



SmartVest Product Grid Investment Property Business Purpose Loan

ELIGIBILITY MATRIX				
Units	Transaction Type	Credit Score	LTV/CLTV	Loan Amount
1	Purchase and Rate & Term Refi	680	80%	\$1,000,000
		720	75%	\$1,500,000
			70%	\$2,000,000
1-4	Purchase and Rate & Term Refi	640	70%	\$1,000,000
		660	75%	\$1,000,000
1-4	Cash-out Refi	680	60%	\$1,000,000
		700	70%	\$1,000,000
		720	75%	\$1,000,000
		720	65%	\$1,500,000
New or newly converted warrantable condo projects in Florida: Max 60% LTV/CLTV				

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