



PREMIER BANK STATEMENT TITANIUM

FICO/LTV Eligibility		
FICO	Purchase & R/T	Cash Out
700+	75%	75%

Property Type Max LTV Limits	
Condo - Warrantable	75%
Declining Markets	65%

Program Overview		
Loan Amount	Min. Amount	\$125,000
	Max Amount	\$3MM
	Minimum Reserve ≤ \$1MM	6 months
	Minimum Reserve >\$1MM	12 months
	>\$2MM	Min FICO 720
Interest Only (I/O)	Max Amount	\$2MM
Cash-out	Max Cash-out	\$500,000
	Max Cash-out on LTV ≤ 65%	\$1MM
	Loan amt >\$1.5MM	Reduce Max LTV by 5%
	I/O	Yes
Debt to Income (DTI)	Max DTI	45%
Credit	Credit Event Seasoning	48 months
	Mortgage History	0 X 30 X 12

Other	
Occupancy	Primary Residence
Property Types	SFR, Condo
Subordinate Financing	Max CLTV equals Max LTV provided above (2nd needs to be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	≤ \$1.5MM 1 Appraisal + CDA, > \$1.5MM 2 Appraisals

Program Products	
30 or 40 Yr Fixed	30 Yr Fully Amortizing; 30 or 40 Yr with 10 Yr I/O Option

Interest Only Terms	
IO Period	Maturity / Amort Term
10 Yr	30 Yr / 20 Yr
10 Yr	40 Yr / 30 Yr

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