



## Conforming HomeReady Profile: Correspondent

NewRez overlays are identified with yellow highlighting

ELIGIBILITY MATRIX						
Excludes Manufactured Housing						
Units	Transaction Type	Occupancy	Credit Score	Fixed Rate	ARM	DTI
				LTV/CLTV	LTV/CLTV	
1	Purchase and Rate & Term Refi	Primary Residence	620	97% <sup>1</sup>	95%	50%
2				85%	85%	
3-4				75%	75%	
<sup>1</sup> The following applies to 95.01%-97% LTV/CLTV <ul style="list-style-type: none"> <li>• Max 105% CLTV with Community Second</li> <li>• High-Balance not permitted</li> <li>• Rate &amp; Term Refinance:               <ul style="list-style-type: none"> <li>◦ Current mortgage being refinanced must be owned by Fannie Mae. Documentation may come from one of the following:                   <ul style="list-style-type: none"> <li>▪ <a href="#">Fannie Mae Loan Lookup</a> tool</li> <li>▪ Servicing</li> </ul> </li> </ul> </li> <li>• Non-occupant co-borrower               <ul style="list-style-type: none"> <li>◦ Max 95% LTV/CLTV</li> <li>◦ Max 105% CLTV with Community Second</li> </ul> </li> </ul>						

MANUFACTURED HOUSING ELIGIBILITY MATRIX						
Units	Transaction Type	Occupancy	Credit Score	Fixed Rate	ARM	DTI
				LTV/CLTV	LTV/CLTV	
1	Purchase and Rate & Term Refi	Primary Residence	640	95%	95%	50%
<ul style="list-style-type: none"> <li>• Not permitted               <ul style="list-style-type: none"> <li>◦ 5/6 ARMs</li> </ul> </li> </ul>						

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<b>1. Loan Terms</b>	<ul style="list-style-type: none"> <li>Fixed Rate: 10- to 30-year terms in annual increments</li> <li>ARMs: 30-year terms</li> </ul>				
<b>2. Product Codes</b>	II1	HomeReady 30-year Fixed Rate	227	FNMA Home Ready 10/6 SOFR ARM 5-3 1-5	
	II2	HomeReady 30-year Fixed with Community Second	227	FNMA Home Ready HB 5/6 SOFR ARM 4 2-1-5	
	II3	HomeReady 30-year Fixed Rate LPMI	227	FNMA Home Ready HB 7/6 SOFR ARM 5 5-1-1	
	KK3	HomeReady 30-year High Balance Fixed	227	FNMA Home Ready HB 10/6 SOFR ARM 6 5-1-5	
	2271	FNMA Home Ready 5/6 SOFR ARM 2-1-5			
	2272	FNMA Home Ready 7/6 SOFR ARM 5-1-5			
<b>3. ARM Information</b>	Index	The 30-day average of the overnight Secured Overnight Financing Rate (SOFR) as published by the Federal Reserve Bank of New York			
	Margin	3.00%			
	Life Floor	The floor is the margin			
	Interest Rate Caps and Adjustments	<b>Product</b>	<b>First</b>	<b>Subsequent</b>	<b>Lifetime</b>
		5/6	2%	1%	5%
		7/6	5%	1%	5%
	Change Date	10/6	5%	1%	5%
		5/6	The first Change Date is the 61 <sup>st</sup> payment due date. Subsequent Change Dates are every six months thereafter.		
7/6		The first Change Date is the 85 <sup>th</sup> payment due date. Subsequent Change Dates are every six months thereafter.			
10/6	The first Change Date is the 121 <sup>st</sup> payment due date. Subsequent Change Dates are every six months thereafter.				
Conversion Option	Not available				
<b>4. Temporary Buydown</b>	Not permitted				
<b>5. Net Tangible Benefit</b>	<p>NTB is required for all refinance transactions</p> <ul style="list-style-type: none"> <li>Delegated Clients are responsible for determining when Net Tangible Benefit must be met</li> <li>Non-Delegated Clients <ul style="list-style-type: none"> <li>AR, CT, IL MN, NC, NM, OH, and WA: All channels must complete the Generic NTB Test</li> </ul> </li> </ul>				

