



Program Number	Program Description	Program Type	Max Loan Amount	Max LTV/ CLTV	Min FICO ⁷	Occupancy Types	Purpose	Doc Types
6010	Conforming Fixed (LP) ⁴	Conventional	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95% HTLTV ²	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6012	Conforming ARM (LP) ⁴	Conventional	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95% HTLTV ²	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6051	FHA Fixed and ARM Refinance (LP)	Government	HUD County Limit ⁵	97.75%/97.75%	580 ⁸	OO	R&T/CO	Full
6052	FHA Streamline Fixed and ARM Refinance (no credit qualifying)	Government	HUD County Limit ⁵	N/A /125%	580 ⁸	OO/NOO	R&T	Streamline
6059	FHA Streamline Fixed and ARM Refinance (credit qualifying)	Government	HUD County Limit ⁵	N/A /125%	580 ⁸	OO/NOO	R&T	Full
6068	FHA Fixed and ARM Purchase (LP)	Government	HUD County Limit ⁵	96.5%	580 ⁸	OO	P	Full
6113	Conforming Fixed (DU) ⁴	Conventional	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95% HTLTV ²	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6151	DU FHA Refinance	Government	HUD County Limit ⁵	97.75%/97.75%	580 ⁸	OO	R&T/CO	Full
6152	DU FHA Purchase	Government	HUD County Limit ⁵	96.5%	580 ⁸	OO	P	Full
6154	Conforming ARM (DU) ⁴	Conventional	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95% HTLTV ²	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/Co	Full
6176	VA IRRRL (Interest Rate Reduction Refinance Loan)	Government	\$417,000	100%	580 ⁸	OO	R&T	IRRRL
6178	VA DU Purchase	Government	\$417,000	100%	580 ⁸	OO	P	Full
6179	VA DU Refinance	Government	\$417,000	100%	580 ⁸	OO	CO	Full
6185	DU Super Conforming Fixed ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6186	DU Super Conforming ARM ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6187	LP Super Conforming Fixed ⁴	Conventional	HUD County Limit ⁶	90% OO 80% 2 nd / NOO	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6188	LP Super Conforming ARM ⁴	Conventional	HUD County Limit ⁶	90% OO 80% 2 nd / NOO	N/A ^{4,9}	OO/2 nd /NOO	P/R&T/CO	Full
6189	LP High Balance Fixed FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	580 ⁸	OO	P/R&T/CO	Full
6191	DU High Balance Fixed FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	580 ⁸	OO	P/R&T/CO	Full
6197	VA Jumbo Purchase	Government	VA County Limit	100%	580 ⁸	OO	P	Full
6198	VA Jumbo Refinance	Government	VA County Limit	100%	580 ⁸	OO	CO ³	Full
6203	FHA High Balance Streamline	Government	HUD County Limit ⁶	97.75%	580 ⁸	OO	R&T	Streamline
6205	USDA Rural Housing	USDA	USDA Limits	100%	580 ⁸	OO	P	Full
6206	FHA Streamline with Appraisal	Government	HUD County Limit ⁵	97.75%/97.75%	580 ⁸	OO	R&T	Streamline
6208	LP Single Life of Loan BPMI/LPMI ⁴	Conventional	Conforming Loan Limit	95%	N/A ^{4,9}	OO/2 nd		
6209	DU Single Life of Loan BPMI/LPMI ^{4,10}	Conventional	Conforming Loan Limit	95%	N/A ^{4,9}	OO	P/R&T	Full
6210	USDA Rural Housing Refinance	USDA	USDA Limits	100%	580 ⁸	OO	R&T	Full
6213	DU Refi Plus ≤ 105%	Conventional	Conforming Loan Limit	105% ¹²	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6214	LP Relief Refi ≤ 105%	Conventional	Conforming Loan Limit	105% ¹¹	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6215	LP Relief Refi ≤ 125%	Conventional	Conforming Loan Limit	125% ¹¹	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6216	DU Refi Plus ≤ 125%	Conventional	Conforming Loan Limit	125% ¹²	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6217	DU Super Refi Plus < 105%	Conventional	Conforming Loan Limit	105%	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6218	USDA Rural Housing Streamline Temporarily Unavailable	USDA	USDA Limits	100%	580 ⁸	OO	R&T	Full
6220	DU Super Refi Plus ≤ 125%	Conventional	Conforming Loan Limit	125% ¹²	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full
6228	DU 6228 5-10 Properties	Conventional	Conforming Loan Limit	70%	720	2 nd /NOO	P/R&T	Full
6231	DU FHA Purchase 90 Day Waiver	Government	HUD County Limit ⁵	96.5%	580 ⁸	OO	P	Full
6233	LP FHA Purchase 90 Day Waiver	Government	HUD County Limit ⁵	96.5%	580 ⁸	OO	P	Full
6234	DU Refi Plus > 125%	Conventional	Conforming	Unlimited ¹²	N/A ^{4,9}	OO/2 nd /NOO	R&T	Full

