



SmartEdge Product Profile

| ELIGIBILITY MATRIX | | | | |
|--------------------------|------------------------------|-------------|------------------|----------|
| Units | Transaction Type | Loan Amount | Credit Score | LTV/CLTV |
| Primary Residence | | | | |
| 1-4 | Purchase Rate & Term Refi | \$2,000,000 | 660 ¹ | 80% |
| | | \$2,000,000 | 680 | 90% |
| | | \$2,500,000 | 700 | 85% |
| | | \$2,500,000 | 720 | 90% |
| | | \$3,000,000 | 720 | 80% |
| 1-4 | Cash-out Refi | \$1,500,000 | 680 | 80% |
| | | \$3,000,000 | 720 | 80% |
| | | \$2,000,000 | 720 | 85% |
| | | \$2,500,000 | 740 | 90% |

¹40-year Fixed Rate Interest Only requires a minimum 680 credit score

| ELIGIBILITY MATRIX | | | | |
|--------------------|------------------------------|-------------|------------------|----------|
| Units | Transaction Type | Loan Amount | Credit Score | LTV/CLTV |
| Second Home | | | | |
| 1-2 | Purchase Rate & Term Refi | \$1,500,000 | 660 ¹ | 80% |
| | | \$2,500,000 | 720 | 80% |
| | | \$3,000,000 | 740 | 80% |
| | | \$2,000,000 | 680 | 75% |
| | | \$2,000,000 | 660 ¹ | 65% |
| 1 | Cash-out Refi | \$1,500,000 | 700 | 80% |
| | | \$2,000,000 | 720 | 75% |
| | | \$2,500,000 | 720 | 70% |
| | | \$2,000,000 | 680 | 65% |
| | | \$1,000,000 | 660 | 65% |

¹ Minimum 680 credit score

- Non-warrantable condos and condotels
- 40-year Fixed Rate Interest Only

The following are not permitted

- First time homebuyers
- Non-permanent residents

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 SmartEdge 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.



SmartEdge Product Profile

| ELIGIBILITY MATRIX | | | | |
|--|------------------------------|-------------|--------------|----------|
| Units | Transaction Type | Loan Amount | Credit Score | LTV/CLTV |
| Investment Property | | | | |
| 1-4 | Purchase Rate & Term Refi | \$1,000,000 | 680 | 70% |
| | | \$2,000,000 | 680 | 65% |
| | | \$1,500,000 | 720 | 75% |
| | | \$2,000,000 | 720 | 70% |
| 1-4 | Cash-out Refi | \$1,000,000 | 680 | 65% |
| | | \$2,000,000 | 680 | 60% |
| | | \$1,500,000 | 720 | 70% |
| | | \$2,000,000 | 720 | 65% |
| Not permitted <ul style="list-style-type: none"> • First time homebuyers not permitted • Non-permanent residents | | | | |

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 SmartEdge 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.