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	<ul style="list-style-type: none"> <li>o CO, MA, MD, ME, RI, SC, VA, and WV: Complete the state specific forms as required by the state <ul style="list-style-type: none"> <li>▪ CO requires NTB state specific forms to be completed for purchase and refinance transactions</li> </ul> </li> <li>o For all other states, no NTB test is required</li> </ul> <ul style="list-style-type: none"> <li>• Refer to <a href="#">NewRez Net Tangible Benefit (NTB) Worksheets</a></li> </ul>
<b>6. Loan Limits</b>	<ul style="list-style-type: none"> <li>• <a href="https://www.fanniemae.com/singlefamily/loan-limits">https://www.fanniemae.com/singlefamily/loan-limits</a></li> <li>• <a href="https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx">https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx</a></li> </ul>
<b>7. Eligible AUS Decision</b>	<ul style="list-style-type: none"> <li>• DU Approve/Eligible per Fannie Mae guidelines</li> <li>• Enter loans into DU using the "Additional Data" screen, select "HomeReady Mortgage" to obtain DU decision indicating eligibility for HomeReady Mortgage program</li> <li>• DU findings must state that the loan casefile is eligible for delivery as a HomeReady Mortgage loan</li> </ul>
<b>8. Ineligible AUS Decisions</b>	<ul style="list-style-type: none"> <li>• DU Approve/Ineligible</li> <li>• Refer with Caution</li> </ul>
<b>9. Manual Underwrite</b>	<ul style="list-style-type: none"> <li>• Not permitted</li> </ul>
<b>10. Qualifying Rate</b>	<ul style="list-style-type: none"> <li>• Fixed Rate: Note rate</li> <li>• ARM: 5/6 ARM: Greater of the Fully Indexed Rate or the Note Rate + 2%</li> <li>• 7/6 and 10/6 ARM: Greater of the Fully Indexed Rate or the Note Rate</li> </ul>
<b>11. Types of Financing</b>	<ul style="list-style-type: none"> <li>• Purchase Mortgage</li> <li>• Rate &amp; Term Refinance (Limited Cash-out Refi)</li> </ul>
<b>12. Incidental Cash Back</b>	<ul style="list-style-type: none"> <li>• Maximum incidental cash back to the borrower is lesser of \$2,000 or 2%</li> </ul>
<b>13. Texas Owner-Occupied Properties</b>	<ul style="list-style-type: none"> <li>• Owner occupied properties with a first mortgage or second lien subject to Texas Section 50(a)(6) not permitted in this product. Refer to the Texas 50(a)(6) Product Profile.</li> <li>• A copy of the current mortgage or note is required to determine if the terms are subject to Texas Section 50(a)(6) (also known as Home Equity Deed of Trust, Home Equity Installment Contract or Residential Home Loan Deed of Trust)</li> <li>• An existing Texas Section 50(a)(6) loan (either first or second mortgage) may be refinanced as a Texas non-Home Equity Section 50(f)(2) loan secured by a lien against the homestead subject to the following: <ul style="list-style-type: none"> <li>o Max 80% LTV/CLTV</li> <li>o 12-month seasoning for any Texas Section 50(a)(6) loan (first or second)</li> <li>o Cash back not permitted</li> <li>o No additional funds may be included in the loan amount (except closing costs and prepaids)</li> <li>o No new subordinate financing</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>o NOTICE OF REFINANCE OF A TEXAS HOME EQUITY LOAN PURSUANT TO SUBSECTION (f) (2) of ARTICLE XVI, SECTION 50 OF THE TEXAS CONSTITUTION must be provided within 3 days of application.</li> </ul>		
	<b>Texas 50 (f) (2) Determination</b>		
	<b>New loan amount pays off existing lien and..</b>	<b>Existing lien is non-50 (a) (6), the new lien is..</b>	<b>Existing lien is 50 (a) (6), the new lien is..</b>
	Provides even \$1 cash to borrower	Texas 50 (a) (6)	Texas 50 (a) (6)
	Pays off/down existing 50(a) (6) lien with no cash to borrower	Texas 50 (a) (6)	Texas 50 (f) (2)
	Pays off/down existing 50(a) (6) lien with cash to borrower	Texas 50 (a) (6)	Texas 50 (a) (6)
	New lien is < existing UPB (no new funds)	Non-Texas 50 (a) (6)	Texas 50 (f) (2)
	Funds, prepaids and/or closing costs	Non-Texas 50 (a) (6)	Texas 50 (f) (2)
	Pays off/down purchase money second	Non-Texas 50 (a) (6)	Texas 50 (f) (2)
	Pays off/down existing Secured Home Improvement loan (mechanic's lien)	Non-Texas 50 (a) (6)	Texas 50 (f) (2)
	Provides funds to satisfy a court-ordered divorce equity buyout (owelty lien)	Non-Texas 50 (a) (6)	Texas 50 (a) (6)
	Borrower may elect to have loan remain a Texas 50(a) (6). Refer to Texas 50(a) (6) product profile		
<b>14. Properties Listed for Sale</b>	<ul style="list-style-type: none"> <li>• Property must be taken off the market before the disbursement date</li> <li>• Borrower provides written confirmation of intent to occupy if primary residence</li> </ul>		
<b>15. Eligible Subordinate Financing</b>	<ul style="list-style-type: none"> <li>• New subordinate financing</li> <li>• Existing subordinate financing</li> <li>• Community Second               <ul style="list-style-type: none"> <li>o Loans underwritten by NewRez must be approved by NewRez prior to application</li> <li>o Product II2 30 Yr Fannie Fixed with Community Second only (High-Balance not permitted)</li> <li>o Primary residence</li> <li>o Purchase and Rate &amp;Term Refinance</li> <li>o Maximum 105% CLTV</li> </ul> </li> </ul>		

