



Conforming Refi Possible Product Profile: Correspondent

Newrez overlays are identified with yellow highlighting

ELIGIBILITY MATRIX					
Excludes Manufactured Housing and Co-ops					
Units	Transaction Type	Occupancy	Credit Score	LTV/CLTV	DTI ²
1	Rate & Term Refi	Primary Residence	620	97% ¹	65%
¹ 95.01%-97% LTV/CLTV <ul style="list-style-type: none"> • Max 105% CLTV with existing Community Second • Non-occupant co-borrower <ul style="list-style-type: none"> ○ Max 95% LTV/CLTV ○ Max 105% CLTV with Community Second 					
² West Virginia: Maximum 50% DTI					

MANUFACTURED HOUSING ELIGIBILITY MATRIX					
Units	Transaction Type	Occupancy	Credit Score	LTV/CLTV	DTI ¹
1	Rate & Term Refi	Primary Residence	620	95%	65%
¹ West Virginia: Maximum 50% DTI					

CO-OP ELIGIBILITY MATRIX					
Units	Transaction Type	Occupancy	Credit Score	LTV	DTI
1	Rate & Term Refi	Primary Residence	620	95%	65%
Subordinate financing not permitted					

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1. Loan Terms	Fixed Rate: 10- to 30-year terms in annual increments
2. Product Codes	2349 Refi Possible 10 Year Fixed
	2350 Refi Possible 15 Year Fixed
	2351 Refi Possible 20 Year Fixed
	2353 Refi Possible 30 Year Fixed
3. Existing loan eligibility	<p>The existing loan must</p> <ul style="list-style-type: none"> • Be a conventional mortgage loan owned by Freddie Mac • Be seasoned at least 12 months (from the original Note date to new loan Note date) • Not be subject to recourse, repurchase agreement, indemnification, outstanding repurchase demand, or credit enhancement (unless the new loan is also subject to the credit enhancement, or it is no longer required) • Not be an existing Freddie Mac Relief Refinance Mortgage, Freddie Mac Enhanced Relief Refinance Mortgage or Refi Possible Mortgage • The Freddie Mac Loan Lookup tool may be used to determine if Freddie Mac owns the loan. • Refi Possible may only be used one time • Refi Possible may not be combined with Home Possible
4. Borrower Benefit	<p>The refinanced loan must provide the following benefits to the borrower:</p> <ul style="list-style-type: none"> • A reduction in interest rate of at least 50 basis points, and • A reduction in the monthly payment that includes P&I, and the mortgage insurance (if applicable) is required.
5. Change in Borrowers	<ul style="list-style-type: none"> • The refinanced loan must have identical borrowers on the new loan as the existing loan. • New borrowers cannot be added or removed. • One or more borrowers may only be removed if: <ul style="list-style-type: none"> ○ The remaining borrower(s) meet the payment history requirements and provides evidence that they have made at least the last 12 months of payments from their own funds, or ○ Due to the death of a borrower (evidence of the deceased borrower's death must be documented in the loan file). • In all cases, at least one borrower from the mortgage being refinanced must be retained
6. Special Feature Codes	Refi Possible: J05
7. Temporary Buydown	Not permitted
8. QM Rebuttable Presumption/ HPML	HPML: Primary residence transactions must maintain an escrow account for a minimum of 5 years.
9. Net Tangible Benefit	<ul style="list-style-type: none"> • Delegated Clients are responsible for determining when Net Tangible Benefit must be met • Non-Delegated Clients <ul style="list-style-type: none"> ○ The Refi Possible NTB Worksheet must be completed for all transactions ○ In addition, a state specific NTB Test must be completed on refinance transactions in the following states: <ul style="list-style-type: none"> ▪ CO, MA, MD, ME, RI, SC, VA, and WV: Complete the state specific forms as required by the state • Refer to Newrez Net Tangible Benefit (NTB) Worksheets
10. Loan Limits	<ul style="list-style-type: none"> • https://guide.freddie.com/app/guide/bulletin/2020-45 • https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx • Super Conforming loan amounts not permitted
11. Eligible AUS Decision	LPA Accept and Findings indicating Refi Possible

