



WINPRIME LENDING

FREDDIE MAC CONFORMING (LP)			
PURCHASE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	95%/95%/95%
	2	620	85%/85%/85%
	3-4	620	80%/80%/80%
Second Home	1	620	90%/90%/90%
Investment	1	620	85%/85%/85%
	2-4	620	75%/75%/75%
RATE/TERM REFINANCE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	95%/95%/95%
	2	620	85%/85%/85%
	3-4	620	80%/80%/80%
Second Home	1	620	90%/90%/90%
Investment	1	620	85%/85%/85%
	2-4	620	75%/75%/75%
CASH OUT REFINANCE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	80%/80%/80%
	2-4	620	75%/75%/75%
Second Home	1	620	75%/75%/75%
Investment	1	620	75%/75%/75%
	2-4	620	70%/70%/70%

(1) Investment properties are subject to the following restrictions:

- ▶ Properties with solar are not eligible
- ▶ PIW not allowed
- ▶ R/T Refi requires 6 months seasoning when the previous refinance was a cash-out refi
- ▶ Non-permanent resident aliens (VISA holders) are not eligible
- ▶ Lease hold properties are ineligible
- ▶ Desk review is required if CU score is greater than 2.5
- ▶ Income document requirements for self-employed borrowers: Unaudited P&L + 2 months business bank statements OR audited P&L