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	<ul style="list-style-type: none"> <li>o Apply the more restrictive down payment requirement between the product and second mortgage</li> <li>o Income limits imposed by the Community Seconds provider apply</li> <li>o Manufactured homes not permitted</li> <li>o No reporting requirements permitted</li> </ul>
<b>16. Ineligible Subordinate Financing</b>	Seller second
<b>17. Occupancy</b>	Primary residence
<b>18. Eligible Property Types</b>	<ul style="list-style-type: none"> <li>• 1-4 units</li> <li>• Condos <ul style="list-style-type: none"> <li>o Must be reviewed by PRD (Non-Delegated Clients)</li> </ul> </li> <li>• Leasehold estates</li> <li>• Manufactured housing</li> <li>• Modular home</li> <li>• PUDs</li> <li>• Nevada <ul style="list-style-type: none"> <li>o The following are required for condo &amp; PUD units in Nevada for Delegated Clients: <ul style="list-style-type: none"> <li>▪ HOA dues for the subject unit must be current prior to closing</li> <li>▪ HOA may not be seller of the subject unit</li> </ul> </li> </ul> </li> </ul>
<b>19. Ineligible Property Types</b>	<ul style="list-style-type: none"> <li>• Condo hotels</li> <li>• Co-ops</li> <li>• Hobby farm</li> <li>• Leasehold estate condo projects</li> <li>• Manufactured home ADUs (Non-Delegated Clients)</li> <li>• The following manufactured housing <ul style="list-style-type: none"> <li>o condo projects <ul style="list-style-type: none"> <li>o in a mobile home park</li> <li>o Leasehold estate</li> <li>o units located in Hawaii</li> <li>o new construction</li> </ul> </li> </ul> </li> <li>• Properties with a C5 condition rating</li> </ul>
<b>20. Ineligible States</b>	<p>Ineligible for NewRez Underwriting</p> <ul style="list-style-type: none"> <li>• Alaska</li> </ul>
<b>21. Eligible Borrowers</b>	<ul style="list-style-type: none"> <li>• U.S. citizens</li> <li>• Permanent resident alien</li> <li>• Non-permanent resident alien</li> <li>• Inter vivos revocable trust: Trust must be reviewed by NewRez legal for Non-Delegated Clients</li> </ul> <p>NewRez will not purchase loans from Principal/Owners of NewRez Correspondents.</p>

