

Conforming Balance – Primary Residence

Purpose	LTV	CLTV	Min Credit Score	Max DTI Underwriting Method	
				AUS	Manual
Purchase	96.5%	100% ³	620	Per AUS	40/50%
			580 ^{1,2}	31/43% ¹	31/43% ¹
Rate/Term Refinance	97.75%	97.75%	620	Per AUS	40/50%
			580 ^{1,2}	31/43% ¹	31/43% ¹
Cash-out Refinance	85%	85%	620	Per AUS	40/50%
Streamline Refinance (current loan not serviced by Plaza)	N/A	N/A ³	620	N/A ⁴	N/A ⁴
Streamline Refinance (current loan serviced by Plaza)			580		

High Balance – Primary Residence

Purpose	LTV	CLTV	Min Credit Score	Max DTI Underwriting Method	
				AUS	Manual
Purchase	96.5%	96.5%	620	Per AUS	40/50%
Rate/Term Refinance	97.75%	97.75%	620	Per AUS	40/50%
Cash-out Refinance	85%	85%	640	Per AUS	40/50%
Streamline Refinance (current loan not serviced by Plaza)	N/A	N/A ³	620	N/A ⁴	

High balance cash out requires a 640 fico

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