

HOME MORTGAGE



## PRODUCT MATRIX

3/17/2010

**For information on any of our products, please contact:**

**For general underwriting questions and scenarios or product guideline interpretation, call the Underwriting Help Line at 866-807-6049.**

**For status, pricing, registration and closing questions, call the Help Desk at 800-200-5881 (option #1) or Nevada's Help Desk at 800-874-7988.**

The following product matrices offer a quick reference of the multitude of products offered by U.S. Bank Home Mortgage. The Matrices do not replace the Product Guidelines. Product Guidelines must be reviewed carefully to fully understand the product. They are not intended to cover a products full guidelines and U.S. Bank Home Mortgage reserves the right to modify products from time to time. To make sure you are looking at the most up to date product information please visit our web site at:

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# **Product Matrices**

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# **Products Available on Web Site**

**As of 3/17/2010**

<b><u>Product Code #</u></b>	<b><u>Definition</u></b>
1001	FHA 30 Year Fixed
1002	FHA 15 Year Fixed
1004	FHA 30 Year Temporary Buydown
1018	FHA 3/1 ARM 2.0 Margin
1105	FHA Jumbo 30 Year Fixed Rate
2001	VA - 30 Year Fixed
2002	VA - 15 Year Fixed
2018	VA – 3/1 ARM 2.0% Margin
3101	Fixed Rate Second Mortgage (30YR. AM. W/BAL. 15YR.)
3104	Fixed Rate Second Mortgage (15 YR. AM.)
3141	ARM One Year Second Mortgage
3307	Elite 3/1 Year ARM w/o Conversion Option (2% / 6% Caps)
3308	Elite 5/1 Year ARM w/o Conversion Option (5% / 2% / 5% Caps)
3309	Elite 7/1 Year ARM w/o Conversion Option (5%/2%/5% Caps)
3330	USBHM Interest Only 3/1 ARM ( 2/6 Caps)
3331	USBHM Interest Only 5/1 ARM (5/2/5 Caps)
3332	USBHM Interest Only 7/1 ARM (5/2/5 Caps)
3371	FHLMC 3/1 LIBOR ARM
3372	FHLMC 5/1 LIBOR ARM
3373	FHLMC 7/1 LIBOR ARM
3385	FHLMC IO 3/1 LIBOR ARM
3386	FHLMC IO 5/1 LIBOR ARM
3387	FHLMC IO 7/1 LIBOR ARM
3501	FNMA 30 / 25 Year Fixed
3502	FNMA 15 / 10 Year Fixed
3503	FNMA 20 Year Fixed
3505	FNMA 30 Year Fixed Non-Owner Occupied
3506	FNMA 15 Year Fixed Non-Owner Occupied
3507	FNMA 10 Year Fixed
3508	FNMA 20 Year Fixed Non-Owner Occupied



# **Products Available on Web Site (cont.)**

**As of 3/17/2010**

<b><u>Product Code #</u></b>	<b><u>Definition</u></b>
3523	FNMA 30 Year Conforming DU Refi Plus Streamline
3524	FNMA 15 Year Conforming DU Refi Plus Streamline
3525	FNMA 30 Year Jumbo DU Refi Plus Streamline
3526	FNMA 30 Year Jumbo DU Refi Plus Streamline
3600	FHLMC 30 Year HASP Streamline Refinance
3601	FHLMC 30 / 25 Year Fixed
3602	FHLMC 15 / 10 Year Fixed
3604	FHLMC 20 Year Fixed
3610	FHLMC 30 Year Non-Owner Occupied
3611	FHLMC 15 Year Non-Owner Occupied
3619	FHLMC 10 Year Fixed
3626	FHLMC Jumbo Conforming 30/25 Year
3627	FHLMC Jumbo Conforming 15 Year
3642	FHLMC A-Minus 30 Yr.
3643	FHLMC A-Minus 15 Yr.
3652	FHLMC 15 Year HASP Streamline Refinance
3666	FHLMC Manufactured Home 30 Yr.
3667	FHLMC Manufactured Home 20 Yr.
3668	FHLMC Manufactured Home 10/15 Yr.
3687	Home Possible 97%LTV
3688	Home Possible Neighborhood Solutions 97%
3691	Home Possible 95%LTV Manufactured Homes
3692	FHLMC 30 Year Super Conforming HASP Streamline Refinance
3698	Home Possible 97% LTV (w/3% Cash Down Payment from Borrower's Personal Funds)
3699	Home Possible Neighborhood Solutions 97% LTV (w/3% Cash Down Payment from Borrower's Personal Funds)
3739	Jumbo Fixed Rate 30 Yr. Interest Only
3776	U.S. Bank Home Mortgage 30 / 20 Year Jumbo Fixed Rate
3777	U.S. Bank Home Mortgage 15/ 10 Year Jumbo Fixed Rate



# FHLMC Fixed Rate Conforming Programs

Product	12/8/2009				
Fully Amortizing		LTV without Secondary Financing	LTV with Secondary Financing	TLTV with Secondary Financing	HTLTV with Secondary Financing
(3601 - 30-25 Year)	<b>Purchase &amp; R/T Refinance</b>				
(3602 - 15-10 Year)					
(3604 - 20 Year)					
(3610 - 30-20 Year N/O/O)					
(3611 - 15-10 Year N/O/O)					
(3619 - 10 Year)					

There is a minimum 620 credit score requirement regardless of the AUS approval for any Cash Out Refinance.