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12. Ineligible AUS Decisions	LPA Caution		
13. Manual Underwrite	Not permitted		
14. Qualifying Rate	Fixed Rate: Note rate		
15. Types of Financing	Rate & Term Refinance (Limited Cash-out Refi) <ul style="list-style-type: none"> Cash back to the borrower not to exceed \$250 		
16. Texas Owner-Occupied Properties	<ul style="list-style-type: none"> Owner occupied properties with a first mortgage or second lien subject to Texas Section 50(a)(6) not permitted in this product. Refer to the Texas 50(a)(6) Product Profile. A copy of the current mortgage or note is required to determine if the terms are subject to Texas Section 50(a)(6) (also known as Home Equity Deed of Trust, Home Equity Installment Contract or Residential Home Loan Deed of Trust) (Non-Delegated Clients only) An existing Texas Section 50(a)(6) loan (either first or second mortgage) may be refinanced as a Texas non-Home Equity Section 50(f)(2) loan secured by a lien against the homestead subject to the following: <ul style="list-style-type: none"> Max 80% LTV/CLTV 12-month seasoning for any Texas Section 50(a)(6) loan (first or second) Cash back not permitted No additional funds may be included in the loan amount (except closing costs and prepaids) No new subordinate financing An Interior and Exterior Appraisal Report is required Lender must provide the <i>Notice of Refinance of a Texas Home Equity Loan Pursuant to Subsection (f)(2)</i> no later than the third business day after the loan application date and at least 12 days prior to closing 		
	Texas 50 (f)(2) Determination		
	New loan amount pays off existing lien and...	Existing lien is non-50(a)(6), the new lien is...	Existing lien is 50(a)(6), the new lien is...
	Provides even \$1 cash to borrower	Texas 50 (a)(6)	Texas 50 (a)(6)
	Pays off/down existing 50(a)(6) lien with no cash to borrower	Texas 50 (a)(6)	Texas 50(f)(2)
	Pays off/down existing 50(a)(6) lien with cash to borrower	Texas 50 (a)(6)	Texas 50 (a)(6)
	New lien is < existing UPB (no new funds)	Non-Texas 50 (a)(6)	Texas 50(f)(2)
	Funds, prepaids and/or closing costs	Non-Texas 50 (a)(6)	Texas 50(f)(2)
	Pays off/down purchase money second	Non-Texas 50 (a)(6)	Texas 50(f)(2)
	Pays off/down existing Secured Home Improvement loan (mechanic's lien)	Non-Texas 50 (a)(6)	Texas 50(f)(2)
	Provides funds to satisfy a court-ordered divorce equity buyout (owelty lien)	Non-Texas 50 (a)(6)	Texas 50 (a)(6)
<ul style="list-style-type: none"> Borrower may elect to have loan remain a Texas 50(a)(6). Refer to Texas 50(a)(6) product profile Once the borrower has completed a Texas 50(f)(2) any subsequent refinances of the homestead property may follow standard rate term refinance guidelines unless a cash-out refinance transaction 			

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17. Properties Listed for Sale	<ul style="list-style-type: none"> • Property must be taken off the market before the disbursement date • Borrower provides written confirmation of intent to occupy if primary residence
18. Eligible Subordinate Financing	<ul style="list-style-type: none"> • New subordinate financing if it replaces existing subordinate financing • Existing subordinate financing <ul style="list-style-type: none"> ○ May not be satisfied with the proceeds of the new loan ○ May remain in place if it is resubordinated to the new loan ○ May be simultaneously refinanced with the existing first lien, provided that <ul style="list-style-type: none"> ▪ the UPB of the new subordinate lien is not more than the UPB of the subordinate lien being refinanced, and ▪ there is no increase in the monthly P&I payment on the subordinate lien
19. Ineligible Subordinate Financing	<p>New subordinate financing not replacing existing subordinate financing</p>
20. Occupancy	<p>Primary residence</p>
21. Eligible Property Types	<ul style="list-style-type: none"> • 1-unit • Condos <ul style="list-style-type: none"> ○ Project review not required except <ul style="list-style-type: none"> ▪ Must confirm the project is not a condo hotel or motel, houseboat, timeshare, or segmented ownership project ▪ Must confirm the appropriate property and flood insurance is obtained • Co-ops <ul style="list-style-type: none"> ○ Delegated Clients <ul style="list-style-type: none"> ▪ NYC: 5 Boroughs (Bronx, Brooklyn, Manhattan, Queens, and Staten Island) and Nassau, Rockland, Suffolk, and Westchester counties ▪ NJ: Bergen, Essex, and Hudson counties ○ Non-Delegated Clients <ul style="list-style-type: none"> ▪ NJ: Bergen, Essex, and Hudson counties ○ Project review not required except <ul style="list-style-type: none"> ▪ Must confirm the project is not a condo hotel or motel, houseboat, timeshare, or segmented ownership project ▪ Must confirm the appropriate property and flood insurance is obtained • Leasehold estates: Standard leasehold review and requirements apply • Manufactured housing • Modular home • PUDs <ul style="list-style-type: none"> ○ Project review not required except <ul style="list-style-type: none"> ▪ Must confirm the project is not a motel, houseboat, timeshare, or segmented ownership project. ▪ Must confirm the appropriate property and flood insurance is obtained • Nevada <ul style="list-style-type: none"> ○ The following is required for condo & PUD units in Nevada for Delegated Clients: <ul style="list-style-type: none"> ▪ HOA dues for the subject unit must be current prior to closing ▪ HOA may not be seller of the subject unit

