



SmartSelf Product Profile Bank Statement Program

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
Primary Residence				
1-4	Purchase Rate & Term Refi	660	85%	\$1,000,000
			80%	\$1,500,000
			75%	\$2,000,000
		680 ¹	85%	\$1,500,000
			80%	\$2,000,000
			80%	\$2,500,000
720	75%	\$3,000,000		
	90%	\$2,000,000		
1-2		740	80%	\$3,000,000
1-4	Cash-out Refi	680	75%	\$1,500,000
			65%	\$2,000,000
		720	80%	\$2,000,000
			70%	\$2,500,000
¹ 40-year Fixed Rate Interest Only requires a minimum 680 credit score				

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
Second Home				
1-2	Purchase Rate & Term Refi	680 ¹	80%	\$1,000,000
			75%	\$1,500,000
			65%	\$2,000,000
		720	80%	\$1,500,000
			75%	\$2,000,000



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			65%	\$2,500,000
1	Cash-out Refi	680	70%	\$1,000,000
			65%	\$1,500,000
			60%	\$2,000,000
		720	70%	\$1,500,000
			65%	\$2,000,000
			60%	\$2,500,000
<p>Not permitted</p> <ul style="list-style-type: none"> • First time homebuyers • Non-permanent residents <p>¹ 40-year Fixed Rate Interest Only requires a minimum 680 credit score</p>				

Information is accurate as of the date of publishing and is subject to change without notice. The guidelines outlined in this document apply to Newrez SmartSelf loans originated under Newrez's Smart Series Product Line. This document should not be relied upon or treated as legal advice. **Guidelines subject to change without notice;** Printed copies may not be the most current version. For the most current version, always refer to the online version.



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ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
Investment Property				
1-4	Purchase Rate & Term Refi	680 ¹	65%	\$1,000,000
			60%	\$1,500,000
		720	70%	\$1,000,000
			65%	\$1,500,000
1-4	Cash-out Refi	680	60%	\$1,000,000
		720	65%	\$1,000,000
			60%	\$1,500,000
Not permitted <ul style="list-style-type: none"> • First time homebuyers • Non-permanent residents ¹ 40-year Fixed Rate Interest Only requires a minimum 680 credit score				

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