BluePoint MORTGAGE

CHROME FULL DOC / BANK STATEMENT

LTV PROGRAM LIMITS

Transaction Type	FICO	PRIMARY					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
PURCHASE	760 +	90%	90%	80%	80%	75%	70%
	740 - 759	90%	90%	80%	80%	75%	70%
	720 - 739	90%	90%	80%	80%	75%	70%
	700 - 719	90%	85%	80%	75%	75%	N/A
	680 - 699	85%	85%	80%	70%	70%	N/A
	660 - 679	80%	80%	80%	70%	70%	N/A

Transaction Type	FICO	PRIMARY					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
RATE/TERM REFINANCE	760 +	85%	85%	80%	75%	70%	70%
	740 - 759	85%	85%	80%	75%	70%	70%
	720 - 739	85%	85%	80%	75%	70%	70%
	700 - 719	85%	80%	75%	70%	70%	N/A
	680 - 699	80%	80%	75%	70%	70%	N/A
	660 - 679	80%	80%	75%	70%	70%	N/A

Transaction Type	FICO	PRIMARY					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
CASH-OUT REFINANCE	760 +	80%	75%	75%	70%	65%	N/A
	740 - 759	80%	75%	75%	70%	65%	N/A
	720 - 739	80%	75%	75%	70%	65%	N/A
	700 - 719	80%	75%	70%	65%	60%	N/A
	680 - 699	75%	75%	70%	65%	60%	N/A
	660 - 679	70%	70%	N/A	N/A	N/A	N/A

Transaction Type	FICO	SECOND HOME					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
PURCHASE	760 +	85%	85%	80%	75%	70%	N/A
	740 - 759	85%	85%	80%	75%	70%	N/A
	720 - 739	85%	85%	80%	75%	70%	N/A
	700 - 719	80%	75%	70%	65%	60%	N/A
	680 - 699	75%	75%	70%	65%	60%	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A

Transaction Type	FICO	SECOND HOME					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
RATE/TERM REFINANCE	760 +	80%	80%	75%	70%	65%	N/A
	740 - 759	80%	80%	75%	70%	65%	N/A
	720 - 739	80%	80%	75%	70%	65%	N/A
	700 - 719	75%	75%	70%	65%	60%	N/A
	680 - 699	75%	75%	70%	65%	60%	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A

Transaction Type	FICO	SECOND HOME					
		≤ $1.0MM	≤ $1.5MM	≤ $2.0MM	≤ $2.5MM	≤ $3.0MM	≤ $3.5MM
CASH-OUT REFINANCE	760 +	75%	75%	70%	65%	60%	N/A
	740 - 759	75%	75%	70%	65%	60%	N/A
	720 - 739	75%	75%	70%	65%	60%	N/A
	700 - 719	70%	70%	65%	60%	60%	N/A
	680 - 699	65%	65%	60%	60%	60%	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A

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EQUAL HOUSING OPPORTUNITY

BluePoint MORTGAGE

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PRODUCT TYPE RESTRICTIONS			
Eligibility	**Max LTV Purchase**	**Max LTV Rate/Term**	**Max LTV Cash-Out**
Interest Only	85%	85%	80%
Non-Warrantable Condo	75%	75%	70%
2-4 Unit	85%	80%	75%

PRODUCT TYPE ELIGIBILITY	
Eligibility	**Description**
Eligible Borrowers	U.S. Citizens; Permanent Residents
Occupancy	Primary Residence (Owner Occupied); Second Home
Doc Type	12-month Bank Statement, 1-Yr. Full Doc
Debt-to-Income (DTI)	45% Max; 50% Max when LTV is equal to or less than 80%
Mortgage History	0 x 30 x 12 months for all mortgages.
Credit Event Seasoning	48 months (BK, FC, SS, FB, Mod)
Reserves	• 0 Months PITIA when LTV ≤ 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV >65 & ≤ 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV Cash Out can be used for reserves
Loan Amount	Minimum $125,000 Maximum $3,500,000
Fixed-Rate Products	30-Year Fixed or 40-Year Fixed with a 10-Year Interest-Only period.
Interest Only	120 Months • Qualify off of 30-year amortization, min FICO 680
Property Types	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo 10 acres maximum Rural properties are subject to a maximum LTV of 80%
Non-Warrantable Condo	680 Min. FICO ; condotels ineligible.
Cash-Out Refinance	Maximum cash-out proceeds $1,000,000.

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