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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
Government Products:
FHA Standard and High Balance
<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>
FHA Streamline Standard and High Balance
VA
VA High Balance
VA IRRRL
VA IRRRL High Balance
USDA
Jumbo Products:
Diamond Jumbo
Platinum Jumbo
Ruby Jumbo

See following page for additional products/resources

Product
Non-QM Conforming and Jumbo Products:
<u>Non-Agency Niche Conforming and Jumbo Product Suite:</u>
<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)
<u>Expanded Access Product Suite:</u>
<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>
<u>Hybrid Conforming and Jumbo Product:</u>
<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>
<u>Second Mortgage Products:</u>
<u>Closed-End Second Lien</u>
<u>TCF HELOC</u>

See following page for additional products/resources

Product
Bond/Housing Authority/DPA Products:
CA CalHFA Standard Conventional
CA CalHFA Standard FHA
CA CalHFA CalPlus Conventional with ZIP DPA
CA CalHFA CalPlus FHA with ZIP DPA
CA CalHFA MyHome Assistance
CA CalHFA School Program/Extra Credit Teacher Home Purchase (ECTP) Program
CO CHFA Advantage Conventional
CO CHFA FirstStep Plus FHA
CO CHFA Preferred Plus Conventional
CO CHFA SmartStep Plus FHA
WI WHEDA Advantage FHA
WI WHEDA Advantage Conventional

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