- All loans must receive a risk grade of "accept" from Loan Prospector, an A-Minus offering or a DU Approve Eligible. Refer to price sheet for A-Minus delivery Fee Schedule on the daily rate sheet. Refer to separate A-Minus SRP Schedule.
- Borrower may not own more than four 1-4 unit financed properties (including primary residence) if loan is secured by investment property. In addition borrower may not be affiliated with the builder, developer or seller of the subject property.
- Non-occupying borrower transactions with LTV greater than 80% require that the occupant borrower make a downpayment of at least 5% from own funds and receive an LP Accept. The co-borrower is not required to be a family member or to have an established relationship with the borrower, but cannot have an interest in the property sales transaction. All individuals who sign the note must be fully underwritten. Trailing spouse income is allowable, please see the seller guide on our website. Tax exempt income may be grossed up by 25%. Please see the seller guide for complete investment property underwriting parameters. A non-U.S. Citizen, who is lawfully residing in the U.S. as a permanent or a nonpermanent resident alien, is eligible for a mortgage on the same terms as a U.S. Citizen. Acceptable documentation is required. Applicants possessing diplomatic status are ineligible.
- Contributions by interested parties for Owner Occupied is 9% at 75% LTV or Less 6% at 75.01 to 90% and 3% for greater than 90%. For N/O/O it is 2% for all LTVs. Subordinate Financing of 80/10/10, 80/15/5 and 75/20/5 are acceptable.
- Temporary Buydowns are allowed on Primary and Second Homes for Purchase and Rate and Term Refinances. For 2-1 Buydowns Primary Residences qualify at the bought down rate. For 3-2-1 Buydowns with an LTV less than or equal to 80% qualify at the bought down rate, for an LTV greater than 80% qualify at the second year rate. Second Homes must qualify at the base rate. The Temporary Buydown Subsidy account may not be financed from premium pricing for Rate and Term Refinances. Living and Land Trusts are acceptable, please see the Seller Guide on our Website to determine if the trust meets the criteria required by FHLMC.
- LP A-Minus is allowed under the following: The mortgage must receive a Risk Class of Caution and evaluation results of eligible for A-Minus. A-Minus offering is not available for N/O borrowers who own more than one financed investment property.

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# HOME MORTGAGE

VA Programs					3/17/2010
Product					
VA	<b>Purchase Primary 1-4 units</b>				
		<b>LTV</b>	<b>CLTV</b>	<b>HCLTV</b>	
(2001 – 30 Year)	<b>1 Unit</b>	100%	100%	100%	
(2002 – 15 Year)	<b>2 Unit</b>	90%	90%	90%	
(2018 – 3/1 ARM)	<b>3-4 Unit</b>	80%	80%	80%	
Maximum loan amount (without down payment) on a fixed rate loan including funding fee is \$417,000 unless in high cost county.	USBHM does not allow secondary financing for purchase transactions as provided by Housing Finance Agencies or Non-Profit organizations.				
	<b>Cash Out Refinance Primary 1-4 units</b>				
		<b>LTV</b>	<b>CLTV</b>	<b>HCLTV</b>	
	<b>1 Unit</b>	90%	90%	90%	
	<b>2 Unit</b>	90%	90%	90%	
	<b>3-4 Unit</b>	80%	80%	80%	
Maximum loan amount including funding fee on a 3/1 ARM is \$417,000.	<p>*All credit qualifying VA loans must be submitted to LP or DU. Loans receiving a REFER response may be manually underwritten.</p> <p>*Minimum FICO score of 620 on all loan amounts up to \$417,000.</p> <p>*All borrowers must meet the FICO requirement – see FICO score table in the guidelines for loan amounts that exceed \$417,000.</p> <p>*The minimum score must be based on a tri-merged credit report to be a valid score. USBHM considers a valid score that is based on a minimum of 3 tradelines evaluated for 12 months or more.</p> <p>*41% DTI, with LP or DU approval the ratio may be exceeded.</p> <p>*Appraisal – Utilize VA LAPP procedures whenever possible.</p> <p>*Surveys are required.</p> <p>*Sellers contributions – 4% of the lesser of sales price or appraised value and above any discount points paid by the seller.</p>				
VA	<p>*Refinance of an existing VA loan only. Interest rate <b>and</b> payment must both be reduced unless the existing loan is an ARM.</p> <p>*The IRRRL may include prepaids, allowable closing costs, funding fee, and maximum 2% discount.</p> <p>*AUS credit qualifying is not required. Existing loan must be a VA guaranteed mortgage with no delinquency; no other liens or debts may be paid from proceeds</p> <p>*Tri-merged credit report required and minimum 620 score on loans up to \$417,000, 660 up to \$650,000 &amp; 680 up to \$1M.</p> <p>*Clear CAIVRS required.</p> <p>*Appraisal – a full completed URLA is required – Form 1003/65</p> <p><b>Additional requirements if loan not currently serviced by USBHM:</b></p> <p>*Min FICO 640 on loans up to \$417,000, 660 up to \$650,000 &amp; 680 up to \$1M</p> <p>*Investment properties not allowed.</p> <p><b>Loans in the states of AZ, CA, FL, MI, NV, OH &amp; VA regardless of loan amount require:</b></p> <p>*A full appraisal (does not require VA appraiser) <b>and</b> maximum LTV, CLTV, HCLTV will be restricted to 100% exclusive of the VA Funding Fee <b>and</b> any loan over \$417,000 regardless of location requires a full appraisal.</p>				
IRRRL – Interest Rate Reduction Loan					

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# Home Possible Programs Matrix

Product	NON-MANUFACTURED HOMES						8/20/2009
Home Possible Fixed Rate Programs  (3687 - Home Possible 97% & 100% LTV)  (3688 - Home Possible Neighborhood Solution 97% & 100% LTV)  (3698/99 - Home Possible 97% with 3% Cash DP from Borrower's own funds)	<b>Purchase &amp; R/T Refinance</b>						
	<i>Home Possible 97 &amp; Home Possible Neighborhood Solution 97</i>						
		<u>LTV</u>	<u>TLTV</u>	<u>Min. Borrower Contribution*</u>			
	Primary 1 Unit	97%	105%	\$0			
	Primary 2 Units	97%	105%	3.00%			
	<i>Home Possible 97 (Only)</i>						
		<u>LTV</u>	<u>TLTV</u>	<u>Min. Borrower Contribution*</u>			
	Primary 3-4 Units	97%	105%	5.00%			
	<i>Home Possible 97 &amp; Home Possible Neighborhood Solution 97 with 3% Cash Down Payment from Borrower's own Funds</i>						
		<u>LTV</u>	<u>TLTV</u>	<u>Min. Borrower Contribution*</u>			
Primary 1 Unit	97%	105%	3.00%				
Product	MANUFACTURED HOMES						
(3691 - Home Possible 95% LTV Manufactured Home)	<b>Purchase &amp; R/T Refinance</b>						
	<i>Home Possible 95 &amp; Home Possible Neighborhood Solution 95</i>						
		<u>LTV</u> <small>w/o Subordinate Financing</small>	<u>LTV</u> <small>w/ Subordinate Financing</small>	<u>TLTV</u>	<u>Min. Borrower Contribution*</u>	<u>Term</u>	<u>Acceptable Approval</u>
	Primary 1 Unit	80%	80%	80%	5.00%	30 Year	LP Accept
		80%	80%	80%	5.00%	30 Year	Manual Underwrite
		80%	80%	80%	5.00%	20 Year	
	<b>640 minimum credit score regardless of LP Accept.</b>						
	<b>720 minimum credit score for manual underwrite.</b>						
	<b>BEFORE LOCKING, REGISTERING, QUOTING TO A BORROWER OR REFERRAL SOURCE YOU MUST CONSULT THE U.S. BANK HOME MORTGAGE WHOLESALE PRODUCT GUIDELINES AND SPEAK TO YOUR ACCOUNT EXECUTIVE.</b>						
	If all borrowers are first time homebuyers, at least one must attend Homeownership classes. All secondary financing must be affordable seconds. Borrower(s) must not have ownership interest in any other real property other than the subject property as of the date of closing.						
All manually underwritten loans cap at 80% and have different minimum credit score requirements. Consult the seller guide.							
<b>Consult with mortgage insurance underwriting criteria for insuring loans up to 97%, if at all.</b>							
*Minimum Borrower contribution from Borrower's personal funds only applies to purchase transactions							