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<b>22. Non-Occupant Co-Borrower</b>	Max LTV/CLTV/HCLTV ≤95%				
<b>23. Housing Payment History</b>	<ul style="list-style-type: none"> <li>Inclusive of all liens regardless of position</li> <li>Applies to all mortgages on all financed properties</li> <li>Follow DU Approve/Eligible</li> </ul>				
<b>24. Borrower Contribution</b>		<b>Primary Residence</b>		<b>2-4 Units</b>	
		≤ 80% LTV	>80% LTV	≤ 80% LTV	>80% LTV
	Borrower Investment	None	None	None	3%
	Gifts	Yes			
	LTV includes LTV/CLTV/HCLTV				
<b>25. Cash on Hand</b>	<ul style="list-style-type: none"> <li>Cash on hand may be used for the down payment and closing costs if the following is met: <ul style="list-style-type: none"> <li>1-unit primary residence</li> <li>Borrower customarily uses cash for expenses and the amount of funds saved is consistent with the borrower's previous payment practices. An example for determining the reasonableness of the amount of funds saved would be through the use of an income and expense budget</li> <li>Credit report and other verifications indicate limited use of credit, or no depository relationship exists between the borrower and a financial institution</li> <li>Borrower must provide a written and signed statement that discloses the source of funds and states that the funds have not been borrowed</li> <li>Sufficient funds for down payment and closing costs must be deposited into a financial institution or an acceptable escrow account at time of application or no less than 30 days prior to closing</li> <li>The amount of cash on hand must be entered as "Cash on Hand" in the Assets section (Section VI) on the online loan application</li> <li>DU will use the "Cash on Hand" amount to calculate the available funds to close</li> <li>Cash on hand funds will not be used to calculate reserves</li> </ul> </li> </ul>				
<b>26. Down Payment Assistance</b>	<ul style="list-style-type: none"> <li>Permitted</li> <li>NewRez must approve the DPA for Non-Delegated Clients</li> <li>NewRez Down Payment Assistance Program approved list</li> </ul>				
<b>27. Seller Contributions</b>	<ul style="list-style-type: none"> <li>Primary Residence <ul style="list-style-type: none"> <li>3% for LTV/CLTV &gt; 90%</li> <li>6% for LTV/CLTV &gt; 75% &amp; ≤ 90%</li> <li>9% for LTV/CLTV ≤75%</li> </ul> </li> </ul>				
<b>28. Reserves</b>	<ul style="list-style-type: none"> <li>Follow DU reserve requirements</li> <li>Gift funds may be used to meet reserve requirements</li> </ul>				
<b>29. Income Requirements and Limits</b>	<ul style="list-style-type: none"> <li>Qualifying income from all borrowers who will be on the Note must be included</li> </ul>				

