



Dream Big Product Highlights

ELIGIBILITY MATRIX					
Transaction Type	Units	Credit Score	LTV/CLTV	Loan Amount	Months Reserves
Primary Residence					
Purchase Rate & Term Refi	1	680	89.99% ¹	\$1,000,000	12
			80%		6
	2-4	700	75%		12
	1	680	89.99% ¹	\$1,500,000	18
			80%		15
	2	700	75%		
	3-4		700	80%	\$2,000,000
	1	740		75%	
	2			70%	\$3,000,000
	Cash-Out Refi	1	700	80%	\$1,000,000
75%					
3-4		720			
1		740	80%	\$1,500,000	15
			75%		
3-4		760		\$2,000,000	15
1			740		
2			65%		

¹ LTV > 80%: 30-year **fixed rate** term only

- Maximum cash-out
 - Loan amount up to \$1,500,000: \$250,000
 - Loan amount >\$1,500,000 up to \$2,000,000: \$300,000

ELIGIBILITY MATRIX					
Transaction Type	Units	Credit Score	LTV/CLTV	Loan Amount	# Months Reserves
Second Home					
Purchase Rate & Term Refi	1	680	89.99% ¹	\$1,000,000	12
			80%	\$1,500,000	15
		740	70%	\$2,500,000	18

¹ LTV > 80%: 30-year **fixed rate** term only



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Investment Properties					
Purchase Rate & Term Refi	1	720	70%	\$1,000,000	15
	2-4		65%		
	1	740	70%	\$1,500,000	18
	2-4		65%		
	1	760	70%	\$2,000,000	24
	2-4		65%		

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