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22. Ineligible Property Types	<ul style="list-style-type: none"> • Condo hotels • Non-warrantable condos • Properties with a C5 and C6 condition rating 	
23. Ineligible States	<p>Ineligible for Newrez Underwriting</p> <ul style="list-style-type: none"> • Alaska • New York 	
24. Eligible Borrowers	<ul style="list-style-type: none"> • U.S. citizens • Permanent resident alien • Non-permanent resident alien • Inter vivos revocable trust: Trust must be reviewed by Newrez legal for Non-Delegated Clients <p>Newrez will not purchase loans from Principal/Owners of Newrez Correspondents.</p>	
25. Non-Occupant Co-Borrower	<p>Max LTV/CLTV/HCLTV ≤95% as long as the non-occupant co-borrower is on the Note of the existing loan being refinanced</p>	
26. Housing Payment History	<ul style="list-style-type: none"> • Follow LPA Accept • Mortgage Payment History for loan being refinanced <ul style="list-style-type: none"> • 0x30 in most recent six months; and • 1x30-day delinquency in months 7 through 12 • 0x60 in most recent 12 months • LPA will assess payment history through the date the mortgage tradeline was last reported on the credit report. • The payment history between the date the mortgage tradeline was last reported and the note date must be established. • If the borrower has missed payments due to COVID-19 forbearance, and those payments have been resolved per Announcement 2020-038, the missed payments are not considered delinquencies for purposes of meeting the payment history requirement (for as long as the temporary policy remains in place) 	
27. Income Requirements and Limits	<ul style="list-style-type: none"> • Qualifying income from all borrowers who will be on the Note must be included • Only the income used to qualify the borrowers must be included in the income limits • LPA will determine income eligibility: <ul style="list-style-type: none"> ○ Income must not exceed 100% AMI for the subject property location ○ See Income Eligibility by Census Tract Lookup tool to determine eligibility 	
	Income Type	Minimum documentation requirements
	Base Pay (non-variable)	Year-to-date paystub
	Base Pay (variable) Tip, Bonus, Overtime Income Commission Income	Year-to-date paystub and W-2 covering the most recent one-year period
	Military Income	Military Leave and Earnings Statement (LES)
	Self-employment	Most recent individual and business tax returns
	Alimony, Child Support, or Separate Maintenance	Copy of divorce decree, separation agreement, court order or equivalent documentation, and one month documentation of receipt
	All Other Eligible Income Types	Standard income documentation requirements apply
	Verbal confirmation of employment or existence of business is required for all borrowers per standard guidelines	

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28. IRS Form 4506-C	<ul style="list-style-type: none"> • Prior to Underwriting (NewRez underwritten loans) <ul style="list-style-type: none"> ○ Signed 4506-C for each borrower whose income must be documented with tax returns and used for qualification (self-employment, rental income, etc.) • At Closing (all loans) <ul style="list-style-type: none"> ○ 4506-C for each borrower whose income is used to qualify (regardless of income type) must be signed at closing even if LPA AIM waives the requirement ○ 4506-C for the business tax return transcript(s) must be signed at closing when the business returns are used for qualification even if LPA AIM waives the requirement
29. Assets	<ul style="list-style-type: none"> • When funds required for closing are more than \$500, funds in a depository, securities or retirement account used for closing must be documented with one month account statement or a direct account verification • When funds required for closing are \$500 or less, verification of funds is not required
30. Number of Financed Properties	No limitation
31. Appraisals	<ul style="list-style-type: none"> • Follow LPA Accept • Automated Collateral Evaluation (ACE) <ul style="list-style-type: none"> ○ LPA ACE+ PDR is not permitted ○ Must be dated within 120 days from the LPA offer date to the Note date ○ Not permitted if appraisal has already been obtained ○ Not permitted for deed restricted properties including age restrictions (55+) • A \$500 credit will be provided if an appraisal is obtained
32. Escrow Waiver	Escrow Waiver Eligibility <ul style="list-style-type: none"> • Max LTV ≤ 80% <ul style="list-style-type: none"> ○ CA: LTV < 90% ○ NM: LTV < 80% • Escrows may not be waived for borrowers who exhibit recent delinquencies
33. Power of Attorney	See the Client Guide
34. Principal Curtailment	A principal curtailment is permitted up to lesser of 2% of the loan amount or \$2,500
35. MI Eligible Providers	<ul style="list-style-type: none"> • MI company must be acceptable to Freddie Mac
36. MI Eligible Programs	<ul style="list-style-type: none"> • Borrower Paid Mortgage Insurance <ul style="list-style-type: none"> ○ Monthly plans ○ Annual plans ○ Single-premium plan • Financed MI <ul style="list-style-type: none"> ○ MI coverage is based on LTV excluding financed premium ○ LTV including financed premium may not exceed LTV limitations for product • Lender-Paid Mortgage Insurance <ul style="list-style-type: none"> ○ Client ordered <ul style="list-style-type: none"> • Must be activated and remitted to MI company prior to purchase by Newrez
37. MI Ineligible Programs	<ul style="list-style-type: none"> • Reduced or custom mortgage insurance • Lender annual plans • Lender-paid monthly plans

