



<b>Overlays</b>	Cash-Out	Max \$500K - \$1M Cashout (Max 80% of LoanAmt over \$625K LoanAmt)										Max \$500K - \$1M Cashout (Max 80% of LoanAmt over \$625K LoanAmt)										
	2nd Home	80																				
	Residual Income DTI > 43											Per VA or 2,500+150/dependent										
	Reduced Reserves	-5	-3									5% LTV Reduction										
	FTHB	660																				
	FTHB w/o rental history	70										660										
	DSCR .750 to .999											-5										
	First Time Investor											700										
	Prepayment Penalty											660 750K										
Unleased Properties	Purchase											No Cash-Out										
	Refinance											Min 12mo housing history										
DSCR												Optional										
												Qualify with market rents										
												Max 1 2-4 Unit vacancy - Use market rent for vacancy										
												-5										
												Refi w/prev. rent history documented										
<b>Expanded Criteria Product</b>	Limited Credit	Purchase	75							45												
		Rate-Term	75							45												
		Cash-Out	70							45												
	Expanded DTI (50.01-55)	Primary	+3	80	680	1.5M																
2nd Home Investor		+3	70	680	1.5M																	
												+3 75 680 1.5m										
<b>Products</b>			<b>Product Code</b>	<b>Doc Type Option</b>	<b>Qual Rate</b>	<b>Margin</b>	<b>Floor</b>	<b>Caps</b>	<b>I/O Period</b>	<b>Amort Term</b>	<b>Final Maturity</b>	<b>Product Code</b>	<b>Doc Type Option</b>	<b>Qual Rate</b>	<b>Margin</b>	<b>Floor</b>	<b>Caps</b>	<b>I/O Period</b>	<b>Amort Term</b>	<b>Final Maturity</b>		
Fixed Rate		30yr	PN30D	All	Note Rate	-	-	-	-	30yr	30yr	IN30D	All	Note Rate	-	-	-	-	30yr	30yr		

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