

### Agency Jumbo Full Doc

This is a manually underwritten full documentation program to be used for the origination of Agency Jumbo loans. The loan amounts are applicable to high cost areas only as determined by the FHFA. The loan amounts must be greater than the current maximum Conventional Conforming Loan Limits and may not exceed the High Cost Loan Limit established by FHFA. Refer to the following link to determine maximum loan amount and county eligibility:

[www.efanniemae.com/sf/refmaterials/loanlimits/](http://www.efanniemae.com/sf/refmaterials/loanlimits/)

Purchase Only					
Occupancy	Property Type	Purpose	FICO	LTV	CLTV
Primary	1 Unit Fixed	Purchase	700	90%	90%
			660	75%	75%
	2 Units ARM 2-4 Units	Purchase	680	75%	75%
			740	75%	75%
Second Home	1 unit	Purchase	740	65%	65%
Investment	1-2 units	Purchase	740	65%	65%

Rate/Term Refinance					
Occupancy	Property Type	Purpose	FICO	LTV	CLTV
Primary	1 Unit Fixed ≤ \$625,000	Rate/Term	700	90%	90%
			660	75%	75%
	Unit Fixed >\$625,000	Rate/Term	700	80%	80%
			660	75%	75%
	1 Unit ARM 2-4 Units	Rate/Term	680	75%	75%
740	75%		75%		
Second Home	1 unit	Rate/Term	740	65%	65%
Investment	1-4 units Purchase	Rate/Term	740	65%	65%

Cash-Out Refinance					
Occupancy	Property Type	Purpose	FICO	LTV	CLTV
Primary	1 Unit	Rate/Term	740	60%	60%
	2-4 Units ARM	Not Available			
Second Home	Not Available				
Investment	Not Available				