				IXED/ARM (5/1					
0.00110.0101/				RCHASE / RATE & TERM					
OCCUPANCY	UNITS					TV/HCLTV	MIN FICO	DTI(FRONT/BACK	
PRIMARY, SECOND HOME, INVESTMENT	1 UNIT & PUD			TO \$1,000,000		70	700	_	
				0,000 - \$1,500,000		65	700	-	
				0,001 - \$2,000,000		60	700		
	CONDO		UP TO \$1,500,000 65			700			
	2 UNITS			TO \$1,500,000		65	700	38 / 43%	
	3-4 UNITS			TO \$1,500,000		60	700		
	FOREIGN NATIONALS			TO \$1,500,000		60	NA	-	
				0,000 - \$2,000,000		50	NA		
	CASH-OUT			TO \$1,000,000		65	SEE ABOVE		
			\$1,000	0,000 - \$2,000,000		60	PROPERTY TYPE		
			CPA	FINITIVE DESCRIPTION OF COMPILED P&L OR BOR RIFY BUSINESS NAME ANI	ROWER PREPARED	D P&L (WITH AD			
. CONDOS:	N F	NUST BE FOR HIGH PURC NO MINII	: WARRANTABLI H RISE CONDO II CHASE MUM BORROW	RATE OR FULLY-INDEXED E BY FNMA; NON-WARRA N SUPER LIEN STATES, 12 ER CONTRIBUTION ON PF	RATE NTABLE CONDOS MO RESERVES REC	WILL BE REVIEW QUIRED AND AC			
. CONDOS:	n F RIBUTION: N	MUST BE FOR HIGH PURC NO MINII MO	WARRANTABLI H RISE CONDO I CHASE MUM BORROW RTGAGE/RENT	E BY FNMA; NON-WARRA N SUPER LIEN STATES, 12 ER CONTRIBUTION ON PF	RATE NTABLE CONDOS MO RESERVES REC RIMARY AND SECC MAX :	WILL BE REVIEW QUIRED AND AC NND HOMES 1X30 IN PAST 12	H NEEDS TO BE SET	UP AT THE TIME O	
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9. FOREIGN NATIONALS:	COPY OF PASSPORT, I-94, AND VALID VISA (F-1 AND F-2 TYPE ARE NOT ALLOWED)
	COPY OF PASSPORT AND EITHER 1-94W OR PROOF OF ESTA APPROVAL REQUIRED FOR BORROWERS ON VISA WAIVER
	PROGRAM
	BORROWER MUST HAVE U.S. ADDRESS WHEN APPLYING FOR LOAN
	FOREIGN ASSETS USED FOR DOWN PAYMENT, CLOSING COSTS, AND/OR RESERVES MUST BE TRANSFERRED TO U.S.
	INSTITUTIONAL ACCOUNT PRIOR TO ORDERING LOAN DOCS
	AUTOMATIC DEBIT PAYMENT REQUIRED FROM U.S. BANKING INSTITUTION
	24MO P&I RESERVES REQUIRED FOR SUBJECT PROPERTY
	12MO P&I RESERVES TO BE DEPOSITED PRIOR TO FUNDING
10. INTER VIVOS REVOCABLE TRUST:	ELIGIBLE
11. CASH-OUT TRANSACTIONS:	LTVS ARE LIMITED BY PROPERTY TYPE AND FOREIGN NATIONAL LTV REQUIREMENTS LISTED ABOVE
	CASH TO BORROWER UP TO LOAN AMOUNT LIMIT