

PROGRAM CODE: PG

		PIGGYB	ACK CONFOR	MING		
			FIXED			
		PUR	CHASE / RATE & TERN	Λ		
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI
	1	720 / 740 ⁽¹⁾	80	85 / 90 ⁽¹⁾		420(/ 450((2)
PRIMARY	1-2	700	70	70	CONFORMING LOAN LIMIT	
	2	720	80	80		43% / 45%
SECOND HOME	1	720	80	85		
			CASH OUT	• 		
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI
	1	700	70	70		
PRIMARY	1	720	80	80	CONFORMING	43% / 45% ⁽²⁾
	2	720	75	75	LOAN LIMIT	
SECOND HOME	1	720	75	75		
			ARM			
		PUR	CHASE / RATE & TERN	Λ		
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI
	1	720 / 740 ⁽¹⁾	80	85 / 90 ⁽¹⁾		43% / 45% ⁽²⁾
PRIMARY	1-2	700	70	70	CONFORMING	
	2	720	75	75	LOAN LIMIT	
SECOND HOME	1	720	80	85		
			CASH OUT	·		
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI
PRIMARY	1	720	75	75	CONFORMING	43% / 45% ⁽²⁾
	2	720	65	65		
SECOND HOME	1	720	65	65		

PROGRAM CODE: PGA

PIGGYBACK HIGH BALANCE LP							
FIXED AND ARM							
			PURCHASE				
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI	
	1	740	80	90		43% / 45% ⁽²⁾	
PRIMARY	1	720	80	85	HIGH BALANCE		
PRIMARI	1-2	700	70	70			
	2	720	75	75			
SECOND HOME	1	720	80	80			
RATE & TERM							
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI	
	1	720	80	85		43% / 45% ⁽²⁾	
PRIMARY	1-2	700	70	70	HIGH BALANCE		
	2	720	75	75	LOAN LIMIT		
SECOND HOME	1	720	80	80			
			CASH OUT		t		
OCCUPANCY	UNITS	MIN FICO	LTV W/ 2ND	CLTV	LOAN AMOUNT	DTI	
PRIMARY	1	700	70	70	HIGH BALANCE LOAN LIMIT	43% / 45% ⁽²⁾	
	1	720	75	75			
	2	720 / 700 ⁽²⁾	65	65			
SECOND HOME	1	720	65	65			