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# FHA Programs

Product	2/2/2010	
<b>FHA</b>  (1001 - 30 Year) (1002 - 15 Year) (1018 - 3/1 Hybrid ARM)  <b>Loan amount cannot exceed 100% of the appraised value, including the UFMIP.</b>	<b>Purchase &amp; R/T Refinance</b> <div> <div><u>FICO</u></div> <div>Primary 1 Unit</div> <div>620</div> </div> Minimum 3.5% down payment required as of 1/1/09 and closing costs are NOT included in the calculation on purchases.  <b>Cash Out Refinance</b> <div> <div><u>LTV</u></div> <div>Primary 1 Unit</div> <div>85%</div> </div> <b>Minimum 620 for all borrowers regardless of the AUS decision (either LP Accept or DU Approve Eligible), manual underwritten loans or Streamline Refi loans.</b>  Ratios: Per either LP Accept or DU Approve Eligible if approved. Manual is 31/43, no exceptions. VOM/VOR not required with either LP Accept or DU Approve Eligible approval. Gifts are acceptable per FHA guidelines. 6% seller concessions allowed.  <b>3 Bureau Merged Credit Report is required. No Manufactured Housing allowed.</b>  Max loan limit is \$417,000 or the area's maximum loan limit; whichever is lower. Please visit the following web site to determine County/State/MSA loan limits: <a href="https://entp.hud.gov/idapp/html/hicostlook.cfm">https://entp.hud.gov/idapp/html/hicostlook.cfm</a>	
<b>FHA</b>  (1005 - FHA JUMBO)  \$417,000 to Maximum Loan Amount Allowed  <b>Loan amount cannot exceed 100% of the appraised value, including the UFMIP.</b>	<b>Purchase &amp; R/T Refinance</b> <div> <div><u>FICO</u></div> <div>Primary 1 Unit</div> <div>660</div> </div> Minimum 3.5% down payment required as of 1/1/09 and closing costs are NOT included in the calculation on purchases.  <b>Cash Out Refinance</b> <div> <div><u>LTV</u></div> <div>Primary 1 Unit</div> <div>85%</div> </div> <div> <div><u>FICO</u></div> <div>660 Minimum</div> </div> Standard FHA guidelines apply. Manual underwrite not allowed with MTG lates in the last 12 months. Cash Out not allowed with a BK on credit in last 7 years. VOM/VOR not required with either LP Accept or DU Approve Eligible. Manual is 31/43. No gifts allowed. 3% seller concessions allowed.  <b>3 Bureau Merged Credit Report is required.</b>  Second appraisal is required for loan amount exceeding \$417,000 excluding UFMIP or when LTV excluding UFMIP exceeds 85%, or is in a declining market. Please visit the following web site to determine County/State/MSA loan limits: <a href="https://entp.hud.gov/idapp/html/hicostlook.cfm">https://entp.hud.gov/idapp/html/hicostlook.cfm</a>	

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## Second Mortgage Programs

Product	3/8/2010		
(3101 - Fixed Rate 30 Due in 15)	<b>Purchase &amp; R/T Refinance</b>		
	<u>TLTV Max</u>	<u>FICO Min</u>	<u>Back End Max</u>
	85%	720	45%
(3104 - 15 Year Fixed)	1 Unit Second Home		
	<b>Cash Out Refinance</b>		
	<u>TLTV Max</u>	<u>FICO Min</u>	<u>Back End Max</u>
	85%	720	45%
	1 Unit Second Home		
LP accept allowed. LP A-Minus not allowed. DU Approve allowed only when using USBHM first mortgage product that allows DU.  Maximum total financing cannot exceed \$1,500,000.	TLTV <= 70% - minimum FICO 700.		
	Loans in the following states are limited to 75% TLTV: AZ, CA, FL, IL, MI, NV, NY, NJ, OH, OR, SC, UT, & WA		
	This loan may only be used when USBHM is originating/purchasing the new first mortgage. Loans must be submitted to your USBHM Underwriting Department. MI companies are not authorized to underwrite this product. Check for Delegated authority. The second mortgage cannot be larger than the first mortgage. No prepayment penalties. No Condos in the state of Florida. Required reserves: As required by the first mortgage approval.		
(3141 - 1 Year ARM)	<b>Purchase &amp; R/T Refinance</b>		
	<u>TLTV Max</u>	<u>FICO Min</u>	<u>Back End Max</u>
	85%	720	45%
Piggyback ARM Second Margin 4.0% Adjustment Cap is 1% Lifetime Cap is 6%	1 Unit Second Home		
	<b>Cash Out Refinance</b>		
	<u>TLTV Max</u>	<u>FICO Min</u>	<u>Back End Max</u>
	85%	720	45%
	1 Unit Second Home		
LP accept allowed. LP A-Minus not allowed. DU Approve allowed only when using USBHM first mortgage product that allows DU.  Maximum total financing cannot exceed \$1,500,000.	TLTV <= 70% - minimum FICO 700.		
	Loans in the following states are limited to 75% TLTV: AZ, CA, FL, IL, MI, NV, NY, NJ, OH, OR, SC, UT, & WA		
	This loan may only be used when USBHM is originating/purchasing the new first mortgage, and the first cannot be a Balloon. Loans must be submitted to your USBHM Underwriting Department. MI companies are not authorized to underwrite this product. Check for Delegated authority. No prepayment penalties. No Condos in the state of Florida. Required reserves: As required by the first mortgage approval. Maximum 10 acres.7		

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# JUMBO Full Doc

Information pertains to Primary Residence - 1 Unit Properties  
This matrix does not replace any product and/or agency guidelines.

