

JUMBO

Loan Products

Jumbo Plus AUS

Maximum Loan Amount	\$2,000,000
Maximum Number of Finance Properties	Follow Fannie Mae Guidelines Primary = Unlimited 2nd Home & Investment = 10
Minimum Fico	661
Maximum DTI	Up to 49.99%
Reserves	As low as 3 months
Maximum LTV	89.99%
Maximum Cash Out	No Limit
Credit Event	Follow Fannie Mae Single Loan Waivers considered for events with extenuating circumstances in last 2-4yrs
Housing History	1x30 in last 12 months; 2x30 in last 24 months permitted
Non-Warrantable Condos/Condotels	Permitted on Primary and 2nd homes with reduced LTV/CLTV
Asset Depletion	Permitted on Primary and 2nd Homes with no age restrictions

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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Jumbo Plus AUS

- 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
- Loans must be run through Fannie Mae's Desktop Underwriter (DU)
- Streamline underwriting
- First Time Homebuyers permitted with no LTV restrictions
- Agency high balance loan amounts permitted

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