

To access the actual Product Profile click on the link below for the desired product

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Product
<b>Agency Products:</b>
<a href="#"><u>Agency Fixed</u></a>
<a href="#"><u>Agency High Balance</u></a>
<a href="#"><u>Agency LIBOR ARMs</u></a>
<a href="#"><u>Agency DU Portfolio</u></a> <i>includes Fixed and ARMs, FNMA Student Loan Cash-Out, Traditional and Non-Traditional Credit, High Balance, Manufactured Homes and No MI options</i>
<a href="#"><u>Agency LP Fixed and ARMs</u></a>
<a href="#"><u>Agency Texas Home Equity</u></a>
<a href="#"><u>Home Possible</u></a>
<a href="#"><u>HomeReady</u></a>
<a href="#"><u>DU Refi Plus 2.0 Standard and High Balance</u></a>
<a href="#"><u>FHLMC Super Conforming</u></a>
<a href="#"><u>Homestyle Renovation</u></a>
<b>Government Products:</b>
<a href="#"><u>FHA Standard and High Balance</u></a> <i>includes No Credit Score, 203(h) Disaster Housing, HUD Repair Escrow, HUD \$100 Down, Good Neighbor Next Door, and Manufactured Homes options</i>
<a href="#"><u>FHA Streamline Standard and High Balance</u></a>
<a href="#"><u>FHA 203K Standard</u></a>
<a href="#"><u>FHA 203K Limited</u></a>
<a href="#"><u>VA</u></a>
<a href="#"><u>VA High Balance</u></a>
<a href="#"><u>VA IRRRL</u></a>
<a href="#"><u>VA IRRRL High Balance</u></a>
<a href="#"><u>USDA</u></a>
<b>Jumbo Products:</b>
<a href="#"><u>Diamond Jumbo</u></a>
<a href="#"><u>Platinum Jumbo</u></a>
<a href="#"><u>Gold Jumbo</u></a>
<a href="#"><u>Emerald Jumbo</u></a>
<a href="#"><u>High LTV Jumbo</u></a>
<a href="#"><u>Ruby Jumbo</u></a>

Product
<b>Non-Agency Niche Conforming and Jumbo Products:</b>
<b><u>Niche Product Suite:</u></b>
<u>Niche Conforming and Jumbo</u> <i>Includes loan amounts from \$100,000 to \$3 Million, 4 year seasoning on derogatory credit, 95% LTV with no MI, restricted stock and asset depletion, 650 minimum credit score, 85% LTV cash out refinance, ITIN Borrowers, non-warrantable condos (including condotels)</i>
<u>Niche Alternative Access</u> <i>Includes loan amounts from \$100,000 to \$1.5 Million, derogatory credit with 24 month seasoning, multiple derogatory events with 4 year seasoning, mortgage lates in last year allowed, 610 minimum credit score, 90% LTV with no MI, ITIN Borrowers, non-warrantable condos (including condotels)</i>
<u>Niche Non-Prime Advantage</u> <i>Includes seasoning for bankruptcy, foreclosure, deed in lieu or short sale, 580 minimum credit score, no mortgage or rental pay history required, loan amounts from \$100,000 to \$1 Million, LTV to 85%, ITIN Borrowers</i>
<u>Niche Non-Warrantable Condo Matrix</u> (applies to Niche Products)
<b><u>Expanded Access Product Suite:</u></b>
<u>Expanded Access - AA Credit Grade</u> <i>Includes bank statements for qualifying, interest only (including 40 year term), DTI to 50%, loan amounts from \$100,000 to \$2.0 Million, 4 year seasoning on derogatory credit, 90% LTV with no MI to \$1M, restricted stock and asset depletion</i>
<u>Expanded Access - B-C Credit Grade</u> <i>Includes bank statements for qualifying, interest only (including 40 year term), DTI to 55%, foreign nationals, non-warrantable condos, loan amounts from \$100,000 to \$3.0 Million, no seasoning on derogatory credit, 90% LTV with no MI to \$1.5M, restricted stock and asset depletion</i>
<b><u>Second Mortgage Products:</u></b>
<u>Closed-End Second Lien</u>
<u>TCF HELOC</u>
<b><u>Home Equity Conversion Mortgage (HECM) Products (HECM Certified Loan Officers Only) :</u></b>
<u>HECM Platinum</u>
<u>HECM FHA</u>
<b><u>Bond/Housing Authority/DPA Products:</u></b>
<u>AR ADFA Move Up FHA</u>
<u>AR ADFA Move Up Conventional</u>
<u>AR ADFA Move Up VA</u>
<u>AZ Home in Five Advantage Conventional</u>
<u>AZ Home in Five Advantage FHA</u>
<u>AZ Home Plus Conventional</u>
<u>AZ Home Plus FHA</u>

