

Community ITIN | Primary, Second Home, Investment

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Product   Prod	OCCUPANCY		DDIMADY I SECONID HOME I INVESTMENT			
Primate   1962   1965	OCCUPANCY		PRIMARY   SECOND HOME   INVESTMENT			
1800   1800	Loan Amount	FICO		Cash-Out Refinance	Reserves	
Part		720 +	85%*	80%		
The control of the co	Primary   Second Home					
March   100					See Below	
Section   Sect						
March   Marc	Investment					
Product   Prod	*M   T//O  T/ 000/     T/				1040 - 0.04	
Property Type   Population			se or kate & Term with min. FICO /	ou, max. D11 45%, min. tradeunes a	oxiz or zxz4 months, primary nomes only, and employment must be two years uninterrupted.	
Page	()g			Geographic Pestrictions	,	
Project Type Requirements  Product Type 10-10-10-10-10-10-10-10-10-10-10-10-10-1	51. 31. 01.		NV NI DA OU ELOT	Geographic Restrictions		
Property Type Registrenia	Eligible States:		NY, NJ, PA, OH, FL CT			
Substitute   Part   P				Addtional Requirements		
Part					Max LTV	
Section   Part   Section						
Purchase	Property Type Requirements				80%	
In Product High Digitals  In Product Note Time, and Clam Disk  Income  In Product Note Time, and Income  In P			3-4 Units			
Part			Rural		75%	
Consideration				Product Highlights		
Property   Continue	Loan Purpose					
Interest Prop 1999  Am Answert Prop 1999   New Fine Prop 1999 Note   Security Prop and an Answert Prop 1999   New Fine Prop 1999   New	Exceptions					
Search Announces  Note 1900,000 Meet \$1,000,000 Meet \$1,000 Meet \$	Prepayment Penalty		. Not allowed in NJ. PA 1-2 units > \$3	19,777.		
Company	Product Type					
Section   Properties SPT   Proposed file Section   Properties SPT   Prop	Loan Amounts		Harrison Mari I 7 (200)			
Self-Employed  Self-E	Occupancy		•	dominium 0 41Init Madulas D. 1		
Part	Property Type and Restrictions		ched or attached), warrantable Con-	dominium, 2-4 Onit, Modular, Kurat		
Self-Employed  Self-Employed  Foundary Income any Product or bor ordered on all coars with an Employed Coars programma. Deals Review must be in toderance as outlined in guidelines * Transferred appraisable acceptable. Deals Appraisable must be desired from Commission Approach ARIV. Promptires with a Color to Goundarion rating are intelligible.  For promptiry is located in a exclusion and included by the appraisable, max I/V in induced by 5%.  Promptires with a Color to Goundarion rating are intelligible.  For promptine to 10 access, not meeting the rural identification, eligible  The Map Softer, I was distincted in the self-self-self-self-self-self-self-self-	Cash out	LTV < 65%: \$500,000				
Section   Part			on all loans with an CLI Score over 2	5 with the exception of those with a	a full second appraisal. Desk Review must be in tolerance as outlined in guidelines * Transferred appraisal	
Poperty with process with not or more vaccinate with an or not eligible for refined	Appraisal					
Property up to 10 searce, not meeting the nutral definition, eligible   May 65(N), Max 46(N), Max 46(N) when units Asset Utilization   Max 46(N), Max 46(N), Max 46(N) when units Asset Utilization   Max 46(N), Max 46(N)	Declining Market			, max LTV is reduced by 5%		
Max 50%,   Nax 45% when using haset Utilization   Vivos   2 months bank statements reflecting direct deposits OR pospitule reflecting YTD income.	Vacant Property					
Mage Earner   Wage Earner   Wage Earner   Wage Earner   Wind 1005, bod; park 14000, bod; principal report learner to report and principal reporting deposition; primary profit, promoting the Mark 1005, bod; primary profit, primary profit, primary profit and Loss. See guidelines for Pisk requirements.	Acreage					
Note   Property   Pr	DTI	Max 50%.   Max 45% when using As			- 1 - 1 - 2 - 00 1 - 0 - 1 - 1 - 1 - 1 - 1 - 1	
Note 1		Wage Earner	W2			
Self-Employed  Self-E			WVOE		onthis of personal bank statements reflecting deposit(s) from employer on each statement on 2 most recent	
Self-Employed  Self-E			12 Month Personal or Rusiness			
Self-Employed  Self-E						
Self-Employed  Part Tax Return Most recent year to return field to be utilized for income qualifying por FNN4 guidelines.  With an expense ratio per guidelines.  **Asset thitization**			Del	-		
Not recent 1 year 1999. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with a mexpense ration per significance.   Asset Utilization	Income			-		
