75/75	580**
		Condo	85/85	680
	Second Home	1 Unit SFR	75/75	580**
		Condo	75/75	580**
	Investment/ Purchase	1-2 Unit SFR	75/75	580**
		3-4 Unit	70/70	580**
		Condo	75/75	580**

\*\*Min. FICO score of 580 based on AUS findings of LP "Accept" or DU "Approve/Eligible" with ≤ 80% LTV. DU Expanded Approval (EAI, II, or III) and LP A- are NOT permitted. Manual underwriting is not permitted.

Updated 12/30/2008