

Jumbo Product Comparison Matrix

Information deemed reliable but not guaranteed. Restrictions may apply, see "Product Guidelines" for complete requirements.

FINE Goo Limitations US Terminones, Stross (S(s)) ineligible US Terminones, Tours (S(s)) ineligible Interessed Perty Contributions House of Final Agency Follow AUS Follow Agency Follow AUS Follo	Eff. 10.02.23 Rev. 10.02.23					
Lam Imms	Features	Jumbo One	Jumbo One Advantage	Jumbo One Premiere		
Learn Terms	Loan Type	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi		
Main Commons Main			·			
Principle Resid From 100-00-00-00-00-00-00-00-00-00-00-00-00-	Loan Terms	30 year fixed, 10/6 ARM	30 year fixed Interest Only			
Castoria fast 1860-000 Princy (1900-000 Assor & Institution) Exployer (2000-000 Assor & Institution) Ex			89.99% up to \$2,000,000	80% up to \$3,000,000		
Million and silver and comment of the comment of th		80% up to \$1,000,000	80% up to \$3,000,000	80% up to \$2,000,000		
Min Credit Seem Giff on FDD Const-ARFE Seem FFECO Seem FeEO Constant Red Described by All, may 40%	Max Loan Amount	\$3,500,000 - Primary \$2,000,000 - Second & Investment	\$3,000,000 - Primary & Second \$2,000,000 Investment	\$3,000,000 Primary & Second \$1,500,000 Investment		
Can Call Process No man pack as lamin According Process Webnam Lace Answer Property Types Fill Character Code Property Types Fill Character Code According Process Fill Character Code Fill	Min Credit Score					
Cach Cash Processor Millioners Land American Millioners Land America	DTI	Determined by AUS, max 50% max	Fixed & ARM: Determined by AUS, max 45%Interest Only: Determined by AUS, max 43%	Determined by AUS, 49.99% max		
Prince P	Cash Out Proceeds	No max cash-out limits	No max cash-out limits			
Restrictions Proporty Types 2 still (PUID Decon (commented) 3 still (PUID Decon (commented) 4	Minimum Loan Amount	\$400,000	\$400,000	\$400,000		
Property Types	-	Ineligible		Ineligible		
General AUS or 2.5 1 000000 Follow AUS Processor (AUS or 2.5 2 1 0000000 Follow AUS Processor (AUS or 2.5 2 1 0000000 Follow AUS Processor (AUS or 2.5 2 1 0000000 Follow AUS Processor (AUS or 2.5 2			SFR 2-4 Unit PUD Condo (warrantable)			
Eligible Sorrows First Geo Limitations US Territores & Texas 50 (a)(6) Inalgible US Territore & Texas 50 (a)(6) Inalgible US Territore & Texas 50 (a)(6) Inalgible First Agency First Agency First Fi		Greater of AUS or: ≤ \$1,000,000: Follow AUS > \$1,000,000 - ≤ \$2,000,000: 3 mos > \$2,000,000 - ≤ \$3,000,000: 6 mos > \$3,000,000: 12 mos LTV/CLTV > 80%: 6 mos	≤ \$2,000,000: Follow AUS Primary & Second Home Purchase & Rate/Term Refi: > \$2,000,000 - ≤ \$2,500,000: 12 mos > \$2,500,000 - ≤ \$3,000,000: 18 mos Primary & Second Home Cash-out Refi > \$2,000,000: 18 mos Investment Properties > \$2,000,000: 12 mos Interest Only: > \$2,000,000: 24 mos	Greater of DU or:		
Files Agency Follow Agency Aus Du or LPA Agence-Accept friending Du Agrerow Inding. LPA inelegable Follow Agency Follow		US Citizen Permanent Res Non-Permanent Res	• •	US Citizen Permanent Res Non-Permanent Res		
Interested Party Contributions Follow Agency Eligible, follow Agency 2-1 and 1-0 permitted, Fives the S Purchase transactions only, investment ineligible Follow Agency 2-1 and 1-0 permitted, Fives the S Purchase transactions only, investment ineligible Follow Agency 2-1 and 1-0 permitted, Fives the S Purchase transactions only, investment ineligible Follow Agency 2-1 and 1-0 permitted, Fives the S Purchase transactions only, investment ineligible Follow Agency Follo	_			Primary and Second home only, \$1.5MM max, if living rent free must meet addtn'l tradeline		
