



WINPRIME LENDING

JUMBO PRIME

FIXED AND ARM

PRIMARY RESIDENCE

Purchase and Rate/Term Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$2,000,000	80% / 80% / 80%	660	45%
1	\$2,500,000	80% / 80% / 80%	720	45%
1	\$3,000,000	80% / 80% / 80%	740	45%
2 - 4	\$2,000,000	80% / 80% / 80%	700	45%

Cash Out Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$2,000,000	80% / 80% / 80%	680	45%
1	\$3,000,000	80% / 80% / 80%	740	45%
2 - 4	\$2,000,000	75% / 75% / 75%	700	45%

- ▶ Purchase eligible to 80% LTV, Rate and Term eligible to 80% LTV
- ▶ No PMI Allowed
- ▶ Max loan amount for the first time homebuyers is \$2 Million

SECOND HOMES

Purchase and Rate/Term Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$2,000,000	80% / 80% / 80%	660	45%
1	\$2,500,000	80% / 80% / 80%	720	45%
1	\$3,500,000	80% / 80% / 80%	740	45%

Cash Out Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$2,000,000	75% / 75% / 75%	700	45%
1	\$3,000,000	75% / 75% / 75%	740	45%

INVESTMENT

Purchase and Rate/Term Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$2,000,000	80% / 80% / 80%	680	45%
1	\$2,000,000	70% / 70% / 70%	660	45%
1	\$2,500,000	75% / 75% / 75%	720	45%
2 - 4	\$2,000,000	75% / 75% / 75%	680	45%
	\$2,000,000	65% / 65% / 65%	660	45%
	\$2,500,000	75% / 75% / 75%	720	45%

Cash Out Refinance

Units	Max Loan Amount	LTV/CLTV/HCLTV	Min FICO	Max DTI
1	\$1,000,000	75% / 75% / 75%	680	45%
1	\$2,000,000	75% / 75% / 75%	720	45%
1	\$2,000,000	70% / 70% / 70%	680	45%
2 - 4	\$1,000,000	70% / 70% / 70%	680	45%
	\$2,000,000	70% / 70% / 70%	720	45%
	\$2,000,000	65% / 65% / 65%	680	45%

- ▶ Minimum Loan Amount must be \$1 over the current 1 unit high balance loan amount
- ▶ Max Cash Out for Primary and Secondary Home is \$500K and Investment Property is \$350K