***See following page for additional products/resources***

Product
<b>Bond/Housing Authority/DPA Products (continued) :</b>
<a href="#">CA CalHFA Standard Conventional</a>
<a href="#">CA CalHFA Standard FHA</a>
<a href="#">CA CalHFA CalPlus Conventional with ZIP DPA</a>
<a href="#">CA CalHFA CalPlus FHA with ZIP DPA</a>
<a href="#">CA CalHFA VA</a>
<a href="#">CA CalHFA MyHome Assistance</a>
<a href="#">CA CalHFA School Program/Extra Credit Teacher Home Purchase (ECTP) Program</a>
<a href="#">CA GSFA Platinum FHA</a>
<a href="#">CA Southern California HFA FHA</a>
<a href="#">Chenoa Fund FHA - Multi-State</a>
<a href="#">CO CHFA Advantage Conventional</a>
<a href="#">CO CHFA FirstStep Plus FHA</a>
<a href="#">CO CHFA Preferred Plus Conventional</a>
<a href="#">CO CHFA SmartStep Plus FHA</a>
<a href="#">CO Denver Metro FHA</a>
<a href="#">FL HFA of Hillsborough FHA</a>
<a href="#">FL HFA of Lee County FHA</a>
<a href="#">FL HFA of Miami Dade Conventional</a>
<a href="#">FL HFA of Miami Dade FHA</a>
<a href="#">FL HFA of Orange County FHA</a>
<a href="#">FL Housing Conventional</a>
<a href="#">FL Housing FHA</a>
<a href="#">ID Idaho HFA FHA</a>
<a href="#">ID Idaho HFA Conventional</a>
<a href="#">IL IHDA FHA</a>
<a href="#">IL IHDA Conventional</a>
<a href="#">KS Kansas Housing Sedgwick and Shawnee Counties FHA</a>
<a href="#">KY KACO FHA</a>
<a href="#">KY KHC Conventional</a>
<a href="#">KY KHC FHA</a>
<a href="#">MA MassHousing FHA</a>
<a href="#">MA MassHousing Conventional</a>
<a href="#">MA MassHousing with No MI Conventional.pdf</a>
<a href="#">MD Maryland MMP FHA</a>
<a href="#">MD Maryland MMP Conventional</a>
<a href="#">MI MSHDA MI First Home FHA</a>
<a href="#">MI MSHDA MI Next Home FHA</a>
<a href="#">MN Minnesota Housing FHA</a>
<a href="#">MN Minnesota Housing Conventional</a>
<a href="#">MO Montana Housing FHA</a>
<a href="#">NE Nebraska NIFA FHA</a>
<a href="#">NE Nebraska NIFA Conventional</a>

*See following page for additional products/resources*

Product
<b>Bond/Housing Authority/DPA Products (continued) :</b>
<a href="#">NV Home is Possible Conventional</a>
<a href="#">NV Home is Possible FHA</a>
<a href="#">NV Rural Housing Home at Last Access FHA</a>
<a href="#">OH HFA Conventional</a>
<a href="#">OH HFA FHA</a>
<a href="#">OH Port Communities First Ohio FHA</a>
<a href="#">OK REI Gift100 Conventional</a>
<a href="#">OK REI Gift100 FHA</a>
<a href="#">TN THDA FHA</a>
<a href="#">TX SETH 5 Star Advantage FHA</a>
<a href="#">TX TSAHC FHA</a>
<a href="#">TX TSAHC Conventional</a>
<a href="#">WA WSHFC Home Advantage Conventional</a>
<a href="#">WA WSHFC Home Advantage FHA</a>
<a href="#">WA WSHFC House Key Conventional</a>
<a href="#">WA WSHFC House Key FHA</a>
<a href="#">WI WHEDA Advantage FHA</a>
<a href="#">WI WHEDA Advantage Conventional</a>

Additional Product Information:
<a href="#">Announcements/Product Updates</a>
<a href="#">Product Profile Updates</a>
<a href="#">Eligible States</a>
<a href="#">PRMG DPA Approval List</a>
<a href="#">Credit Reestablishment Periods for Agency Loans</a>
<a href="#">PRMG Appraisal Guidelines</a>
<a href="#">LDP/GSA Instructions</a>
<a href="#">Resource Center</a>

Comparison Matrices:
<a href="#">Agency Product Matrix</a>
<a href="#">Expanded Access Matrix</a>
<a href="#">Home Possible/HomeReady Matrix</a>
<a href="#">Jumbo Product Matrix</a>
<a href="#">Niche Product Matrix</a>
<a href="#">Renovation Product Comparison Matrix</a>