3/17/2010

	<b>FHLMC FIXED JUMBO CONFORMING</b>	<b>JUMBO FIXED RATE</b>	<b>JUMBO I/O FIXED RATE</b>	<b>ELITE 3/1, 5/1 &amp; 7/1 ARM</b>	<b>USBHM 3/1, 5/1 &amp; 7/1 IO ARM</b>
<b>Program #</b>	3626/3627	3776/3777	3739	3307/3308/3309	3330/3331/3332
<b>LTV and Loan Amounts</b>	90% 417,001 to 625,500 80% 625,501 to 729,750	80% to 650K 75% to 1M 70% to 1.5M	75% to 650K 70% to 1M 65% to 1.5M	80% to 650K 75% to 1M 70% to 1.5M	75% to 650K 70% to 1M 65% to 1.5M
<b>TLTV/HTLTV &amp; Combined Loan Amounts</b>	90% to 625,500 80% to 729,750 Loan amounts based on 115% of AMP and MSA location	85% to 1M 70% to 1.5M	80% to 1M 65% to 1.5M	85% to 1M 70% to 1.5M	80% to 1M 65% to 1.5M
<b>Minimum FICO to include TLTV</b>	620 for Cash Out manual underwrites not allowed.	720 > 70% 680 ≤ 70% 650 ≤ 65% 720 > \$1M	720 > 70% 700 ≤ 70% 720 > \$1M	720 > 70% 680 ≤ 70% 650 ≤ 65% 720 > \$1M	720 > 70% 700 ≤ 70% 720 > \$1M
<b>Max DTI to include TLTV</b>	LP Determines	45% > 70% 50% ≤ 70%	45% > 70% 50% ≤ 70%	45% > 70% 50% ≤ 70%	45% > 70% 50% ≤ 70%
<b>Underwriting</b>	LP Accept or Caution A-Minus Eligible	LP Accept only allowed up to \$650k	LP Accept only allowed up to \$650k	LP Accept or DU Approve Eligible allowed up to \$650k	LP Accept or DU Approve Eligible allowed up to \$650k
<b>Mortgage Insurance</b>	Yes over 80%	Not Required	Not Required	Not Required	Not Required
<b>Seller Contribution</b>	3%	6%	6%	6%	6%
<b>Temporary Buydowns</b>	No	Yes	No	No	No
<b>Second Homes See guides.</b>	80% to 625,500 70% to 729,750	75% to 650K 70% to 1M	70% to 650K 65% to 1M	75% to 650K 70% to 1M	70% to 650K 65% to 1M
<b>Investment Properties See guides.</b>	Purchase - 80% to 625,500 75% to 625,500 Refi - See guides for other LTVs.	Not allowed.	Not allowed.	Not allowed.	Not allowed.

Total financing greater than \$1,000,000 requires two appraisals.

1. Max Cash Out: LTV > 50% to \$300,000 and LTV ≤ 50% to \$500,000

Properties located in AZ, CA, DC, FL, GA, IL, MD, MI, NV, NM, NY, NJ, RI, VA reduce the LTV and TLTV/HTLTV by an additional 5% (excluding programs 3626/3627).

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# HOME MORTGAGE

FHLMC Fixed Rate JUMBO Conforming Program				
Product	3/16/2010			
Fully Amortizing  (3626-25-30Year) (3627 – 15 Year)	<b><u>Purchase / Rate Term Refinance</u></b>			
		<b><u>LTV w/out Sec Fin</u></b>	<b><u>LTV w/ Sub Fin.</u></b>	<b><u>TLTV / HTLTV</u></b>
	<b><u>\$417,001 – \$625,500</u></b>			
	Primary: 1- Unit	90%	85%	90%
	2 <sup>nd</sup> Home: 1 Unit	80%	75%	80%
	Investment: 1- Unit (Purch. only)	80%	75%	80%
	Investment: 1- Unit (R/T Refi only)	75%	70%	75%
	<b><u>\$625,501 - \$729,750</u></b>			
	Primary: 1- Unit	80%	75%	80%
	2 <sup>nd</sup> Home: 1 Unit	70%	65%	70%
	Investment: 1- Unit	70%	65%	70%
	See guidelines for 2-4 unit properties & Cash Out Refinances			
	Max. loan amounts for ALL 1-4 units is the LOWER of the limits as stated in the website below or \$1M. <a href="http://www.fhfa.gov/webfiles/15177/High%20Cost%20Area%20Loan%20Limits%202010_PL111-88_FINAL.xls">http://www.fhfa.gov/webfiles/15177/High%20Cost%20Area%20Loan%20Limits%202010_PL111-88_FINAL.xls</a>			
	*Streamline refinances are not allowed.			
	*Borrower must have owned the subject property for at least 6 months prior to the Note date of the new cash out refinance mortgage.			
*Borrower may not own more than four 1-4 unit financed properties (including primary residence) if loan is secured by a second home or investment property. In addition borrower may not be affiliated with the builder, developer, or seller of the subject property if it is a purchase transaction.				
*LTV with secondary financing is the maximum allowable LTV on the first mortgage when secondary financing is used.				
*Loans can be submitted to your USBHM Underwriting Depart. or to a USBHM approved MI companies.				
*Delegated Underwriting Authority – Levels 2, 3, & 4 can underwrite up to their specific level of authority.				
*Loans must be submitted through LP and receive an LP Accept with a Risk Class Accept or a Caution A-minus eligible.				
*Manual underwritten loans are not allowed.				
*Co-signers are not allowed.				
*Trailing Co-Borrower not allowed.				
*See the following website for applicable states and counties. <a href="http://www.fhfa.gov/webfiles/15177/High%20Cost%20Area%20Loan%20Limits%202010PL111-88_FINAL.xls">http://www.fhfa.gov/webfiles/15177/High%20Cost%20Area%20Loan%20Limits%202010PL111-88_FINAL.xls</a>				
*FICO – Determined by LP. A min score of 620 is required on cash out refi regardless of LP response.				
*No special reserve requirements – standard FHLMC conforming guidelines apply.				
*RATIOS – Determined by LP.				
*Appraisal – Need fully completed URAR – interior and exterior inspection required.				
*Contributions by interested parties – 3% for primary and second homes & 2% on investment properties.				
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 Last updated: 2/12/2010 Member FDIC

