

Tax ID Max SMC-Programs Matrix

Programs	Full Doc	1099 Only	Bank Statements Only	P&L
Maximum LTV*	85%	85%	85%	85%
Loan Amount	\$130,000 – \$999,999	\$130,000 – \$999,999	\$130,000 – \$999,999	\$130,000 – \$999,999
Min Credit Score	660 LTV<80% LTV 700 LTV> 80.01%-85% LTV	660 LTV<80% LTV 700 LTV> 80.01%-85% LTV	660 LTV<80% LTV 700 LTV> 80.01%-85% LTV	660 LTV<80% LTV 700 LTV> 80.01%-85% LTV
Maximum DTI	CS 660 80% LTV 45%/45% CS 700 85% LTV 45%/50%	45%	CS 660 80% LTV 45%/45% CS 700 85% LTV 45%/50%	45%
Occupancy Type Allowed	Primary Residence	Primary Residence	Primary Residence	Primary Residence
Property Type Allowed	SFH, PUD, Condo (Warrantable Only)	SFH, PUD, Condo (Warrantable Only)	SFH, PUD, Condo (Warrantable Only)	SFH, PUD, Condo (Warrantable Only)
Reserve Requirement	< 75% LTV – 0 months > 75% LTV - 3 months	< 75% LTV – 0 months > 75% LTV - 3 months	< 75% LTV – 0 months > 75% LTV - 3 months	< 75% LTV – 0 months > 75% LTV - 3 months
Rental Income	Based on Sch E taxes	Based on ALT Doc Options	Based on ALT Doc Options	Based on ALT Doc Options
Housing History	< 75% LTV - None > 75% LTV - 12 Months	< 75% LTV - None > 75% LTV - 12 Months	< 75% LTV - None > 75% LTV - 12 Months	< 75% LTV - None > 75% LTV - 12 Months