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	<ul style="list-style-type: none"> <li>• Only the income used to qualify the borrowers must be included in the income limits</li> <li>• DU will determine income eligibility:             <ul style="list-style-type: none"> <li>◦ Income must not exceed 80% AMI for the subject property location</li> <li>◦ See <a href="#">Income Eligibility by Census Tract Lookup tool</a> to determine eligibility</li> </ul> </li> </ul>
<p><b>30. Rental Income from Boarder</b></p>	<ul style="list-style-type: none"> <li>• Income from a boarder (related or non-related) can be included in the monthly income if the following are met:             <ul style="list-style-type: none"> <li>◦ 1-unit</li> <li>◦ <b>Rate and Term Refi only</b></li> <li>◦ The boarder must have resided with (and paid rent to) the borrower for the last 12 months</li> <li>◦ Provide documentation to evidence residency with the borrower (e.g., copy of driver's license, monthly bills, bank statement that shows the boarder's address as being the same as the borrower's address)</li> <li>◦ Provide evidence of payment of rental payments (such as cancelled checks) to borrower for:                 <ul style="list-style-type: none"> <li>▪ last 12 months or</li> <li>▪ at least nine of the most recent 12 months provided the rental income is averaged over a 12 month period</li> </ul> </li> <li>◦ Payment of rent by the boarder directly to a third party is not acceptable</li> <li>◦ The boarder will continue to reside with the borrower</li> <li>◦ The amount of rental income may not exceed 30% of the total qualifying income for the mortgage—(if rental income exceeds 30%, reduce the amount of income to not more than 30% and use that figure for qualifying income and AMI limitations)</li> </ul> </li> <li>• Boarder may not be obligated on the note or have an ownership interest in the property</li> </ul>
<p><b>31. Rental Income from ADU</b></p>	<ul style="list-style-type: none"> <li>• 1-unit</li> <li>• Primary residence</li> <li>• Purchase: Single Family Rent Schedule (Fannie Mae Form 1007) required</li> <li>• Refinance             <ul style="list-style-type: none"> <li>◦ Single Family Rent Schedule (Fannie Mae Form 1007) required, or</li> <li>◦ Lease agreement with an explanation for why the lease agreement is being used in lieu of Schedule E</li> </ul> </li> </ul>
<p><b>32. IRS Form 4506-C</b></p>	<ul style="list-style-type: none"> <li>• Prior to Underwriting (NewRez underwritten loans)             <ul style="list-style-type: none"> <li>◦ Signed 4506-C for each borrower whose income must be documented with tax returns and used for qualification (self-employment, rental income, etc.)</li> </ul> </li> <li>• At Closing (all loans)             <ul style="list-style-type: none"> <li>◦ 4506-C for each borrower whose income is used to qualify (regardless of income type) must be signed at closing <b>even if DU Validation Service waives the requirement</b></li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>o 4506-C for the business tax return transcript(s) must be signed at closing when the business returns are used for qualification <b>even if DU Validation Service waives the requirement</b></li> </ul>
<b>33. Number of Financed Properties</b>	<ul style="list-style-type: none"> <li>• New multiple loans must be underwritten simultaneously</li> <li>• Maximum two financed properties including the subject property</li> <li>• Properties owned by non-occupant co-borrower are not included</li> </ul>
<b>34. Appraisals</b>	<ul style="list-style-type: none"> <li>• Follow DU Approve/Eligible</li> <li>• Appraisal Waiver <ul style="list-style-type: none"> <li>o Must be dated within four months from the DU offer date to the note date</li> <li>o Not permitted if appraisal has already been obtained</li> <li>o Not permitted for deed restricted properties including age restrictions (55+)</li> </ul> </li> <li>• Kansas Primary Residence <ul style="list-style-type: none"> <li>o A valuation is required for primary residences. One of the following may be used to determine value: <ul style="list-style-type: none"> <li>• Most recent tax assessment value by county</li> <li>• 2055 Drive-by Appraisal Report</li> <li>• NewRez approved AVM (CoreLogic, Freddie Mac HVE, Black Knight Collateral Analytics)</li> </ul> </li> <li>o If the LTV exceeds 100%, a Kansas High Loan-to-Value Notice must be provided to the borrower not less than three days prior to closing and a copy of the valuation provided to the borrower.</li> </ul> </li> </ul>
<b>35. Escrow Waiver</b>	<p>Escrow Waiver Eligibility</p> <ul style="list-style-type: none"> <li>• Max LTV ≤ 80% <ul style="list-style-type: none"> <li>o CA: LTV &lt; 90%</li> <li>o NM: LTV &lt; 80%</li> </ul> </li> <li>• Escrows may not be waived for first-time homebuyer (FTHB) or borrowers who exhibit recent delinquencies</li> <li>• FTHBs may be considered on a case-by-case basis with a demonstrated ability to save (reserves) and strong residual income</li> </ul>
<b>36. Power of Attorney</b>	See the Client Guide
<b>37. Principal Curtailment</b>	A principal curtailment is permitted up to the lesser of 2% of the loan amount or \$2,500
<b>38. Home Ownership Education/Counseling</b>	<ul style="list-style-type: none"> <li>• Required for purchase transactions</li> <li>• Must be completed prior to the Note date</li> <li>• At least one borrower must complete homebuyer education when all borrowers are first time homebuyers</li> <li>• The following types of homeownership education are acceptable: <ul style="list-style-type: none"> <li>o Framework Homeownership, LLC (Framework ®) online education program, or</li> </ul> </li> </ul>

