

Purchase/No Cash Out Refi for Fixed Rate/LIBOR Arm			
Primary Residence (1 Unit)	<u>Loan Amount</u>	<u>Min. Credit Score</u>	<u>Required Reserves</u>
	95/95% to \$500,000	620	6 months PITI
	90/95% to \$650,000	620	6 months PITI
	80/95% to \$850,000	620	6 months PITI
	80/95% to \$1,000,000	660	6 months PITI
	75/90% to \$1,500,000	660	10% of loan amount
Second Home (1 Unit)	<u>Loan Amount</u>	<u>Min. Credit Score</u>	<u>Required Reserves</u>
	95/95% to \$500,000	620	6 months PITI
	90/90% to \$650,000	620	6 months PITI
	75/90% to \$850,000	620	6 months PITI
	75/90% to \$1,000,000	660	6 months PITI
	70/80% to \$1,500,000	660	10% of loan amount
	65/80% to \$2,000,000	680	10% of loan amount

Cash Out Refi for Fixed Rate/LIBOR Arm			
Primary Residence (1 Unit) Max Cash Out is \$500,000	<u>Loan Amount</u>	<u>Min. Credit Score</u>	<u>Required Reserves</u>
	85/90% to \$500,000	680	6 months PITI
	80/90% to \$650,000	620	6 months PITI
	75/80% to \$850,000	620	6 months PITI
	75/80% to \$1,000,000	660	6 months PITI
	70/80% to \$1,500,000	660	10% of loan amount
Second Home (1 Unit) Max Cash Out is \$200,000	<u>Loan Amount</u>	<u>Min. Credit Score</u>	<u>Required Reserves</u>
	80/90% to \$500,000	620	6 months PITI
	80/80% to \$650,000	620	6 months PITI
	75/80% to \$850,000	620	6 months PITI
	75/80% to \$1,000,000	660	6 months PITI
	70/70% to \$1,500,000	660	10% of loan amount
	65/65% to \$2,000,000	680	10% of loan amount