# JUMBO Fixed Rate Program

Product	7/21/2009		
(3776 - 30 Year) (3777 - 15 Year)	<b>Purchase &amp; R/T Refinance</b>		
	<b>Primary 1-2 Unit</b>	<b>LTV</b>	<b>TLTV/HTLTV</b>
	Conf. Limit - \$650,000	80%	85%
	\$650,001 - \$1,000,000	75%	85%
	\$1,000,001 - \$1,500,000	70%	70%
	<b>1 Unit Second Home</b>		
	Conf. Limit - \$650,000	75%	75%
	\$650,001 - \$1,000,000	70%	70%
	65% LTV/TLTV or less - 650 minimum FICO allowed on a Primary Residence, Purchase or Tate/Term Refinance only.		
	<b>Cash Out Refinance</b>		
	<b>Primary 1-2 Unit</b>	<b>LTV</b>	<b>TLTV/HTLTV</b>
	Conf. Limit - \$650,000	70%	70%
	\$1,000,000 - \$1,500,000	65%	65%
	<b>1 Unit Second Home</b>		
	Conf. Limit - \$650,000	70%	70%
	\$650,001 - \$1,000,000	65%	65%

- If loan is secured by a second home, the borrower cannot own more than four total financed properties.
- Maximum cash out: LTVs > 50% is \$300,000 and LTVs <= 50% is \$500,000.
- The borrower must provide a written statement regarding the purpose of any cash out and have owned the subject property for at least 6 months prior to the Note date of new cash out refinance mortgage.
- Loans must be submitted for approval through LP with Accept Risk Class, however the FICO scores must be adhered to regardless of LP response.
- LTV/TLTV > 70% DTI 45% / LTV/TLTV <= 70% DTI 50%.
- All condo project must have at least 51% of the units occupied as a primary residence.
- Non- Warrantable Condos are not allowed and No condos are allowed in the state of Florida.
- Minimum required reserves for loan amounts less than or equal to \$650,000 is 3 mos PITI, \$650,001 - \$1,000,000 is 6 mos PITI & greater than \$1,000,000 is 12 mos PITI.
- Loans can be submitted to your USBHM Underwriting department or if a loan does not exceed \$650,000 - Radian, MGIC, RMIC, and United Guaranty are authorized to underwrite loans up to \$650,000.
- A full URAR is required regardless of what the LP findings indicate.
- Two Appraisals are required if the total financing is > \$1,000,000.
- Declining markets include the following states: AZ, CA, DC, FL, GA, IL, MD, MI, NV, NM, NY, NJ, RI, or VA and the LTV and/or TLTV must be reduced by 5%.

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# HOME MORTGAGE

	<b>USBHM Jumbo Fixed Rate 30 Yr. Interest Only</b>				
<b>Product</b>	<b>2/17/2010</b>				
<b>(3739 – 30 Year)</b>	<b><u>Purchase &amp; Rate / Term Refinance</u></b>				
LP Accept Only LP A- Minus not allowed. DU not allowed.  Minimum FICO scores: LTV/TLTV >70% - 720; < 70% - 700 Loan amounts > \$1,000,000 - 720			<b>Declining Markets <sup>1</sup></b>		
	1-2 unit Primary	<b>LTV</b>	<b>TLTV / HTLTV</b>	<b>LTV</b>	<b>TLTV / HTLTV</b>
	Conf. Limit - \$650,000	75%	80%	70%	75%
	\$650,001 - \$1,000,000	70%	80%	65%	75%
	\$1,000,001 - \$1,500,000	65%	65%	60%	60%
	1-unit Second Home				
	Conf. Limit - \$650,000	70%	70%	65%	65%
	\$650,001 - \$1,000,000	65%	65%	60%	60%
	<sup>1</sup> Declining Markets include the following states: Arizona, California, DC, Florida, Georgia, Illinois, Maryland, Michigan, Nevada, New Mexico, New York, New Jersey, Rhode Island, and Virginia.				

- Second Homes: Borrower may own more than one financed property provided the Borrower does not own more than four (4) 1-4 unit financed properties (including primary residence) if loan is secured by a second home.
- Loans must be submitted for approval through LP with Accept Risk Class, however the FICO scores must be adhered to regardless of LP response.
- Maximum DTI 45%
- All condo projects must have at least 51% of the units occupied as a primary residence.
- Non-Warrantable Condos are not allowed and No condos in the state of Florida.
- Minimum required reserves for loan amounts less than or equal to \$650,000 is 6 mos PITI, \$650,001 - \$1,000,000 is 9 mos PITI & greater than \$1,000,000 is 12 mos PITI.
- Loans can be submitted to your USBHM underwriting department or if a loan does not exceed \$650,000; Radian, MGIC, RMIC, and United Guaranty are authorized to underwrite up to \$650,000.
- A full URAR is required regardless of what the LP findings indicate.
- Two (2) appraisals are required if the total financing is > \$1,000,000.
- Minimum qualifying household income of \$150,000 or minimum reserves totaling \$500,000.

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## “ELITE” ARM Programs

Product	7/21/2009			
(3307 - 3 Year) (3308 - 5 Year) (3309 - 7 Year)	<b>Purchase &amp; R/T Refinance</b>			
	<b>Primary 1-2 Unit</b>	<b><u>LTV</u></b>	<b><u>TLTV/HTLTV</u></b>	<b><u>FICO</u></b>
	\$35,000 - \$650,000	80%	85%	720
	\$650,001 - \$1,000,000	75%	85%	720
	\$1,000,001 - \$1,500,000	70%	70%	720
	65% LTV/TLTV or less - 650 minimum FICO allowed on a Primary Residence, Purchase or Tate/Term Refinance only.			
	<b>1 Unit Second Home</b>			
	\$35,000 - \$650,000	75%	75%	720
	\$650,001 - \$1,000,000	70%	70%	680
	<b>Cash Out Refinance</b>			
	<b>Primary 1-2 Unit</b>	<b><u>LTV</u></b>	<b><u>TLTV/HTLTV</u></b>	<b><u>FICO</u></b>
	\$35,000 - \$650,000	70%	70%	680
	\$1,000,000 - \$1,500,000	65%	65%	720
	<b>1 Unit Second Home</b>			
	\$35,000 - \$650,000	70%	70%	680
	\$650,001 - \$1,000,000	65%	65%	680

