



## SmartEdge Product Profile

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV <sup>2</sup>
<b>Primary Residence</b>				
1-4	Purchase Rate & Term Refi	\$2,000,000	660 <sup>1</sup>	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%

<sup>1</sup>40-year Fixed Rate Interest Only requires a minimum 680 credit score

<sup>2</sup> Condotels

- Purchase and Rate and Term Refi: Maximum 80% LTV/CLTV
- Cash-out Refi: Maximum 75% LTV/CLTV
- Minimum 680 credit score
- Maximum 45% DTI

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV <sup>2</sup>
<b>Second Home</b>				
1-2	Purchase Rate & Term Refi	\$1,500,000	660 <sup>1</sup>	80%
		\$2,500,000	720	80%
		\$3,000,000	740	80%
		\$2,000,000	680	75%
		\$2,000,000	660 <sup>1</sup>	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%

<sup>1</sup> Minimum 680 credit score

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

<sup>2</sup> Condotels

- Maximum 75% LTV/CLTV for cash-out refi
- Minimum 680 credit score
- Maximum 45% DTI

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## SmartEdge Product Profile

The following are not permitted

- First time homebuyers
- Non-permanent residents

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV
<b>Investment Property</b>				
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%
<sup>1</sup> <b>Condotels</b> <ul style="list-style-type: none"> <li>• <b>Minimum 680 score</b></li> <li>• <b>Maximum 45% DTI</b></li> </ul> <p>Not permitted</p> <ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> </ul>				

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## SmartEdge Product Profile

ASSET QUALIFIER ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV <sup>1</sup>
<b>Primary Residence</b>				
1-4	Purchase	\$2,500,000	720	85%
	Rate & Term Refi	\$2,000,000	680	
<b>Second Home</b>				
1	Purchase Rate & Term Refi	\$2,000,000	720	80%
<sup>1</sup> Condotels <ul style="list-style-type: none"> <li>• Maximum 80% LTV</li> <li>• Minimum 680 credit score</li> </ul> <p>The following are not permitted on second homes</p> <ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> </ul>				

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