

<b>Bank Statements</b>						
<b>Primary Residence</b>						
<b>1-4 Unit/Condo P/RT</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	85%	85%	85%	85%	85%	80%
<b>700 - 719</b>	85%	85%	85%	85%	80%	75%
<b>680 - 699</b>	80%	80%	80%	75%	65%	65%
<b>660 - 679</b>	70%	70%	70%	65%	NA	NA
<b>1-4 Unit/Condo C/O</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	80%	80%	80%	75%	75%	70%
<b>700-719</b>	75%	75%	75%	75%	70%	65%
<b>680-699</b>	75%	75%	75%	70%	55%	55%
<b>Second Residence</b>						
<b>1 Unit/Condo P/RT</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	80%	80%	80%	75%	75%	70%
<b>700 - 719</b>	80%	80%	80%	75%	75%	65%
<b>680-699</b>	75%	75%	75%	70%	65%	NA
<b>660-679</b>	70%	70%	70%	60%	NA	NA
<b>1 Unit/Condo C/O</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	70%	70%	65%	60%	60%	60%
<b>700-719</b>	65%	65%	60%	60%	60%	60%
<b>680-699</b>	60%	60%	60%	55%	55%	NA
<b>Investment/Business Purpose</b>						
<b>1-4 Unit/Condo P/RT</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	80%	80%	80%	75%	75%	75%
<b>700 - 719</b>	80%	80%	75%	75%	75%	75%
<b>680 - 699</b>	70%	70%	70%	70%	65%	65%
<b>660 - 679</b>	65%	65%	65%	55%	NA	NA
<b>1-4 Unit/Condo C/O</b>						
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>	<b>\$2,500,000</b>	<b>\$3,000,000</b>
<b>720+</b>	75%	75%	70%	65%	65%	65%
<b>700-719</b>	70%	70%	65%	65%	65%	65%
<b>680-699</b>	65%	65%	65%	60%	55%	55%

Reserves:

Loan Amount	≤ \$1,000,000	3 Months
	\$1,000,001 - \$2,000,000	6 Months
	> \$2,000,000	9 Months
Derogatory Credit Event ≤ 4 Years		Additional 6 Months
DTI > 43%		Additional 3 Months
Other Mortgages Appearing on the Borrower's Credit Report		Additional 3 Months*
Max Reserves Required Per Transaction LTV > 65%		18 Months
Max Reserves Required Per Transaction LTV ≤ 65%		9 Months