## 📅 WINPRIME LENDING

		FANNIE M	AE CONFORM				
			FIXED				
PURCHASE / RATE & TERM							
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI	
PRIMARY	1	97 <sup>(1)</sup>	97 <sup>(1)</sup>	97 <sup>(1)</sup>	DETERMINED BY DU / LP <sup>(2)</sup>	DETERMINED BY DU / LP	
	2-4	95 <sup>(4)</sup>	95 <sup>(4)</sup>	95 <sup>(4)</sup>			
SECOND HOME	1	90	90	90			
INVESTMENT	1 <sup>(3)</sup>	85	85	85			
	2-4	75	75	75			
			CASH OUT				
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI	
PRIMARY	1	80	80	80		DETERMINED BY DU / LP	
	2-4	75	75	75	DETERMINED		
SECOND HOME	1	75	75	75	BY DU / LP <sup>(2)</sup>		
INVESTMENT	1	75	75	75			
	2-4	70	70	70			
			ARM				
		PUR	CHASE / RATE & TERM	Л			
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI	
PRIMARY	1	95	95	95		DETERMINED BY DU / LP	
FRIMART	2-4	95 <sup>(4)</sup>	95 <sup>(4)</sup>	95 <sup>(4)</sup>	DETERMINED		
SECOND HOME	1	90	90	90	BY DU / LP <sup>(2)</sup>		
INVESTMENT	1 <sup>(3)</sup>	85	85	85	BT DU / LP		
	2-4	75	75	75	1		
			CASH OUT				
OCCUPANCY	UNITS	LTV W/O 2ND	LTV W/ 2ND	CLTV	MIN FICO	DTI	
PRIMARY	1	80	80	80	 DETERMINED	DETERMINED BY DU / LP	
FNIMANT	2-4	75	75	75			
SECOND HOME	1	75	75	75	BY DU / LP <sup>(2)</sup>		
	1	75	75	75	- BY DU / LP <sup>,-,</sup>		
INVESTMENT	2-4	70	70	70			

(1) FOR FANNIE MAE TRANSACTIONS MAXIMUM LTV/CLTV/HCLTV FOR LOANS WITH A NON-OCCUPANT BORROWER IS 95%.

(1) AT LEAST ONE BORROWER (BUYER) MUST BE FIRST TIME HOMEBUYER.

(2) 7-10 FINANCED PROPERTIES MIN FICO 720 & RESERVES OF 6% OF AGGREATE UPB REQUIRED.

(3) RATE & TERM LTV 75%.

(4) 2-4 Units High-Balance: 2 Unit: < 85% LTV/CLTV/HCLTV, 3-4 Units: < 75% LTV/CLTV/HCLTV

2024 Conventional Loan Limits					
Units	All States Except AK and HI	Alaska & Hawaii			
1	\$766,550	\$1,149,825			
2	\$981,500	\$1,472,250			
3	\$1,186,350	\$1,779,525			
4	\$1,474,400	\$2,211,600			