

Revised 02/18/2022

Topic	Guidelines
Basic Guidelines	Guidelines in this matrix apply to Bluepoint Blaze FNMA (Fannie Mae) & FHLMC (Freddie Mac) Conforming guidelines. Refer to FNMA Selling Guide or FHLMC Selling Guide and Overlay Matrix for additional guidance. Loans not specifically meeting the guidelines below will have to revert to Bluepoint standard conforming guidelines. Information in this matrix is subject to change without notice. Effective for submissions received as of 05/01/2020 for FNMA transactions and 8/26/2020 for FHLMC transactions.
Property Types	<ul style="list-style-type: none"> • SFR • PUD • Condo
Occupancy	<ul style="list-style-type: none"> • Primary Residence Only
Income Type	<ul style="list-style-type: none"> • W2 Borrowers Only
Financed Properties	<ul style="list-style-type: none"> • Only 1 Financed Property allowed including Subject Property
Minimum Fico Score	<ul style="list-style-type: none"> • 700
Maximum LTV	<ul style="list-style-type: none"> • Max LTV 80%
Term	<ul style="list-style-type: none"> • Standard Balance: 10, 15, 20, 25 and 30 Year Fixed • High-Balance – Super-Conforming: 15 and 30 Year Fixed Only
Purpose	<ul style="list-style-type: none"> • Purchase • Rate & Term Refinance • Cash Out Refinance
Loan Amount	<ul style="list-style-type: none"> • Conforming Standard and High-Balance/Super-Conforming Loan Amounts – See term restrictions above