- If the loan is secured by a second home, the borrower can not own more than four total financed properties.
- Maximum cash out: LTVs > 50% is \$300,000 and LTVs <= 50% is \$500,000
- The borrower must provide a written statement regarding the purpose of any cash out and have owned the subject property for at least 6 months prior to the Note date of the new cash out refinance mortgage.
- Loans must receive an LP Accept or DU Approve and adhere to the maximum DTI and minimum FICO requirements as stated regardless of receiving an LP Accept or DU Approve.
- LTV/TLTV > 70% DTI 45% / LTV/TLTV <= 70% DTI 50%.
- All condo projects must have at least 51% of the units occupied as a primary residence.
- Non-Warrantable Condos are not allowed and No condos allowed in the state of Florida.
- Minimum required reserves for loan amounts less than or equal to \$650,000 is 3 mos PITI, \$650,001 - \$1,000,000 is 6 mos PITI & greater than \$1,000,000 is 12 mos PITI.
- All programs have a 2.75 margin the 3/1 ARM has caps of 2/6, the 5/1 & 7/1 ARM have caps of 5/2/5.
- Loans may be submitted to your USBHM Underwriting Department or Radian, MGIC, RMIC and United Guaranty are allowed to underwrite loan amounts up to \$650,000.
- See guidelines for our Severe Derogatory Credit Policy.
- A full URAR is required regardless of what the LP findings indicate.
- Total Financing greater than \$1,000,000 requires two appraisals.
- Declining markets include the following states: AZ, CA, DC, FL, GA, IL, MD, MI, NV, NM, NY, NJ, RI, VA and require a 5% LTV/TLTV reduction.

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## “Interest Only” ARM Programs

Product	7/21/2009		
(3330 - 3 Year) (3331 - 5 Year) (3332 - 7 Year)	<b>Purchase &amp; R/T Refinance</b>		
	<b>Primary 1-2 Unit</b>	<b><u>LTV</u></b>	<b><u>TLTV/HTLTV</u></b>
	\$35,000 - \$650,000	75%	80%
	\$650,001 - \$1,000,000	70%	80%
	\$1,000,001 - \$1,500,000	70%	75%
	*70% LTV less than \$1,000,000 is 700 minimum score		
	<b>1 Unit Second Home</b>		
	\$35,000 - \$650,000	70%	70%
	\$650,001 - \$1,000,000	65%	65%
	<b>Cash Out Refinance</b>		
	<b>Primary 1-2 Unit</b>	<b><u>LTV</u></b>	<b><u>TLTV/HTLTV</u></b>
	\$35,000 - \$1,000,000	65%	65%
	\$1,000,001 - \$1,500,000	60%	60%
	<b>1 Unit Second Home</b>		
	\$35,000 - \$650,000	65%	65%
	\$650,001 - \$1,000,000	60%	60%

- If the loan is secured by a second home, the borrower can not own more than four total financed properties
- Maximum cash out: LTVs > 50% is \$300,000 and LTVs <= 50% is \$500,000.
- The borrower must provide a written statement regarding the purpose of any cash out and have owned the subject property for at least 6 months prior to the Note date of the new cash out refinance mortgage.
- Loans must receive an LP Accept or DU Approve and adhere to the maximum DTI and minimum FICO requirements as stated regardless of receiving an LP Accept or DU Approve.
- LTV/TLTV >70% DTI 45% / LTV/TLTV <= 70% DTI 50%.
- All Condo projects must have at least 51% of the units occupied as a primary residence.
- Non-Warrantable Condos are not allowed and No condos are allowed in the state of Florida.
- Minimum required reserves for loan amounts less than or equal to \$650,000 is 3 mos PITI, \$650,000 - \$1,000,000 is 6 mos PITI and greater than \$1,000,000 is 12 mos PITI.
- Qualify using the full P&I at the higher of the fully indexed accrual rate (FIAR) or Note rate.
- All programs have a 2.75 margin the 3/1 ARM has caps of 2/6, the 5/1 & 7/1 ARM have caps of 5/2/5.
- Loans may be submitted to your USBHM Underwriting Department or Radian, MGIC, RMIC and United Guaranty are allowed to underwrite loan amounts up to \$650,000.
- See guidelines for our Severe Derogatory Credit Policy.
- A full URAR is required regardless of what the LP findings indicate.
- Total Financing greater than \$1,000,000 requires two appraisals.
- **Declining markets include the following states: AZ, CA, DC, FL, GA, IL, MD, MI, NV, NM, NY, NJ, RI, VA and require a 5% LTV/TLTV reduction.**

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# FHLMC LIBOR ARM Programs

Product	12/8/2009				
Fully Amortizing		LTV without Secondary Marketing	LTV with Secondary Marketing	TLTV with Secondary Marketing	HTLTV with Secondary Marketing
(3371 - 3/1 Year)	<b>Purchase &amp; R/T Refinance</b>				
(3372 - 5/1 Year)					
(3373 - 7/1 Year)					
	<b>Primary 1 Unit</b>	95%	90%	95%	95%
	<b>Primary 2-4 Unit</b>	80%	75%	80%	80%
(3396 - 3/1 A-Minus)	<b>Second Home 1 Unit</b>	85%	80%	85%	85%
(3397 - 5/1 A-Minus)					
(3398 - 7/1 A-Minus)	<b>Investment Properties</b>				
	<b>1 Unit (Purchase)</b>	85%	80%	85%	85%
	<b>1 Unit (Refinance)</b>	75%	70%	75%	75%
	<b>2-4 Unit (Purchase &amp; R/T Refinance)</b>	75%	70%	75%	75%
	<b>Cash Out Refinance</b>				
	<b>Primary 1 Unit</b>	80%	75%	80%	80%
	<b>Primary 2-4 Unit</b>	75%	70%	75%	75%
	<b>Second Home 1 Unit</b>	75%	70%	75%	75%
	<b>Investment 1 Unit</b>	75%	70%	75%	75%
	<b>Investment 2-4 Unit</b>	70%	65%	70%	70%

