

**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>
<b>Government Products:</b>
<a href="#"><u>FHA Standard and High Balance</u></a>
<i>includes Manual Underwriting, 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>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>Ruby Jumbo</u></a>

*See following page for additional products/resources*

# Wholesale Product Profile Links

Product
<b>Non-Agency Niche Conforming and Jumbo Products:</b>
<a href="#"><u>Niche Conforming and Jumbo</u></a> <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>
<a href="#"><u>Niche Alternative Access</u></a> <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>
<a href="#"><u>Niche Non-Prime Advantage</u></a> <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>
<a href="#"><u>Niche Non-Warrantable Condo Matrix</u></a> (applies to Niche Products)
<b>Expanded Access Product Suite:</b>
<a href="#"><u>Expanded Access - AA Credit Grade</u></a> <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>
<a href="#"><u>Expanded Access - B-C Credit Grade</u></a> <i>Includes bank statements for qualifying, interest only (including 40 year term), foreign national, non-warrantable condos, DTI to 55%, 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>Second Mortgage Products:</b>
<a href="#"><u>Closed-End Second Lien</u></a>
<a href="#"><u>TCF HELOC</u></a>
<b>Bond/Housing Authority/DPA Products:</b>
<a href="#"><u>CA CalHFA Standard Conventional</u></a>
<a href="#"><u>CA CalHFA Standard FHA</u></a>
<a href="#"><u>CA CalHFA CalPlus Conventional with ZIP DPA</u></a>
<a href="#"><u>CA CalHFA CalPlus FHA with ZIP DPA</u></a>
<a href="#"><u>CA CalHFA MyHome Assistance</u></a>
<a href="#"><u>CA CalHFA School Program/Extra Credit Teacher Home Purchase (ECTP) Program</u></a>
<a href="#"><u>CO CHFA Advantage Conventional</u></a>
<a href="#"><u>CO CHFA FirstStep Plus FHA</u></a>
<a href="#"><u>CO CHFA Preferred Plus Conventional</u></a>
<a href="#"><u>CO CHFA SmartStep Plus FHA</u></a>
<a href="#"><u>WI WHEDA Advantage FHA</u></a>
<a href="#"><u>WI WHEDA Advantage Conventional</u></a>

*See following page for additional products/resources*

# Wholesale Product Profile Links

<b>Additional Product Information</b>
<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>

<b>Comparison Matrices</b>
<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>