Non-Conforming Jumbo Express 6 Program Matrix															
			DU/L	PA Approve/A	cept Eligible o	or DU/LPA Approv	ve/Accept Ineligibl	e Due Only to	Loan Amount						
						FULLY AMOR	RTIZING								
	Purchase/Rate & Term Refinance							Cash-Out Refinance							
Occupancy	Number of Units	Maximum Loan Amount	Maximum LTV/ CLTV	Minimum Credt Score	Maximum DTI	Minimum Reserves	Occupancy	Number of Units	Maximum Loan Amount	Maximum LTV/ CLTV	Minimum Credt Score	Maximum DTI	Minimum Reserves	Maximum Cash out	
Primary	1 Unit	\$2,500,000	89.99%	740	45%	6	- Primary	1 Unit	\$2,000,000	75%	700	45%	9	\$300,000	
		\$2,500,000	80%	700	45%	6			\$2,000,000	65%	700	45%	9	\$500,000	
		\$3,000,000	70%	700	45%	12			\$2,500,000	65%	700	45%	9	\$300,000	
						-			\$2,500,000	55%	700	45%	9	\$500,000	
	2 - 4 Units	\$3,000,000	70%	700	45%	12		2 - 4 Units	\$2,500,000	65%	700	45%	9	\$300,000	
Second Home	1 Unit	40 500 000	00.000/	700	450/		Second Home	1 Unit	\$2,500,000	55%	700	45%	9	\$500,000	
		\$2,500,000	80.00%	700	45%	9			\$2,000,000 \$2,000,000	75% 65%	700	45% 45%	9	\$300,000 \$500,000	
									\$2,500,000	65%	700	45%	9	\$300,000	
									\$2,500,000	55%	700	45%	9	\$500,000	
NOO	1 Unit	\$1,500,000	80%	700	45%	12	NOO	1 Unit	\$2,500,000	5570	,00	4370	5	\$500,000	
		\$2,000,000	70%	700	45%	12									
NOO	2 - 4 Units	\$2,500,000	70%	700	45%	12	NOO	2 - 4 Units							
Products	15 and 30 Year Fixed Fully Amortizing														
Minimum Loan Amount	\$1 over the curre	nt one-unit conforn	ning loan limit re	gardless of the	subject proper	rty county or num	ber of units.								
State Restrictions	None														
Non-Permanent Resident Aliens	Allowed with no restrictions														
Warrantable Condominiums	Allowed with no restrictions														
Non-Warrantable Condominiums	Not allowed														
Cooperative	Second Home: No	ot Allowed													