- 80/20 not available on the One Year ARM or A-Minus, Must receive an LP Accept and have a minimum FICO score 700.
- Ratios: LP will calculate and Determine. Qualifying Rate for the 1Year is the note rate when the LTV is 80% or less and 2% above the note rate if the LTV is above 80%. The remainder of the programs qualify at the note rate.
- Non-occupying borrower transactions with LTV greater than 80% require that the occupant borrower make a downpayment of at least 5% from own funds and receive an LP Accept.
- Contributions by interested parties for Owner Occupied is 9% at 75% LTV or Less 6% at 75.01 to 90% and 3% for greater than 90%. For N/O/O it is 2% for all LTVs.
- These ARM programs are Not convertible, ARE assumable with Lender Approval, have a 30 year amortization with NO Neg. Am., have a margin of 2.25% are indexed to the LIBOR and have no prepayment penalty.
- Caps for the 1 and 3/1 ARMS are 2% per Adjustment and 6% for the Lifetime. For the 5/1 and 7/1 they are 5% on the first rate adjustment and 2% per adjustment thereafter and 5% for the lifetime.
- Subordinate Financing of 80/15/5, 80/10/10 and 75/20/5 are acceptable.
- Loan secured by Investment Properties; The Borrower may not own more than one financed investment property and the initial fixed rate period is less than 7years. For 7 year ARMs the borrower may own more than one financed investment property but not more than ten 1-4 unit financed properties including primary residences.
- Temporary Buydowns are allowed on the 7/1 program only and for O/O Purchases and Rate and Term Refinances.

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## FHLMC LIBOR Interest Only ARM Programs

Product	2/1/2010				
Interest Only (3385 - 3/1 Year) (3386 - 5/1 Year) (3387 - 7/1 Year)		LTV without Secondary Marketing	LTV with Secondary Marketing	TLTV with Secondary Marketing	HTLTV with Secondary Marketing
	<b>Purchase &amp; R/T Refinance</b>				
	Primary 1 Unit	95%	90%	95%	95%
	Second Home 1 Unit	85%	85%	85%	85%
	<b>Cash Out Refinance</b> <b>Not Allowed</b>				
<ul style="list-style-type: none"><li>• Qualify at the higher of 1) Start Rate, or 2) Fully Indexed Accrual Rate (FIAR) Rate and Fully amortized payment.</li><li>• Non-occupying borrower transactions with LTV greater than 80% require that the occupant borrower make a downpayment of at least 5% from own funds and receive an LP Accept.</li><li>• Contributions by interested parties for Owner Occupied is 9% at 75% LTV or Less 6% at 75.01 to 90% and 3% for greater than 90%.</li><li>• These ARM programs are Not convertible, ARE assumable with Lender Approval, have a 30 year amortization with NO Neg. Am., have a margin of 2.25% are indexed to the LIBOR and have no prepayment penalty.</li><li>• Caps for the 3/1 ARM is 2% per Adjustment and 6% for the Lifetime. For the 5/1 and 7/1 they are 5% on the first rate adjustment and 2% per adjustment thereafter and 5% for the lifetime.</li><li>• Subordinate Financing of 80/15/5, 80/10/10 and 75/20/5 are acceptable.</li><li>• No Manual Underwrites - Must have an LP Accept.</li><li>• Temporary Buydowns are NOT allowed.</li><li>• Minimum FICO of 620 regardless of LP Accept.</li></ul>					

- Qualify at the higher of 1) Start Rate, or 2) Fully Indexed Accrual Rate (FIAR) Rate and Fully amortized payment.
- Non-occupying borrower transactions with LTV greater than 80% require that the occupant borrower make a downpayment of at least 5% from own funds and receive an LP Accept.
- Contributions by interested parties for Owner Occupied is 9% at 75% LTV or Less 6% at 75.01 to 90% and 3% for greater than 90%.
- These ARM programs are Not convertible, ARE assumable with Lender Approval, have a 30 year amortization with NO Neg. Am., have a margin of 2.25% are indexed to the LIBOR and have no prepayment penalty.
- Caps for the 3/1 ARM is 2% per Adjustment and 6% for the Lifetime. For the 5/1 and 7/1 they are 5% on the first rate adjustment and 2% per adjustment thereafter and 5% for the lifetime.
- Subordinate Financing of 80/15/5, 80/10/10 and 75/20/5 are acceptable.
- No Manual Underwrites - Must have an LP Accept.
- Temporary Buydowns are NOT allowed.
- Minimum FICO of 620 regardless of LP Accept.

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# FHLMC Manufactured Housing Programs

Product	8/20/2009			
Fully Amortizing	LTV	LTV with Secondary Marketing	TLTV/HCLTV with Secondary Marketing	TERM
(3666 - 30 Year)	<b>Purchase &amp; R/T Refinance</b>	80%	80%	80%
(3667 - 20 Year)				
(3668 - 15 Year)				
(3682 - A-Minus 30 Year)				
(3683 - A-Minus 15 Year)	Primary 1 Unit	80%	A-Minus Eligible	30 Years
Maximum Loan Amounts - Conforming Limits	Primary 1 Unit	80%	80%	20 Years
	Primary 1 Unit	80%	A-Minus Eligible	30 Years
	Second Home	80%	80%	30 Years
	<b>Cash Out Refinance</b>	65%	60%	65%
	Primary 1 Unit		A-Minus Eligible	<=20 Years
	<b>Minimum FICO Score is 640</b>			
	<b>Manufactured Housing is defined as any dwelling unit built on a permanent chassis and attached to a permanent foundation system.</b>			

- Borrower may not own more than (4) 1-4 unit financed properties (including principle residence) if loan is secured by a second home. In addition, borrower may not be affiliated with the builder, developer, or seller of the subject property.
- Loans must be submitted to LP and receive an Accept or A-Minus risk Class if allowed.
- Co-signers are not allowed.
- Reserves are not required; however, reserves should be considered in the underwriting process.
- Minimum down payment of 5% must come from the borrower's own funds.
- Manufactured Home Appraisal Report (FNMA Form 1004C or FHLMC 70B) must be completed. No alternative appraisal forms will be accepted regardless of the LP findings.
- For Purchase Money Transactions, lender must provide appraiser copies of: Executed contract(s) for sale of manufactured home and land, as applicable and Dealer Invoice for manufactured home, if home is new.
- No single width homes allowed. See guidelines for additional restrictions.
- Manufactured homes are not eligible for financing in the following states: AK, CT, DC, AI, IL, LA, MD, MO, MS, NJ, NY, SD, VT, and WV. The moratorium list will be revised as states make changes to laws regarding surrender of Cert of Title.
- Temporary Buydowns are not allowed.