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6235	DU Super Refi Plus > 125%	Conventional	Conforming Loan Limit	Unlimited ¹²	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6255	LP Relief Refi > 125%	Conventional	Conforming Loan Limit	Unlimited ¹¹	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6259	DU Refi Plus ≤ 105% With MI	Conventional	Conforming Loan Limit	105% ¹²	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6260	DU Refi Plus ≤ 125% With MI	Conventional	Conforming Loan Limit	125% ¹²	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6261	DU Refi Plus > 125% With MI	Conventional	Conforming Loan Limit	Unlimited ¹²	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6263	LP Relief Refi With MI	Conventional	Conforming Loan Limit	105% ¹¹	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6268	LP Relief Refi With MI	Conventional	Conforming Loan Limit	125% ¹¹	N/A ^{4,9}	OO/2nd/NOO	R&T	Full
6269	LP Relief Refi With MI	Conventional	Conforming Loan Limit	Unlimited ¹¹	N/A ^{4,9}	OO/2nd/NOO	R&T	Full

Cash Out

Conv – 80% Max LTV; 2nd Home – 75% Max LTV; NOO – 75% Max LTV;
 FHA – 85% Max LTV;
 VA – 100% Max LTV;
 Max LTV could vary by program.

Second Homes

Purchase 90% Max LTV;
 Cash Out 75% Max LTV

Non-Owner Occupied

Purchase - 80% Max LTV;
 Rate and Term - 75% Max LTV;
 Cash Out - 75% Max LTV.

Footnotes:

- ¹Max 95% LTV Owner Occupied; Purchase/ R&T; 1 unit SFR only.
²TLTV must be met with HTLTV maximum. Max cash disbursed at close limited to TLTV.
³Any non-streamline VA Refi is considered cash out.
⁴MI guidelines apply to all conventional loans. Minimum fico score is 620.
⁵Max loan amount is \$417,000 or HUD county limit, which ever is lower (excluding Hawaii); Hawaii is \$544,185.
⁶Min loan amount is \$417,001 (excluding Hawaii); Hawaii is \$544,186.
⁷All Borrowers must have a qualifying credit score. Exceptions granted on a case-by-case basis when the primary borrower has a qualifying score. Pricing adjustment applies.
⁸Underwritten to DU/LP/GUS findings, with a 580 minimum fico score.
⁹Underwritten to DU/LP findings (no minimum fico score requirement).
¹⁰MI must be paid by borrower with cash.
¹¹May use the HVE values received on the Loan Prospector feedback certificate instead of obtaining an appraisal to determine the property value for certain 1 or 2 unit properties.
¹²Property Inspection Waiver allowed per DU.

NOTE: Values shown are examples of maximums and minimums allowed. Consult Direct Mortgage Loan Program Guidelines for details regarding any specific loan.

Loan programs are subject to change at any time without prior notice.

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