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	<ul style="list-style-type: none"> <li>o Direct borrowers to Framework’s toll-free customer service line, where they can be directed to a <a href="#">HUD-approved counseling agency</a>.</li> <li>o Community Seconds program or other down payment assistance (DPA) requirement for completion of homeownership education or counseling provided by a <a href="#">HUD-approved counseling agency</a>. Housing counseling must have been completed prior to execution of the sales contract</li> <li>• Certificate of course completion from must be in the loan file</li> <li>• Counseling provided by Mortgage Insurance company is not permitted</li> </ul>																		
<b>39. MI Eligible Providers</b>	MI company must be acceptable to Fannie Mae																		
<b>40. MI Eligible Programs</b>	<p>Borrower Paid Mortgage Insurance</p> <ul style="list-style-type: none"> <li>• Monthly plans</li> <li>• Single-premium plan</li> <li>• Split-premium</li> <li>• Financed MI               <ul style="list-style-type: none"> <li>o MI coverage is based on LTV excluding financed premium</li> <li>o LTV including financed premium may not exceed LTV limitations for product</li> </ul> </li> <li>• Lender-Paid Mortgage Insurance               <ul style="list-style-type: none"> <li>o Client ordered                   <ul style="list-style-type: none"> <li>▪ Must be activated and remitted to MI company prior to purchase by NewRez</li> <li>▪ Do not use LPMI product codes</li> </ul> </li> <li>o New Rez ordered                   <ul style="list-style-type: none"> <li>▪ New Rez will order Mortgage Insurance</li> <li>▪ Use product code II3 HomeReady 30 Year Fixed Rate LPMI</li> <li>▪ Lender Paid Disclosure must be provided to the borrower</li> </ul> </li> </ul> </li> </ul>																		
<b>41. MI Ineligible Programs</b>	<ul style="list-style-type: none"> <li>• <b>Reduced or custom mortgage insurance</b></li> <li>• Lender annual plans</li> <li>• Lender-paid monthly plans</li> </ul>																		
<b>42. MI Coverage</b>	<ul style="list-style-type: none"> <li>• Private Mortgage Insurance is required for all loans &gt;80% LTV</li> <li>• Consult individual MI company guidelines</li> <li>• NY State: Use the appraised value to determine if mortgage insurance is required. If Mortgage Insurance is required, use the lesser of the sales price or appraised value to determine the appropriate coverage</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">LTV</th> <th style="text-align: center;">Standard Coverage</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;"><b>Fixed Rate &gt;20 Year Term, ARMs, and All Manufactured Housing</b></td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">85.01% to 90%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">80.01% to 85%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Fixed Rate ≤ 20 Year Term</b></td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">25%</td> </tr> </tbody> </table>	LTV	Standard Coverage	<b>Fixed Rate &gt;20 Year Term, ARMs, and All Manufactured Housing</b>		95.01% to 97%	25%	90.01% to 95%	25%	85.01% to 90%	25%	80.01% to 85%	12%	<b>Fixed Rate ≤ 20 Year Term</b>		95.01% to 97%	25%	90.01% to 95%	25%
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## Conforming HomeReady Profile: Correspondent

NewRez overlays are identified with yellow highlighting

	85.01% to 90%	12%
	80.01% to 85%	6%
<b>43. Ineligible Programs</b>	<ul style="list-style-type: none"> <li>• Fannie Mae HFA Preferred program</li> <li>• Fannie Mae Homestyle</li> <li>• Fannie Mae MH Advantage</li> <li>• Fannie Mae Rural High-Needs Appraisal Waiver (appraisal waiver with home inspection)</li> </ul>	

<b>44. Version History</b>		
<b>Section</b>	<b>Update</b>	<b>Date</b>
Ineligible States Ineligible Property Types	Permit HI for all Clients Manufactured housing not eligible in HI	January 15, 2021
Incidental Cash Back	Added this information to product profile	February 1, 2021
Texas Owner Occupied Properties	Added Texas 50(f)(2) determination grid	March 15, 2021
Kansas High LTV	Added requirement for appraisal valuations in Kansas	March 15, 2021
Loan Terms	Fixed Rate:10- to 30-year terms in annual increments	April 15, 2021

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