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# FNMA DU Refi Plus Streamline

Product	3/17/2010	
Fully Amortizing	LTV	TLTV/HTLTV
(3523 - 30 Year)	Primary 1 Unit	105% No Maximum Limit
(3524 - 15 Year)	1 Unit Second Home	105% No Maximum Limit
(3525 - 30 Year Jumbo)	1-4 Unit Investment	105% No Maximum Limit
(3526 - 15 Year Jumbo)		
Conforming Limits and for Jumbo Loan Limits as set by the Recovery and Reinvestment Act of 2009.	<ul style="list-style-type: none"><li>• The DU Refi Plus Streamline must be for one of the following purposes:<ul style="list-style-type: none"><li>- To reduce the monthly mortgage principle and interest payment OR,</li><li>- Offer a more stable mortgage product (i.e. refinance from an ARM to a fixed rate or an interest only to a fixed rate loan)</li></ul></li><li>• Borrower can finance closing costs, prepaid expenses and points.</li><li>• Program #3523-3526 Rate/Term Refinance is now limited to \$250. Any excess cash resulting from the difference between the estimated and actual payoff of the original loan plus closing costs and prepaid fees that is more than \$250 must be applied as a principle curtailment to the new loan.</li><li>• Texas 50(a)(6) mortgages not allowed.</li><li>• Must be a first lien, conventional mortgage currently owned by Fannie Mae.</li><li>• Existing first lien must have been delivered to Fannie Mae prior to March 1, 2009.</li><li>• DU Version 7.1 will determine if an existing lien is eligible for the program by matching the borrower(s) name and subject property address on the loan with an existing Fannie Mae loan. A successful match of both is required to be eligible for the program.</li></ul>	
<ul style="list-style-type: none"><li>• Existing first liens that currently require mortgage insurance are not eligible for this program.</li><li>• Secondary Financing: existing subordinate financing can be subordinated at the existing balance only. New subordinate financing is not allowed. Proceeds cannot be used to pay off or pay down any subordinate financing.</li><li>• Du Approve Eligible is required and a new merged credit report is required.</li><li>• All borrower(s) must have a 620 minimum credit score. Existing mortgage must be current.</li><li>• All borrower(s) listed on the FNMA Streamline DU Plus refinance should be the same borrower(s) listed on the Note of the Mortgage being refinanced. Borrower(s) may be added but to remove a borrower there are restrictions - see Memo 2010-020 or Product guidelines on website.</li><li>• The final DU response will indicate whether an appraisal (or exterior only property inspection) is required or, if the option of a DU Refi Plus Property Fieldwork Waiver (PFW) is available.</li><li>• The following transactions are eligible for consideration for a DU Refi Plus PFW:<ul style="list-style-type: none"><li>- 1 Unit Primary residences second homes and investment properties with LTV/TLTV &lt;= 95%. See complete details under the Appraisal / Valuation section of our guidelines.</li></ul></li><li>• No Mortgage Insurance is required on the new mortgage even if the LTV is greater than 80%.</li></ul>		

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# FHLMC HASP Streamline Refinance

Product	10/28/2009	
Fully Amortizing	LTV	TLTV/HTLTV
(3600 - 30 Year)	Primary 1 Unit	105% No Maximum Limit
(3652 - 15 Year)	1 Unit Second Home	105% No Maximum Limit
(3692 - Super Conforming 30 Year)	1-4 Unit Investment	105% No Maximum Limit
Conforming Limits and for Jumbo Loan Limits as set by the Recovery and Reinvestment Act of 2009.	<ul style="list-style-type: none"> <li>The FHLMC HASP Streamline Refinances must be for one of the following purposes: <ul style="list-style-type: none"> <li>To reduce the monthly mortgage principle and interest payment OR,</li> <li>To replace an ARM, Initial Interest Mortgage or any Mortgage with an interest-only period, or a Balloon/Reset Mortgage with fixed-rate, fully amortizing Mortgage OR,</li> <li>To reduce the amortization term of the Mortgage of the First Lien Mortgage.</li> </ul> </li> <li>Streamline Rate/Term refinance transactions limited to the following: <ul style="list-style-type: none"> <li>Payoff of the first mortgage lien unpaid principal balance plus accrued interest.</li> <li>The lessor of 4% of the unpaid principal balance of the Mortgage being refinances or \$5,000 can be added to the unpaid principal balance of the first mortgage to pay for Closing Costs, Pre-Paid, Financing Costs and Escrows.</li> <li>Maximum of \$250 cash back to borrower is allowed. Any funds in excess of the allowable cash back must be applied to the new refinance as a principal curtailment. Proceeds cannot be used to pay off or pay down any subordinate financing.</li> </ul> </li> <li>Must be a first lien, conventional mortgage currently owned by Freddie Mac.</li> <li>Existing first lien must be seasoned for at least 3 months from Note Date and purchased by Freddie Mac on or before 5/31/09. Mortgage payment history must indicate no 30 day lates in previous 12 months or since Note Date if the mortgage is not seasoned for 12 months.</li> </ul>	
See State Tables for Eligible States - Excludes Texas	<ul style="list-style-type: none"> <li>Existing first liens that currently require mortgage insurance are not eligible for this program.</li> <li>Secondary Financing: existing subordinate financing can be subordinated at the existing balance only. New subordinate financing is not allowed. Proceeds cannot be used to pay off or pay down any subordinate financing. See guidelines for junior liens.</li> <li>LP Accept is required and a new merged credit report is required.</li> <li>All borrower(s) must have a 620 minimum credit score. Existing mortgage must be current.</li> <li>All borrower(s) listed on the FHLMC HASP Streamline refinance must be the same borrower(s) listed on the Note of the Mortgage being refinanced. Additional borrower(s) may not be added for qualification purposes. See guidelines regarding death or divorced borrowers.</li> <li>Need fully completed URAR - interior and exterior inspection required.</li> <li>A field review (Form 1032) is required if the LTV/TLTV/HTLTV is &gt; 75% and the value is &gt;\$1,000,000.</li> <li>Home Value Explorer or Automated Models are not allowed.</li> <li>Mortgage loans sold to Freddie Mac with any of the following are ineligible: With recourse, Indemnification, or any other negotiated credit enhancements.</li> <li>No Mortgage Insurance is required on the new mortgage even if the LTV is greater than 80%.</li> </ul>	

This matrix is to be used as a quick reference guide only. Please consult the Seller Guide on our website for more details.

<https://sellus.usbank.com>

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