with an expense ratio per guidelines.  Asset Utilization  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Asset Utilization  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Asset Utilization  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Asset Utilization  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  Anothly income based on Total Eligible Assets less down payment, closing cost		Self-Employed				
*Maximum DTI 45% and not eligible for Cash out *Minimum eligible assets: \$1,000,000 or 150% of the loan balance *Monthly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  **Borrower(s) have 3 scores; OR **1x24 months with activity in the most recent 90 days OR **2x12 months with activity in the most recent 90 days **2x12 months with activity i			1099			
#Minimum eligible assets: \$1,000,000 or 150% of the loan balance  #Monthly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  #Rod Scare Sim In InCo? Down Ast, 107-75% Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### In Inco Scare Sim In InCo? Down Ast, 107-75% Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### In Inco Scare Sim In InCo? Down Ast, 107-75% Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### In Inco Scare Sim In InCo? Down Ast, 107-75% Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### ### In Inco Scare Sim In Inco? Down Ast, 107-75% Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### ### ### In Inco Scare Sim In Inco 2000 Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### ### ### In Inco Scare Sim In Inco 2000 Max Ln Amt. \$750k (Other Bureaus may not be frozen)  ### ### ### ### In Inco Scare Sim In Inco 2000 Max In Inco 2000 Max Inco 2000 Max In Inco 2000 Max Inco 200						
Housing History Asserting Probarance   Monthly income based on Total Eligible Assets less down payment, closing costs, and reserves divided by 84.  **Act 4 months with activity in the most recent 90 days OR **2x12 months with activity in the most recent 90 days  1 FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)    If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max Ln Amt: \$750k (Other Bureaus may not be frozen)   If FLOD Score; Min FLOC: 750k Max			Asset Utilization			
Borrower(s) have 3 scores; OR  1124 months with activity in the most recent 90 days OR  2121 months with activity in the most recent 90 days  11FICO Score; Min FICO: 700 MAX LTV: 75% Max Ln Amt: \$750k (Other Bureaus may not be frozen)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If primary wage earner has a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If you nonths statements a qualifying fico, 5 pouse will not need at least one score and we will not require alt. Credit)  (If you nonths statements require alt. Credit)  (If you nonths statements require alt. Credit)  (If you nonths statements required  (If you nonths statement						
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Housing History  Fredit Event Seasoning  BK   FC   SS   DIL: 36 months seasoning Forbearance   Modification or Deferrat: 12 months seasoning  LTV ≤ 80%  Smonths  FICO 700+ Requires 12 months FICO 700+ Requires 9 months FICO 700+ Requires 9 months FICO 700+ Requires 6 months FICO 700+ Requires 6 months FICO 700+ Requires 9 months Cash out may be used to satisfy requirement Second homes require 2 months 3 additional reserves based on the subject property's PITIA unless the subject property itself requires a minimum of 12 months reserves. Total reserve requirement not to exceed 12 months subject property PITIA.  Ubordinate Financing Max 80% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted.  Gift funds are allowed with a 5% contribution from borrower's own funds. Gift funds cannot be used for reserves  Itizenship At least 1 borrower must have an ITIN and meet the ITIN documentation requirements  Full Doc:  Housing history to be documented for the last 12 months. Maximum 0x30x12 between all disclosed mortgages, including those required to be verified per quired to be verified per guidelines.  ### Company of the property of the prope		1 FICO Score: Min FICO: 700 MAX	LTV: 75% Max Ln Amt: \$750k (Other E	Bureaus may not be frozen)		
