



ROAD MAP TO EXPANDED PRODUCT OPTIONS – FINDING THE BEST FIT

Documentation Style	Eligible Borrowers	Income Validation Requirements	Application	Product Code
Full	<ul style="list-style-type: none"> Expanded Qualifying Criteria for Borrowers not qualifying for Conforming or Jumbo Loan High LTV cash out Cash out up to \$500,000 Non-warrantable condos Credit Challenged Borrowers High LTV No MI 2-4 units up to 85% LTV Up to 20 acres permitted 	<ul style="list-style-type: none"> Standard 2 Years Verified Income 4506T Required 	<ul style="list-style-type: none"> Complete 2 year history of employment and income 	<ul style="list-style-type: none"> LL2 Exp Criteria A+ 30 Yr Fixed LL4 Exp Criteria A1 5/1 LIBOR ARM MM5 Exp Criteria A 30 Yr Fixed MM7 Exp Criteria A 5/1 LIBOR ARM
Streamline	<ul style="list-style-type: none"> Self Employed Borrowers Commissioned Borrowers Rental Income Borrowers Conforming or Jumbo Loan FICOs down to 620 	<ul style="list-style-type: none"> Current Year Tax Return Showing 12 Month History 4506T Required. All other income type borrowers must fully document 2 years of verified income 	<ul style="list-style-type: none"> List complete employment history of 2 years and current income 	<ul style="list-style-type: none"> LL3 Exp Criteria A+ Alt Doc 30 Yr Fixed MM6 Exp Criteria A Alt Doc 30 Yr Fixed
NINE	<ul style="list-style-type: none"> Self Employed Borrowers Rental Income Borrowers Asset heavy, income light borrowers Conforming or Jumbo Loan Up to 85% LTV 	<ul style="list-style-type: none"> 12 Month Bank Statements in Lieu of Tax Returns Borrower Affirmation Regarding Ability to Repay NINE Bank Statement Calculator All other income type borrowers must be documented using standard 2 years verified income 	<ul style="list-style-type: none"> List business/source of income List amount of income 	<ul style="list-style-type: none"> LL3 Exp Criteria A+ Alt Doc 30 Yr Fixed MM6 Exp Criteria A Alt Doc 30 Yr Fixed
NIVA	<ul style="list-style-type: none"> Borrowers with Accumulated Wealth Cash Alternative Maximize Tax Deductions Conforming or Jumbo Loan FICOs down to 700 Non-warrantable condos 	<ul style="list-style-type: none"> 12 Month Bank Statements No Income No Debt Ratios Borrower Affirmation – NIVA Form NIVA Calculator 	<ul style="list-style-type: none"> Leave blank source of income Do not list amount of income 	<ul style="list-style-type: none"> LL3 Exp Criteria A+ Alt Doc 30 Yr Fixed