



# Amplify 2nd Liens

## Fixed 15yr or 30/15

### Purchase and Rate Term Refinance

Occupancy Type	Primary		
Loan Amount	Loan Amounts \$75,000 to \$150,000		
	DU		
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%/95%	700	45%

Second Home		
Loan Amounts \$400,000 and under		
DU		
Max LTV/CLTV	Min FICO	Max DTI
80%/85%	680	45%

Occupancy Type	Primary		
Loan Amount	Loan Amounts \$75,000 to \$250,000		
	DU		
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%/90%	680	45%
2 Units	80%/85%	680	45%

Occupancy Type	Primary		
Loan Amount	Loan Amounts \$251,000 to \$400,000		
	DU		
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI
1-2 Units	80%/90%	700	45%

Occupancy Type	Primary		
Loan Amount	Loan Amounts \$400,001 to \$750,000		
	DU		
AUS Engine	Max CLTV	Min Fico	Max DTI
1 Unit	75%	700	45%

### Basic Loan Parameters

Loan amount minimum \$75,000  
 DU Approve/Eligible or LP Accept findings/ PIW allowed up to \$250,000 loan amount  
 DU Approve/Ineligible allowed for Jumbo 1st or ARM program only

6 months reserves on 95% CLTV, otherwise 3 months reserves required  
 1st lien CLTV max 80%; Asset utilization not allowed  
 Use 1st lien appraisal/title commitment  
 Non Permanent Residents Max CLTV 90%  
 Non Occupying Co-Borrowers Max CLTV 90%  
 First time homebuyers Max DTI 43%  
 No mortgage lates in last 12 months  
 Gift funds not allowed on CLTVs over 90%  
 Non Warrantable Condos OK  
 Duplex must qualify without rental income  
 All Appraisals must be compliant with government requirements  
 Max Acreage 25 acres  
 Cummulative Loan Amounts (1st & 2nd) not to exceed \$1,499,999.