Number of Financed Properties Temporary Buydown Ineligible Temporary Buydown Aus Direction of Must be QM eligible: Safe Harbor and Rebutable Presumption Aus Direction of Must be QM eligible: Safe Harbor and Rebutable Presumption Aus Direction of Must be QM eligible: Safe Harbor and Rebutable Presumption Aus Direction of Must be QM eligible: Safe Harbor and Rebutable Presumption Aus Direction of Must be QM eligible: Safe Harbor and Rebutable Presumption Aus PROPERTY Appraisal Secondary Valuation > \$1,500,000: 1 appel & secondary valuation > \$1,600,000: 2 appels Secondary Valuation > \$1,500,000: 1 appel & secondary valuation > \$1,500,000: 2 appels Secondary Valuation > \$1,500,000: 1 appel & secondary valuation required CU > 2.5 or indeterminate. Enhanced Deak Review within -10% or 2nd full appel CU > 2.5 or indeterminate. Enhanced Deak Review within -10% or 2nd full appel Condo Approval Declining Market No limitations No limitations Acreage CREDIT Scores At least 1 score required Lovest middle is decision score At least 1 score required Lovest middle is decision score Repid rescore not allowed Follow AUS Foll	Geo Limitations	US Territories & Texas 50 (a)(6) ineligible	US Territories and Texas 50(a)(6) and (f)(2) Transactions ineligible	US Territories & Texas 50 (a)(6) ineligible		
Temporary Buydown Ineligible Biglible, follow Agency Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption Must be QM eligible: Safe Harbor and Rebuttable Presumption DU Approve Inding. LPA ineligible DU Approve Inding. LPA ineligible Secondary Valuation Secondary Valuation Secondary Valuation CU ± 25, no secondary valu	Ţ.	<u> </u>	<u> </u>			
Temporary Buydown Must be QM eligible: Sale Harbor and Rebuttable Presumption Must be QM eligible: Sale Harbor and Rebuttable Presumption Must be QM eligible: Sale Harbor and Rebuttable Presumption Must be QM eligible: Sale Harbor and Rebuttable Presumption Must be QM eligible: Sale Harbor and Rebuttable Presumption Must be QM eligible: Sale Harbor and Rebuttable Presumption DU Approve finding, LPA ineligible DU Approve finding, LPA ineligible Sale Sale Sale Sale Sale Sale Sale Sale	Number of Financed Properties	<u> </u>				
AUS PROPERTY Appraisal \$ \$1.500.000: 1 appsi & secondary valuation > \$1.500.000: 2 appsis \$ \$1.500.000: 1 appsi & secondary valuation > \$1.500.000: 2 appsis \$ \$1.500.000: 1 appsi & secondary valuation > \$1.500.000: 2 appsis \$ \$2.500.000: 1 appsi & secondary valuation > \$1.500.000: 2 appsis \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: required CU \(\times \) 2.5 or indeterminate: Enhanced Deal Review within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: required CU \(\times \) 2.5 or indeterminate: Enhanced Deal Review within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: required CU \(\times \) 2.5 or indeterminate: Enhanced Deal Review within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: required CU \(\times \) 2.5 or indeterminate: Enhanced Deal Review within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: CU \(\times \) 2.5 or indeterminate: COARR within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: CU \(\times \) 2.5, no secondary valuation: CU \(\times \) 2.5 or indeterminate: COARR within -10% or 2nd full appsi \$ \$2.500.000: 1 appsi & secondary valuation: CU \(\times \) 2.5, no secondary valuation: CU \(\times \)	Temporary Buydown	Ineligible	Eligible, follow Agency			
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Secondary Valuation: CU ≤ 2.5, no secondary valuation required CU > 2.5 or indeterminate: Enhanced Desk Review within -10% or 2nd full appel Secondary Valuation Options Pollow Agency Follow Agency Acreage CREDIT Scores At least 1 score required Lowest middle is decision score At least 1 score required Lowest middle is decision score At least 1 score required Lowest middle is decision score At least 1 score required Lowest middle is decision score At least 1 score required Lowest middle is decision score Tradelines Follow AUS Follow		≤ \$1,500,000: 1 appsl & secondary valuation > \$1,500,000: 2 appsls	≤ \$1,500,000: 1 appsl > \$1,500,000: 2 appsls	≤ \$1,500,000: 1 appsl & secondary valuation > \$1,500,000: 2 appsls		
Follow Agency Follow AUS Follow AGency Follow AUS Follow AGency Follow AUS Follow Agency Follow AUS Follow Follow Follow Agency Follow Follow Agency Follow Follow Agency Follow Follow Agency Fo			NA			
Acreage CREDIT Scores At least 1 score required Lowest middle is decision score Rapid rescore not allowed Tradelines Follow AUS Follow	Condo Approval	Follow Agency	Follow Agency	NW 10% LTV reduction, 30 fixed only, Investment ineligible NW Features (only 1 NW feature permitted): Commercial Space - > 35% - ≤ 50% Presale - ≥ 30% sold or under contract Budget - < 10% reserves allowed with conditions One Entity		
