

OCCUPANCY		PRIMARY RESIDENCE & SECOND HOME		
Loan Amount	FICO	Purchase / Rate & Term / Debt Consolidation	Cash-Out Refinance	Reserves
<u><</u> \$750,000	720 + 680 660	85% 80% 80%	75% 70% 70%	See Below
\$1,000,000	720 + 680 660	85% 80% 80%	75% 70% 70%	See Secon
*Max LTV/CLTV 80% but LT' uninterrupted.	/ can go to 85% if trar	nsaction is a Purchase or Rate &	Term with min. FICO 720, max. I	DTI 45%, min. tradelines 3x12 or 2x24 months, primary homes only, and employment must be two years
Qualifying FICO is primary v	vage earner's mid-sc	ore.		
Ineligible S	tates:	Refer to State Licensing	Geographic	Restrictions
Ineligible Loc			Rico, Guam, The US Virgin Island	s
			Addtional Re	equirements
	Property Type MaxLTV			
		2 Units		
Property Type Requirement	s	Warrantable Condo Attached PUD		80%
		3-4 Units		75%
		Rural		70.0
			Product H	lighlights
Loan Purpose	Purchase, Rate/Tern	n, and Cash Out		
Exceptions	Considered on a case by case basis			
Prepayment Penalty	Not Permitted			
Product Type	30 Year Fixed 15 Year Fixed			
Texas 50(a)(6) Loan Amounts	Applies to Primary Residences ONLY Max LTV 80% 12 Month seasoning required from most recent TX 50(a)(6) transaction Refer to Guidelines for all requirements. Min: \$100,000			
Occupancy	Piniary Residence Second Home			
Property Type and	Eligible Properties: SFR, PUD (detached or attached), Warrantable Condominium, 2-4 Unit, Modular, Rural			
Restrictions Cash out	Max Cash in Hand: LTV < 65%: \$500,000			
	LTV≥ 65%: \$250,000			
Appraisal	Desk Review Product to be ordered on all loans with an CU Score over 2.5, with the exception of those with a full second appraisal. Desk Review must be in tolerance as outlined in guidelines * Transferred appraisal acceptable. Desk Appraisal must be ordered from Champions Approved AMC. Properties with a C5 or C6 condition rating are ineligible.			
Declining Market	If property is located in a declining market as indicated by the appraisal, max LTV is reduced by 5%			
Vacant Property	Properties with one or more vacant units are not eligible for refinance			
Acreage	Property up to 10-ac	res, not meeting the rural definit	ion, eligible	
DTI	Max 50%. Max 45%	when using Asset Utilization		
	Wage Earner	W2 WVOE		oting direct deposits OR paystub reflecting YTD income. t months of personal bank statements reflecting deposit(s) from employer on each statement OR 2 most recent
	Self-Employed	12 Month Personal or Business Bank Statements	Income calculated based on 12 months recent Business bank statements. Refer to program guidelines for calculation methods available. Bank statements should show a stable or increasing trend. If the trend is declining and/or irregular, additional documentation may be required up to and including additional 12 months statements. 24 months may be required based on deposit history.	
		P&L	12 months CPA IRS Enrolled Age	ent Certified Tax Preparer-Profit and Loss. See guidelines for P&L requirements.
Income		1 Year Tax Return	Most recent year tax return filed	to be utilized for income qualifying per FNMA guidelines.
		1099	with an expense ratio per guidel	wer must receive compensation in the form of commissions or independent contractor. Income will be calculated ines.
		1099 Asset Utilization	with an expense ratio per guidel •Assets documented with 3 mor	wer must receive compensation in the form of commissions or independent contractor. Income will be calculated ines.
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