

Documentation		Credit Ascent	Self Employed Solutions	Asset Utilization	Investor Solutions
<b>Documentation</b>		Full- 2 year W2 and 4506 T	24 mo personal & 3 mo business bank statements	Asset used to supplement income	Underwritten to property income and borrower's credit
<b>Loan Amount</b>		\$2,000,000	\$1,000,000	\$1,000,000	\$750,000
<b>Cash Out Allowed</b>		Up to \$300,000 or 40% Property Value	Up to \$200,000 or 40% Property Value	N/A	Up to \$150,000 or 30% Property Value
<b>Maximun LTV</b>		Up to 85%	Up to 85%	Up to 70%	Up to 70%
<b>Minimun FICO</b>		500	600	700	640
<b>Maximun DTI</b>	Owner Occ	50%	43%	Asset Depletion: 43% Appex Q: 55%	N/A
	Second Home	45%	43%		
	Non-Owner	45%	41%	Asset Depletion: 41% Appex Q: 50%	41%
<b>Reserves<sup>1</sup></b>		<b>Min 2 Months</b> (Varies by loan characteristics)	<b>Min 6 Months</b> (Varies by loan characteristics)	<b>Min 6 Months</b> (Varies by loan characteristics)	12 Months
<b>Residual Income<sup>1</sup></b>		Min VA Matrix + \$750 (Varies by loan characteristics)	Min VA Matrix + \$2000 (Varies by loan characteristics)	Min VA Matrix + \$2000 (Varies by loan characteristics)	N/A
<b>Housing History</b>	A	0x30x12 & 0x60x24	0x30x12 & 0x60x24	0x30x12 & 0x60x24	0x30x12 & 0x60x24
	A-	0x30x12	0x30x12	0x30x12	0x30x12
	B+	1x30x12	1x30x12	N/A	1x30x12
	B	0x60x12	0x60x12	N/A	N/A
	B-	0x90x12	N/A	N/A	N/A
	C	0x120x12	N/A	N/A	N/A
<b>Bankruptcy<sup>2</sup> &amp; Foreclosure Seasoning</b>	A	> 48 Months	> 48 Months	> 48 Months	> 48 Months
	A-	> 36 Months	> 36 Months	> 36 Months	> 36 Months
	B+	> 36 Months	> 36 Months	N/A	> 36 Months
	B	> 24 Months	> 24 Months	N/A	N/A
	B-	> 12 Months	N/A	N/A	N/A
	C	Settled	N/A	N/A	N/A
<b>Short Sale / DIL Seasoning</b>	A	> 36 Months	> 36 Months	> 36 Months	> 36 Months
	A-	> 24 Months	> 24 Months	> 24 Months	> 24 Months
	B+	> 12 Months	> 12 Months	N/A	> 12 Months
	B	Settled	Settled	N/A	N/A
	B-	Settled	N/A	N/A	N/A
	C	Settled	N/A	N/A	N/A

1) Reserves and residual income varies by grade and LTV. Please see guidelines for further information.

2) Chapter 7, Chapter 11, Chapter 13 Dismissal

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