

Jumbo Series Comparison

	Terms	Max. LTVs	Max Loan Amount	Niche Features
Dream Series Big	Fixed: 20, 25 & 30 Yr	O/O: 90% 2 nd Home: 85% Inv: 75%	O/O: \$3M, 70% LTV, 740 FICO 2 nd : \$2.5M, 60% LTV, 740 FICO Inv: \$1M, 70% LTV, 720 FICO	<ul style="list-style-type: none"> • 90% LTV to \$1.5M • FICOs from 680 • New subordinate financing permitted to 90% LTV • 100% gift funds allowed for \leq80% LTV
Jumbo Series J	Fixed: 10, 15, 20, 25 & 30 Yr ARMs: 5/1, 7/1 & 10/1	O/O: 90% 2 nd Home: 80% Inv: 75%	O/O: \$2M, 75% LTV, 680 FICO 2 nd : \$2M, 65% LTV, 661 FICO Inv: \$1M, 75% LTV, 680 FICO	<ul style="list-style-type: none"> • LTVs up to 90% with no MI • Non-Occupant Co-Borrowers permitted • Minimum FICO 661
Jumbo Series I	Fixed: 15 & 30 Yr ARMs: 5/1, 7/1 & 10/1	O/O: 80% 2 nd Home: 75%	O/O: \$2.5M, 70% LTV, 720 FICO 2 nd : \$2M, 65% LTV, 720 FICO	<ul style="list-style-type: none"> • 7/1 & 10/1 ARM: Qualify with Note rate! • 2 Units 80% LTV up to \$1.5M • Cash out up to \$325,000 *Max. LTV restrictions apply in FL
Jumbo Series H	Fixed: 10, 15, 20 & 30 Yr ARMs: 5/1, 7/1 & 10/1	O/O: 80% 2 nd Home: 80%	O/O: \$1.5M, 80% LTV, 700 FICO 2 nd : \$1.5M, 75% LTV, 700 FICO	<ul style="list-style-type: none"> • Priced very aggressively! • Perfect for borrowers with excellent credit, significant savings/disposable income
Jumbo Series F	Fixed: 10, 15, 20, 25 & 30 Yr ARMs: 5/1, 7/1 & 10/1	O/O: 90% 2 nd Home: 80% Inv: 70%	O/O: \$2.5M, 70% LTV, 720 FICO 2 nd : \$2.5M, 50% LTV, 720 FICO Inv: \$1M, 70% LTV, 740 FICO	<ul style="list-style-type: none"> • Min. 5% borrower contribution • LTVs up to 90% with no MI • Gifts permitted with an LTV \leq 80% • First time home buyers eligible with 700+ FICO
Jumbo Series D	Fixed: 15, 20, & 30 Yr	O/O: 80% 2 nd Home: 70% Inv: 65%	O/O: \$1.5M, 80% LTV, 720 FICO 2 nd : \$1.5M, 70% LTV, 740 FICO Inv: \$1M, 65% LTV, 740 FICO	<ul style="list-style-type: none"> • 2 - 4 Multi-Family properties are eligible • Min. FICO to 680 • Gift Funds permitted w/ 5% of borrower's own funds • First time homebuyers permitted
Jumbo Series C	Fixed: 15 Yr ARMs: 5/1	O/O: 85% 2 nd Home: 70%	O/O: \$2M, 70% LTV, 720 FICO 2 nd : \$1.25M, 70% LTV, 720 FICO	<ul style="list-style-type: none"> • \$2M loan only requires 18mo. reserves • Gift Funds permitted w/ 25% of borrower's own funds • Min. 720 FICO *Not available in AZ, CA, MI, NV, AK, & HI
High Balance Extra	Fixed: 30 Yr	O/O: 90% 2 nd Home: 80%	O/O: \$750k, 80% LTV, 680 FICO 2 nd : \$750k, 80% LTV, 680 FICO	<ul style="list-style-type: none"> • Min. loan amount \$1.00 above conforming county limits • Cash-out up to \$500,000 • Max 90% LTV, 720 FICO with no MI required

*Guidelines are subject to change