



## SmartSelf Product Profile

### Bank Statement and 1099 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> <li>• <b>Form 1099 statement income documentation</b></li> </ul>				



**SmartSelf Product Profile**  
**Bank Statement and 1099 Program**

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> <li>• <b>Form 1099 statement income documentation</b></li> </ul>				