



## SmartSelf Product Grid

### Bank Statement Program

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
<b>Primary Residence</b>				
1-4	Purchase Rate & Term Refi	660	85%	\$1,000,000
			80%	\$1,500,000
			75%	\$2,000,000
		680	85%	\$1,500,000
			80%	\$2,000,000
			75%	\$3,000,000
720	80%	\$2,500,000		
	75%	\$3,000,000		
1-2	Purchase Rate & Term Refi	740	90%	\$2,000,000
			80%	\$3,000,000
1-4	Cash-out Refi	680	75%	\$1,500,000
			65%	\$2,000,000
		720	80%	\$2,000,000
			70%	\$2,500,000
New or newly converted condo projects in Florida: Max 60% LTV/CLTV				

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
<b>Second Home</b>				
1-2	Purchase Rate & Term Refi	680	80%	\$1,000,000
			75%	\$1,500,000
			65%	\$2,000,000
		720	80%	\$1,500,000
			75%	\$2,000,000
			65%	\$2,500,000
1	Cash-out Refi	680	70%	\$1,000,000
			65%	\$1,500,000
			60%	\$2,000,000
		720	70%	\$1,500,000
			65%	\$2,000,000
60%	\$2,500,000			
New or newly converted warrantable condo projects in Florida: Max 60% LTV/CLTV				
Not permitted				
<ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> </ul>				



## SmartSelf Product Profile Bank Statement Program

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
<b>Investment Property</b>				
1-4	Purchase Rate & Term Refi	720	70%	\$1,000,000
			65%	\$1,500,000
		680	65%	\$1,000,000
			60%	\$1,500,000
1-4	Cash-out Refi	720	65%	\$1,000,000
			60%	\$1,500,000
		680	60%	\$1,000,000
New or newly converted warrantable condo projects in Florida: Max 60% LTV/CLTV Not permitted <ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> </ul>				

Information is accurate as of the date of publishing and is subject to change without notice. The guidelines outlined in this document apply to Newrez SmartSelf loans originated under Newrez's Smart Series Product Line. This document should not be relied upon or treated as legal advice. **Guidelines subject to change without notice;** Printed copies may not be the most current version. For the most current version, always refer to the online version.