Acreage CREDIT Scores At least 1 score required Lowest middle is decision score Rapid rescore not allowed Tradelines Follow AUS Follow	Declining Market	No limitations	No limitations	LTV/CLTV reduced by 10%		
Scores At least 1 score required Lowest middle is decision score At least 1 score required Lowest middle is decision score Rapid rescore not allowed Tradelines Follow AUS Follow AUS Follow AUS Follow DU findings Housing History Follow AUS Follow AUS Mortgage: 0x30x12, 0x60x24 Rent: 0x30x12 Collections Follow Agency Follow Agency Follow Agency Follow DU, extenuating circumstances prohibited Derog Credit Seasoning (BK,SS,FC,DIL) Follow AUS Tyrs seasoning (BK,SS,FC,DIL) Follow AUS Follow AUS Follow AUS Tyrs seasoning (BK,SS,FC,DIL) Follow AUS Must have exited, not in a repayment plan, current and made 6 timely payments Applicated Seasoning through the parameter of the payments Contact		25 acres max	25 acres max			
Tradelines Follow AUS Follow AUS Follow AUS Follow AUS Follow AUS Follow AUS Mortgage: 0x30x12, 0x60x24 Rent: 0x30x12 Collections Follow Agency Follow Agency Follow Agency Follow Agency Follow DU, externating circumstances prohibited Credit events seasoning (BK,SS,FC,DIL) Follow AUS Tyrs seasoning Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit events not permitted Multiple credit events not permitted forms seasoning, no skipped payments during forbearance period		At least 1 score required Lowest middle is decision score	At least 1 score required Lowest middle is decision score	2 scores required Lowest middle is decision score Rapid rescore not allowed		
Collections Follow Agency Follow Agency Follow Agency Follow Agency Follow Agency Follow Agency Follow DU, extenuating circumstances prohibited Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit of Multiple credit events not permitted Follow AUS Follow AUS Fo				Follow DU findings		
Perog Credit Seasoning (BK,SS,FC,DIL) Follow AUS Follow DU, extenuating circumstances prohibited Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit of Multiple credit events not permitted Follow AUS	Housing History	Follow AUS	Follow AUS	Mortgage: 0x30x12, 0x60x24 Rent: 0x30x12		
Perog Credit Seasoning (BK,SS,FC,DIL) Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit of Multiple credit events not permitted Follow AUS Follow AUS Tyrs seasoning Multiple credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit of Multiple credit events not permitted Follow AUS Follow AUS Follow AUS Must have exited, not in a repayment plan, current and made 6 timely payments Applies to all current and proviously support and pr		Follow Agency	Follow Agency	Follow FNMA		
Applies to all suggests and proviously suggests.		Follow AUS	7 yrs seasoning	Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit event		
1.01,000.00.00	Forbearance	Follow AUS	must have exited, not in a repayment plan, current and made 6 timely payments	6 mos seasoning, no skipped payments during forbearance period Applies to all current and previously owned properties		



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Features	Jumbo One	Jumbo One Advantage	Jumbo One Premiere
INCOME			
Employment and Income Documentation	ΕΟΙΙΟΜ ΔΟΔΡΟΛ	Follow Agency	Follow DU findings
Tax Transcripts	Required for all borrowers whose income is used to qualify	Required for all borrowers whose income is used to qualify	Required for all borrowers whose income is used to qualify
Self Employed	Follow Agency	Follow Agency	Follow DU findings P&L through most recent quarter required
Other Income	Follow Agency	Follow Agency	Follow FNMA
Employment Gap	Follow Agency	Follow Agency	Follow FNMA
Conversion of Departing Residence	FOILOW (Vacabot)	Follow Agency	Follow FNMA
ASSETS			
Borrower Funds	Follow Agency	Follow Agency	Follow DU
Business Assets	Follow Agency	Not permitted as reserves	Not permitted as reserves
Gift Funds	Follow Agency	Follow Agency	Not permitted as reserves
Gifts of Equity	Follow Agency	Ineligible	Ineligible