



## SmartSelf Product Profile Bank Statement Program

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV
<b>Primary Residence</b>				
1-2	Purchase Rate & Term Refi	\$2,000,000	740	90%
		\$3,000,000	740	80%
1-4	Purchase Rate & Term Refi	\$1,000,000	660 <sup>1</sup>	85%
		\$1,500,000	680	85%
		\$1,500,000	660 <sup>1</sup>	80%
		\$2,000,000	680	80%
		\$2,500,000	720	80%
		\$2,000,000	660 <sup>1</sup>	75%
		\$3,000,000	720	75%
	Cash-out Refi	\$1,500,000	680	75%
		\$2,000,000	680	65%
		\$2,000,000	720	80%
		\$2,500,000	720	70%
<sup>1</sup> 40-year Fixed Rate Interest Only requires a minimum 680 credit score				

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



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ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV
<b>Investment Property</b>				
1-4	Purchase Rate & Term Refi	\$1,000,000	720	70%
		\$1,500,000		65%
		\$1,000,000	680	65%
		\$1,500,000		60%
1-4	Cash-out Refi	\$1,000,000	720	65%
		\$1,500,000		60%
		\$1,000,000	680	60%
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.