

EASY DOC [WVOE, P&L]

Program Code: PBSV##OP

Purchase & No Cash-Out Refinance for the following CA Counties Only ■ Los Angeles ■ Orange ■ Santa Barbara ■ Santa Clara ■ San Diego ■ San Francisco ■ San Mateo ■ Ventura			
Occupancy Type	Property Type	Loan Amount Limits	Max LTV/CLTV
Primary & Second Home	1 Unit SFR/PUD /2-4 Units	≤ \$2,000,000	75*
		\$2,000,001 - \$3,000,000	70*
		\$3,000,001 - \$4,000,000	65*
		\$4,000,001 - \$5,000,000	60*
	Condo	Up to \$2,000,000	70*
		\$2,000,001 - \$2,500,000	65*
Investment	1 Unit SFR/PUD /2-4 Units	Up to \$2,000,000	70*
		\$2,000,001 - \$2,500,000	65*
	Condo	Up to \$2,000,000	65*
		\$2,000,001 - \$2,500,000	60*
Foreign National (Second Home Only)	1 Unit SFR/PUD /2-4 Units	≤ \$2,000,000	65*
		\$2,000,001 - \$3,000,000	60*
		\$3,000,001 - \$4,000,000	55*
		\$4,000,001 - \$5,000,000 ⁽¹⁾	50*
	Condo	Up to \$2,000,000	65*
		\$2,000,001 - \$2,500,000	60*

* Fico < 700 Deduct 5% from MAX LTV

Cash-Out Refinance for the following CA Counties Only ■ Los Angeles ■ Orange ■ Santa Barbara ■ Santa Clara ■ San Diego ■ San Francisco ■ San Mateo ■ Ventura			
Occupancy Type	Property Type	Loan Amount Limits	Max LTV/CLTV
Primary & Second Home	1 Unit SFR/PUD /2-4 Units	≤ \$2,000,000	75*
		\$2,000,001 - \$3,000,000	70*
		\$3,000,001 - \$4,000,000 ⁽¹⁾	65*
		Up to \$2,000,000	70*
	Condo	\$2,000,001 - \$2,500,000	65*

* Fico < 700 Deduct 5% from MAX LTV

Purchase & No Cash-Out Refinance for CA, NV, TX (Excluding CA Counties Listed Above)			
Occupancy Type	Property Type	Loan Amount Limits	Max LTV/CLTV
Primary & Second Home	1 Unit SFR/PUD / 2-4 Units	Up to \$1,500,000	70*
		\$1,500,001 - \$2,000,000	65*
	Condo	Up to \$1,500,000	65*
		\$1,500,001 - \$2,000,000	60*
Investment	1 Unit SFR/PUD / 2-4 Units	Up to \$1,500,000	65*
		\$1,500,001 - \$2,000,000	60*
	Condo	Up to \$1,500,000	60*
		\$1,500,001 - \$2,000,000	55*
Foreign National Program (No Primary)	1 Unit SFR/PUD / 2-4 Units	Up to \$1,500,000	60*
		\$1,500,001 - \$2,000,000	55*
	Condo	Up to \$1,500,000	60*
		\$1,500,001 - \$2,000,000	55*

* Fico < 700 Deduct 5% from MAX LTV

Cash-Out Refinance for CA, NV, TX (Excluding CA Counties Listed Above)			
Occupancy Type	Property Type	Loan Amount Limits	Max LTV/CLTV
Primary & Second Home	1 Unit SFR/PUD / 2-4 Units	Up to \$1,500,000	65*
		\$1,500,001 - \$2,000,000	60*
	Condo	Up to \$1,500,000	60*
		\$1,500,001 - \$2,000,000	55*
Investment	1 Unit SFR/PUD / 2-4 Units	Up to \$1,500,000	60*
		\$1,500,001 - \$2,000,000	55*
	Condo	Up to \$1,500,000	55*
		\$1,500,001 - \$2,000,000	50*
Foreign National Program	N/A	N/A	N/A

* Fico < 700 Deduct 5% from MAX LTV