(1) PURCHASE ONLY

(2) LOANS WITH HELOC AS SECONDARY FINANCING



PROGRAM CODE: PGS, PGH

PRIMARY 1 \$250,000 90 740 4 PURCHASE / RATE & TERM PURCHASE / RATE & TERM MIN FICO C OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 85 720 4 SECOND HOME 1 \$250,000 85 720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 85 720 4 SECOND HOME 1 \$250,000 85 720 4 SECOND HOME 1 \$250,000 80 720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$250,000 80 720 4 QUALIFY			PIGO	SYBACK SECOND		
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PRIMARY 1 \$250,000 90 740 4 PURCHASE / RATE & TERM PURCHASE / RATE & TERM MIN FICO DC PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 85 720 4 SECOND HOME 1 \$250,000 85 720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO DC PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 80 720 4 SECOND HOME 1 \$250,000 80 720 4 SECOND HOME 1 \$250,000 80 720 4 SECOND HOME <t< th=""><th></th><th></th><th></th><th>PURCHASE</th><th></th><th></th></t<>				PURCHASE		
PURCHASE / RATE & TERMOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEPRIMARY1-2\$350,000 (1)857204SECOND HOME1\$250,000857204OCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEPURCHASE AND RATE & TERMOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEPRIMARY1-2\$350,000 (1)857204CASH OUTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOURCHASE AND RATE & TERMOQUALIFYING RATE: INITIAL NOTE RATE + 5%FELOC7204OCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOURCHASE AND RATE & TERMOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEPURCHASE AND RATE & TERMOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOEOCCUPANCYUNIT	OCCUPANCY	UNITS	LOAN AMOUNT	CLTV	MIN FICO	DTI
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SECOND HOME 1 \$250,000 85 720 4 FURCHASE AND RATE & TERM OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 ⁽¹⁾ 85 720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$250,000 85 720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$250,000 80 720 4 QUALIFYING RATE: INITIAL NOTE RATE + 5% E 720 4 QUALIFYING RATE: INITIAL NOTE RATE + 5% E E 1 \$250,000 ⁽¹⁾ 70 700 PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700 700 700 PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4	OCCUPANCY	UNITS		CLTV	MIN FICO	DTI
SECOND HOME 1 \$250,000 85 ()) ARM PURCHASE AND RATE & TERM OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 -720 4 SECOND HOME 1 \$250,000 85 -720 4 OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$250,000 80 720 4 SECOND HOME 1 \$250,000 80 720 4 QUALIFYING RATE INITIAL NOTE RATE + 5% FELOC 2024 <td< td=""><td>PRIMARY</td><td>1-2</td><td>\$350,000 ⁽¹⁾</td><td>85</td><td>720</td><td>43%</td></td<>	PRIMARY	1-2	\$350,000 ⁽¹⁾	85	720	43%
PURCHASE AND RATE & TERMOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOCPRIMARY1-2 $$350,000^{(1)}$ 857204SECOND HOME1 $$250,000$ 857204CASH OUTOCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOCPRIMARY1-2 $$250,000$ 807204SECOND HOME1 $$250,000$ 807204UNITSLOAN AMOUNTCLTVMIN FICOCPRIMARY1-2 $$250,000$ 807204QUALIFYING RATE: INITIAL NOTE RATE + 5%FELOC7204OCCUPANCYUNITSLOAN AMOUNTCLTVMIN FICOCPRIMARY1-2 $$350,000^{(1)}$ 70700700PRIMARY1-2 $$350,000^{(1)}$ 857204SECOND HOME1 $$350,000^{(1)}$ 807204	SECOND HOME	1	\$250,000	85	720	4570
OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$250,000 85 720 4 CASH OUT OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO E PRIMARY 1-2 \$250,000 80 720 4 PRIMARY 1-2 \$250,000 80 720 4 SECOND HOME 1 \$250,000 80 720 4 QUALIFYING RATE: INITIAL NOTE RATE + 5% FUECC UALIFYING RATE: INITIAL NOTE RATE + 5% HELOC MIN FICO E PRIMARY UNITS LOAN AMOUNT CLTV MIN FICO E PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700 2 PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$350,000 ⁽¹⁾ 80 720 4 <td></td> <td></td> <td></td> <td>ARM</td> <td></td> <td></td>				ARM		
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SECOND HOME 1 \$250,000 85 6	PRIMARY	1-2	\$350,000 (1)	85	720	43%
$\begin{tabular}{ c c c c } \hline \textbf{OCCUPANCY} & \textbf{UNITS} & \textbf{LOAN AMOUNT} & \textbf{CLTV} & \textbf{MIN FICO} & \textbf{MIN FICO} & \textbf{PRIMARY} & 1-2 & $250,000 & 80 & $720 & 4 \\ \hline \textbf{SECOND HOME} & 1 & $250,000 & 80 & $720 & 4 \\ \hline \textbf{SECOND HOME} & 1 & $250,000 & $80 & $720 & 4 \\ \hline \textbf{SECOND HOME} & 1 & $250,000 & $80 & $720 & 1 \\ \hline \textbf{SECOND HOME} & \textbf{UNITS} & \textbf{LOAN AMOUNT} & \textbf{CLTV} & \textbf{MIN FICO} & \textbf{MIN FICO} & $$1$ \\ \hline \textbf{SECOND HOME} & 1 & $350,000^{(1)} & $70 & $700 & $$1$ \\ \hline \textbf{SECOND HOME} & 1 & $$350,000^{(1)} & $85 & $720 & $$4$ \\ \hline \textbf{SECOND HOME} & 1 & $$350,000^{(1)} & $80 & $720 & $$1$ \\ \hline \end{tabular}$	SECOND HOME	1	\$250,000	85	/20	
PRIMARY 1-2 \$250,000 80 720 4 SECOND HOME 1 \$250,000 80 720 4 QUALIFYING RATE: INITIAL NOTE RATE + 5% HELOC VURCHASE AND RATE & TERM OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO E PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700 700 4 SECOND HOME 1 \$350,000 ⁽¹⁾ 85 720 4				CASH OUT		
SECOND HOME 1 \$250,000 80 720 4 QUALIFYING RATE: INITIAL NOTE RATE + 5%	OCCUPANCY	UNITS	LOAN AMOUNT	CLTV	MIN FICO	DTI
SECOND HOME 1 \$250,000 80 QUALIFYING RATE: INITIAL NOTE RATE + 5% FELOC OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700	PRIMARY	1-2	\$250,000	80	720	45%
HELOC PURCHASE AND RATE & TERM OCCUPANCY UNITS LOAN AMOUNT CLTV MIN FICO C PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700 4 SECOND HOME 1 \$350,000 ⁽¹⁾ 80 720 4		_		80	- 720 45	
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PRIMARY 1-2 \$350,000 ⁽¹⁾ 70 700			PURCI	HASE AND RATE & TERM		
PRIMARY 1-2 \$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$350,000 ⁽¹⁾ 80 720 4	OCCUPANCY	UNITS		CLTV	MIN FICO	DTI
\$350,000 ⁽¹⁾ 85 720 4 SECOND HOME 1 \$350,000 ⁽¹⁾ 80 720 4	PRIMARY	1-2	\$350,000 ⁽¹⁾	70	700	45%
			\$350,000 ⁽¹⁾	85	720	
	SECOND HOME	1	\$350,000 (1)	80	720	
		L		CASH OUT		
70 700 4	PRIMARY	1-2	\$350,000 ⁽¹⁾	70	700	45%
PRIMARY 1-2 \$350,000 ¹²⁷ 80 720 4.				80	720	45%

