



AIO PROGRAM HIGHLIGHTS

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| AVAILABLE STATES | All states (*OO in TX not allowed) |
| QUALIFYING RATE & DTI | One-Year CMT Index + Margin, amortized over 30 years Max DTI 40-43% |
| LOAN MAX/ LINE LIMIT | \$2.0MM (OO) and \$1.0MM (NOO) / \$100K or 50% of limit. Whichever is greater. |
| MIN FICO | OO - 700 & NOO - 720 |
| RESERVE REQUIREMENT | 10-15% of line |
| PROPERTY TYPES | SFR, 2-4 unit, condos, non-warrantable (considered on a case-by-case basis), properties recently listed for sale (Rate-Term only) |
| OCCUPANCY | Primary, second homes & non-owner |
| # OF APPRAISALS | 1 full appraisal up to \$1.0MM 2 full appraisals for loans > \$1.00MM-\$2.0MM |
| CASH-OUT LTV | Primary & second home 80% to \$1.0MM or 75% to \$1.5MM or 70% to \$2.0MM Non-Owner 70% to \$1.0MM Purchase & RT, 70% to \$1.0MM CO |
| MAX # OF FINANCED PROPERTIES | Primary Residence - Unlimited Second Home & Non-Owner - 6 total |
| MAX # AIO LOANS POSSIBLE | Max 3 AIO loans available to secure per qualified borrower, 1 OO, 1 SH, & 1 NOO |
| ABBREVIATIONS LEGEND | OO - Owner Occupied (aka your primary home) NOO - Non-Owner Occupied (aka an investment property) RT - Rate Term Refinance CO - Cash-Out Refinance |