Housing History  Fredit Event Seasoning  BK   FC   SS   DIL: 36 months seasoning Forbearance   Modification or Deferrat: 12 months seasoning  LTV ≤ 80%  Smonths  FICO 700+ Requires 12 months FICO 700+ Requires 9 months FICO 700+ Requires 9 months FICO 700+ Requires 6 months FICO 700+ Requires 6 months FICO 700+ Requires 9 months Cash out may be used to satisfy requirement Second homes require 2 months 3 additional reserves based on the subject property's PITIA unless the subject property itself requires a minimum of 12 months reserves. Total reserve requirement not to exceed 12 months subject property PITIA.  Ubordinate Financing Max 80% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted.  Gift funds are allowed with a 5% contribution from borrower's own funds. Gift funds cannot be used for reserves  Itizenship At least 1 borrower must have an ITIN and meet the ITIN documentation requirements  Full Doc:  Housing history to be documented for the last 12 months. Maximum 0x30x12 between all disclosed mortgages, including those required to be verified per quired to be verified per guidelines.  ### Company of the property of the prope		(If primary wage earner has a quali	fying fico, Spouse will not need at lea	ast one score and we will not require	alt. Credit)	
Forbearance   Modification or Deferrat: 12 months seasoning  sests  Two months statements required  LTV > 80%  Smonths  FICO 700+ Requires 12 months  FICO 720+ Requires 9 months  FICO 740+ Requires 6 months  FICO 740+ Requires 6 months  FICO 740+ Requires 3 months  FICO 740+ Requires 3 months  FICO 740+ Requires 6 months  FICO 740+ Requires 7 months  FICO 740+ Requires 12 months  FICO 740+ Requires 6 months  FICO 740+ Requires 12 months  FICO 740+ Requires 12 months  FICO 740+ Requires 6 months  FICO 740	Mtg/Housing History					
Forbearance   Modification or Deferral: 12 months seasoning  Two months statements require: 12 months  FICO 700+ Requires 12 months  FICO 700+ Requires 9 months  FICO 700+ Requires 9 months  FICO 700+ Requires 6 months  FICO 700+ Requires 6 months  FICO 700+ Requires 0 months  FICO 700+ Requires 0 months  FICO 700+ Requires 0 months  Cash out may be used to satisfy requirement  Second homes require 2 months additional reserves based on the subject property's PITIA unless the subject property itself requires a minimum of 12 months  reserves. Total reserve requirement not to exceed 12 months subject property PITIA.  Undordinate Financing  Max 80% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted.  Gift funds are allowed with a 5% contribution from borrower's own funds. Gift funds cannot be used for reserves  Ititienship  At least 1 borrower must have an ITIN and meet the ITIN documentation requirements  Full Doc:  Full Doc:	Credit Event Seasoning					
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FICO 700+ Requires 12 months +FICO 720+ Requires 9 months +FICO 730+ Requires 9 months +FICO 730+ Requires 6 months +FICO 730+ Requires 6 months +FICO 730+ Requires 6 months -FICO 730+ Requires 7 months Cash out may be used to satisfy requirement Second homes require 2 months additional reserves based on the subject property PITIA unless the subject property itself requires a minimum of 12 months reserves. Total reserve requirement not to exceed 12 months subject property PITIA.  ### All Descit	Assets	· ·	1			
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Second homes require 2 months' additional reserves based on the subject property's PITIA unless the subject property itself requires a minimum of 12 months reserves. Total reserves requirement not to exceed 12 months subject property PITIA.  Bubordinate Financing  Max 80% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted.  Biff Seller Contribution  Giff funds are allowed with a 5% contribution from borrower's own funds. Gift funds cannot be used for reserves.  Bittenship  At least 1 borrower must have an ITIN and meet the ITIN documentation requirements  Full Doc:				uirement		
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At least 1 borrower must have an ITIN and meet the ITIN documentation requirements  Full Doc:	Seller Contribution  Gifts		ntribution from borrower's own fund	s. Gift funds cannot be used for rece	TVES	
Full Doc:	Citizenship					
	- medianip		Activities and the second			
<ul> <li>Current executed transcripts to validate the borrower's current ITIN status.</li> </ul>			alidate the borrower's current ITIN status.			
Alt Doc:	Documentation Required					
ocumentation Required Provide one of the following:						
■NKS letter dated less than 3 years ado contirmind HIN		*IRS letter dated less than 3 years ago confirming ITIN *Fully executed MZ*				
			ng they have filed the borrower's mos	st recent tax return with the		
		Fully executed W7.				
•Fully executed W7.		Letter from tax preparer confirming they have filed the borrower's most recent tax return with the				