(1) LOAN AMOUNTS > \$250,000 ONLY AVAILABLE IN AZ, CA AND CO.

TRANSACTION TYPE ON 1ST TD DICTATES 2ND. IF 1ST TD IS RATE & TERM, REFER TO RATE & TERM MATRIX.

1. MINIMUM LOAN AMOUNT:

2. NON OCCUPANT CO-BORROWERS:

3. MAXIMUM FINANCE AMOUNT:

4. QUALIFYING PAYMENT FOR HELOC:

5. CREDIT:

\$15,000 NOT ALLOWED \$1,500,000 CLTV QUALIFYING MONTHLY PAYMENT <= 80% 0.80% (HELOC LIMIT X 0.80%) < 85% 0.90% (HELOC LIMIT X 0.90%) 7 YEARS FOR ALL SEVERE DEROGATORY CREDIT. EXCEPTIONS WITH EXTENIJATING CIRCUMSTANCES:

EXCEL HONS WITH EXTENDATING CIRCOMSTANCES.						
	FIXED AND ARM	HELOC				
FORECLOSURE	7 YEARS	4 YEARS				
SHORTSALE	5 YEARS	7 YEARS				
DEED IN LIEU	5 TEARS	4 YEARS				
BANKRUPTCY	5 YEARS	5 YEARS				

* EXTENUATING CIRCUMSTANCES ARE DEFINED AS A NONRECURRING OR ISOLATED CIRCUMSTANCE, OR SET OF CIRCUMSTANCES, THAT WAS BEYOND THE BORROWER'S CONTROL AND THAT SIGNIFICANTLY REDUCED INCOME AND/OR INCREASED EXPENSES AND RENDERED THE BORROWER UNABLE TO REPAY OBLIGATIONS AS AGREE, RESULTING IN SIGNIFICANT ADVERSE DEROGATORY CREDIT INFORMATION.

6. SECOND MOARGAGE LOAN AMOUNT CANNOT BE LARGER THAN 1ST MORTGAGE.