

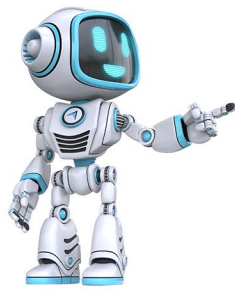
FICO/LTV Eligibility		
FICO	Purchase & R/T	Cash Out
760+	80%	80%
740 – 759	80%	80%
720 – 739	80%	80%
700 – 719	80%	80%
680 – 699	80%	75%
660 – 679	70%	70%

Property Type Max LTV Limits	
Condo - Warrantable	80%
Declining Markets	≤ 65% no reduction > 65%, 10% LTV reduction
2-4 Units	80%

Program Overview		
Loan Amount	Min. Amount	\$125,000
	Max Amount	\$3MM
	< \$1MM	3 months
	\$1MM - \$1.5MM	6 months
	> \$1.5MM	9 months
	> \$2MM	75% Max LTV
	> \$2MM	Min FICO 680
Interest Only (I/O)	Min FICO	680
	≤ \$2MM: 80%	
	> \$2MM - < \$2.5MM: 70%	
Cash-out	≥ \$2.5MM: 65%	
	Max Cash-out	\$500,000
	Max Cash-out on LTV ≤ 65%	Unlimited
	Max LTV	80%
	Loan amt > \$1.5MM	Reduce Max LTV by 5%
	Min FICO	660
I/O	Yes	
Debt to Income (DTI)	Max DTI	50%, or 45% for LTV > 75%
Investment Property	Max LTV	75%
Second Home	Max LTV	80%
Asset Utilization	Max LTV	75%
12-month Bank Statements	Max LTV	80%

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FULL/ALT-DOC

TITANIUM

Program Overview (Continued)		
Credit	Credit Event Seasoning	36 months
	Credit Event Max LTV	80%
	Mortgage History	1 X 30 X 12

Other	
Occupancy	Primary Residence, Second Home and Investment Property
Property Types	SFR, 2-4 Unit, Condo
Subordinate Financing	Not allowed
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	≤ \$2MM 1 Appraisal + CDA, > \$2MM 2 Appraisals
Prepayment Penalties	Investment Properties Only

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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