

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

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

Product
Non-QM Conforming and Jumbo Products:
<i>Non-Agency Niche Conforming and Jumbo Product Suite:</i>
<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)
<i>Expanded Access Product Suite:</i>
<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), 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>
<i>Hybrid Conforming and Jumbo Product:</i>
<u>Hybrid Conforming and Jumbo</u> <i>Includes loan amounts from \$100,000 to \$3.0 Million, follow DU Findings for income, assets and documentation, interest only options, 95% LTV with no MI, \$1.5 Million cash out allowed, cash out to 95%</i>
Second Mortgage Products:
<u>Closed-End Second Lien</u>
<u>TCF HELOC</u>
Home Equity Conversion Mortgage (HECM) Products (HECM Certified Loan Officers Only) :
<u>HECM Platinum</u>
<u>HECM FHA</u>
Bond/Housing Authority/DPA Products:
<u>AR ADFA Move Up FHA</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
Bond/Housing Authority/DPA Products (continued) :
CA CalHFA Standard Conventional
CA CalHFA Standard FHA
CA CalHFA CalPlus Conventional with ZIP DPA
CA CalHFA CalPlus FHA with ZIP DPA
CA CalHFA VA
CA CalHFA MyHome Assistance
CA CalHFA School Program/Extra Credit Teacher Home Purchase (ECTP) Program
CA GSFA Platinum FHA
CA Southern California HFA FHA
Chenoa Fund FHA - Multi-State
CO CHFA Advantage Conventional
CO CHFA FirstStep Plus FHA
CO CHFA Preferred Plus Conventional
CO CHFA SmartStep Plus FHA
CO Denver Metro FHA
FL HFA of Hillsborough FHA
FL HFA of Lee County FHA
FL HFA of Manatee County Grant FHA
FL HFA of Manatee County Single Family FHA
FL HFA of Miami Dade Conventional
FL HFA of Miami Dade FHA
FL HFA of Orange County FHA
FL HFA of Pinellas County Home Key FHA
FL Housing Conventional
FL Housing FHA
ID Idaho HFA FHA
ID Idaho HFA Conventional
IL IHDA FHA
IL IHDA Conventional
IN Indiana Housing Helping to Own FHA
IN Indiana Housing Next Home FHA
IN Indiana Housing Next Home Conventional
KS Kansas Housing Sedgwick and Shawnee Counties FHA
KY KACO FHA
KY KHC Conventional
KY KHC FHA
MA MassHousing FHA
MA MassHousing Conventional
MD Maryland MMP FHA
MD Maryland MMP Conventional
MI MSHDA MI First Home FHA
MI MSHDA MI Next Home FHA

See following page for additional products/resources

Product
Bond/Housing Authority/DPA Products (continued) :
MN Minnesota Housing FHA
MN Minnesota Housing Conventional
MS Mississippi Smart Solution FHA
MT Montana MoFi FHA
MT Montana MoFi Conventional
MT Montana Housing FHA
Multi-State: No MI 101 Home Advantage <i>Provides up to 4% down payment assistance in conjunction with a Fannie Mae conventional first, offering the borrower 101% financing with no MI. This product is available in limited states and has income restrictions</i>
NE Nebraska NIFA FHA
NE Nebraska NIFA Conventional
NV Home is Possible Conventional
NV Home is Possible FHA
NV Rural Housing Home at Last Access FHA
OH HFA Conventional
OH HFA FHA
OH Port Communities First Ohio FHA
OK REI Gift100 Conventional
OK REI Gift100 FHA
SC South Carolina Homebuyer FHA
SC South Carolina Homebuyer Conventional
SC South Carolina Palmetto Homebuyer Advantage
TN THDA FHA
TX SETH 5 Star Advantage FHA
TX TDHCA FHA
TX TDHCA Conventional
TX TSAHC FHA
TX TSAHC Conventional
WA WSHFC Home Advantage Conventional
WA WSHFC Home Advantage FHA
WA WSHFC House Key Conventional
WA WSHFC House Key FHA
WI WHEDA Advantage FHA
WI WHEDA Advantage Conventional

See following page for additional products/resources



Retail Product Profile Links

Additional Product Information:
Announcements/Product Updates
Product Profile Updates
Eligible States
PRMG DPA Approval List
Credit Reestablishment Periods for Agency Loans
PRMG Appraisal Guidelines
LDP/GSA Instructions
Resource Center

Comparison Matrices:
Agency Product Matrix
Expanded Access Matrix
Home Possible/HomeReady Matrix
Jumbo Product Matrix
Niche Product Matrix
Renovation Product Comparison Matrix