



SmartEdge Product Profile

ELIGIBILITY MATRIX				
Transaction Type	Units	Credit Score	LTV/CLTV	Loan Amount
Primary Residence				
Purchase Rate & Term Refi	1-4	660	80%	\$2,000,000
		680 ¹	90%	
		700	85%	\$2,500,000
		720	90%	\$2,500,000
Cash-out Refi	1-4	740	90%	\$2,500,000
		720	85%	\$2,000,000
			80%	\$3,000,000
		680	80%	\$1,500,000
		660	75%	\$2,000,000
140-year Fixed Rate Interest Only requires a minimum 680 credit score				

ELIGIBILITY MATRIX				
Transaction Type	Units	Credit Score	LTV/CLTV	Loan Amount
Second Home				
Purchase Rate & Term Refi	1-2	660	80%	\$1,500,000
			65%	\$2,000,000
		680	75%	
		720	80%	\$2,500,000
Cash-out Refi	1	740	80%	\$3,000,000
			80%	
		660	65%	\$1,000,000
		680	65%	\$2,000,000
		700	80%	\$1,500,000
		720	75%	\$2,500,000
			70%	\$2,000,000
Not permitted				
<ul style="list-style-type: none"> • First time homebuyers • Non-permanent residents 				
40-year Fixed Rate Interest Only requires a minimum 680 credit score				

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 SmartEdge 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				
Transaction Type	Units	Credit Score	LTV/CLTV	Loan Amount
Investment Property				
Purchase Rate & Term Refi	1-4	680	70%	\$1,000,000
			65%	\$2,000,000
		720	75%	\$1,500,000
			70%	\$2,000,000
Cash-out Refi	1-4	680	65%	\$1,000,000
			60%	\$2,000,000
		720	70%	\$1,500,000
			65%	\$2,000,000
Not permitted <ul style="list-style-type: none"> • First time homebuyers • Non-permanent residents 40-year Fixed Rate Interest Only requires a minimum 680 credit score				

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