

Closed End Second Standalone Home Equity Loan Underwriting

ELIGIBILITY MATRIX					
Units	Occupancy	Loan Amount	Credit Score	CLTV	DTI
1 Unit	Primary Residence	\$300,000	760	90%	45%
		\$350,000	720	85%	
		\$400,000	760	80%	
		\$300,000	700		
		\$250,000	680	75%	
		\$100,000	660		

ELIGIBILITY MATRIX					
Units	Occupancy	Loan Amount	Credit Score	CLTV	DTI
1 Unit	Second Home	\$300,000	720	80%	45%
		\$250,000	680	75%	
		\$150,000	660	70%	

ELIGIBILITY MATRIX					
Units	Occupancy	Loan Amount	Credit Score	CLTV	DTI
1 Unit	Primary Residence	\$300,000	760	85%	45.01% – 50%
		\$350,000	720	80%	
		\$400,000	760	75%	
		\$300,000	700		