

## Jumbo AUS

<b>Maximum Loan Amount</b>	\$2,500,000
<b>Maximum Number of Finance Properties</b>	4
<b>Minimum Fico</b>	680-740
<b>Maximum DTI</b>	Up to 45%
<b>Reserves</b>	6-36 Months
<b>Maximum LTV</b>	Up to 89.99%
<b>Maximum Cash Out</b>	Up to \$750,000*
<b>Credit Event</b>	Permitted, 7 yr. or older

**20**  
Year Fixed

**25**  
Year Fixed

**30**  
Year Fixed

Contact us!  
855-253-8439



Approve/Ineligible requirement - see the underwriting section of the Jumbo AUS Product Matrix  
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- Same pricing as full documentation program
- Asset Depletion with no age requirements
- Removal of 43% DTI cap
- Removal of FTHB restrictions, except for a maximum loan amount of \$1.5 million - specific FTHB reserve requirements apply
- Documentation lift for salaried borrowers and assets
- Elimination of minimum trade line requirements
- CU score of less than 2.5 can be used in lieu of a CDA
- Removal of maximum cash-out limits
- Number of financed properties follows Agency guidelines
- No longer restricted by Appendix Q
- Does not require signed leases for rental income
- RSU income, Texas 50(a)(6) transaction are permitted
- Cash back to the borrower on a rate/term transaction up to 1% of the loan amount is permitted
- Loans must be run through Fannie Mae's Desktop Underwriter (DU)
- Streamline underwriting

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