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	<ul style="list-style-type: none"> Split-premium 																						
38. MI Coverage	<ul style="list-style-type: none"> Private Mortgage Insurance is required for all loans >80% LTV Consult individual MI company guidelines NY State: Use the appraised value to determine if mortgage insurance is required. If Mortgage Insurance is required, use the lesser of the sales price or appraised value to determine the appropriate coverage 																						
	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">LTV</th> <th style="width: 50%;">Standard Coverage</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">All Standard Manufactured Homes, and Fixed Rate: > 20-year Term</td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: center;">85.01% to 90%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">80.01% to 85%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Fixed Rate: ≤ 20-year Term (No Manufactured Homes)</td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">85.01% to 90%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td style="text-align: center;">80.01% to 85%</td> <td style="text-align: center;">6%</td> </tr> </tbody> </table>	LTV	Standard Coverage	All Standard Manufactured Homes, and Fixed Rate: > 20-year Term		95.01% to 97%	35%	90.01% to 95%	30%	85.01% to 90%	25%	80.01% to 85%	12%	Fixed Rate: ≤ 20-year Term (No Manufactured Homes)		95.01% to 97%	35%	90.01% to 95%	25%	85.01% to 90%	12%	80.01% to 85%	6%
	LTV	Standard Coverage																					
	All Standard Manufactured Homes, and Fixed Rate: > 20-year Term																						
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39. Ineligible Programs	<ul style="list-style-type: none"> Home Possible Super Conforming Mortgage Freddie Mac Relief Refinance Mortgage Freddie Mac Enhanced Relief Refinance Mortgage Texas 50(a)(6) loan 																						

40. Version History		
Section	Update	Date
Borrower Benefit	Remove \$50.00 reduction of monthly payment	11-4-21
Types Of Financing	Remove \$5,000 Financing Cost requirement	11-4-21
Ineligible States	New York is ineligible for NewRez Underwriting	November 12, 2021
Texas Owner Occupied Properties	A copy of the current mortgage or note is required to determine if the terms are subject to Texas Section 50(a)(6) (also known as Home Equity Deed of Trust, Home Equity Installment Contract or Residential Home Loan Deed of Trust) (Non-Delegated Clients only)	December 17, 2021
Texas Owner Occupied Properties	Added below in red <ul style="list-style-type: none"> An existing Texas Section 50(a)(6) loan (either first or second mortgage) may be refinanced as a Texas non-Home Equity Section 50(f)(2) loan secured by a lien against the homestead subject to the following: <ul style="list-style-type: none"> Lender must provide the <i>Notice of Refinance of a Texas Home Equity Loan Pursuant to Subsection (f)(2)</i> no later than the third business day after the loan application date and at least 12 days prior to closing 	December 17, 2021

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Texas Owner Occupied Properties	Added Texas 50(f)(2) -An Interior and Exterior Appraisal Report is required	December 22, 2021
Existing Loan Eligibility	Removing the requirement that the Mortgage being refinanced be seasoned no more than 120 months.	January 31, 2022
Income Requirements and Limits	Update Borrower income eligibility to 100% of area median income	January 31, 2022
Ineligible Property Types	<p>Removed the below Ineligible Manufactured Home Property Types. These are now eligible</p> <ul style="list-style-type: none"> • Condo • Leasehold • Hawaii • New Construction • Hobby Farm • Mixed Use <p>Units located in a Mobile Home Park are still ineligible for Manufactured Housing. This is moved to the Guide.</p>	April 21, 2022
Appraisals	LPA ACE +PDR is not permitted	July 18,2022
Eligibility Matrix	Added Co-ops	September 1, 2022
Eligible Property Types	Added Co-ops	September 1, 2022
MI Coverage	Reworded MI Coverage verbiage	September 12, 2022

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