



Amplify Home Equity

Fixed Rate (15, 20 yr terms)

Home Equity/Cash Out

Occupancy Type	Primary (1st Lien)			Primary (2nd Lien)		
Loan Amount	Loan Amounts \$100,000- \$750,000			Loan Amounts \$100,000 to \$500k		
	DU			Manual Underwrite		
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%	700	DU	80%	660	45%
1 Unit	80%	660	45%	N/A	N/A	N/A

Basic Loan Parameters

<p>Minimum Loan Amount \$100,000 Maximum Loan Amount \$750,000 Escrow Waiver: LTV ≤80%</p> <p>1st Lien Requires DU Approve/Eligible or Approve/Ineligible; PIW not allowed Follow 50(a)(6) regulations; only 1 Home Equity allowed per year</p> <p>Non Warrantable Condos OK with rate adjuster & reduce LTV/CLTV by 5% of program guidelines Title search only</p>	<p>AVM Loan Amt \$100K; Property Inspection w/Value Loan Amt ≤\$375K; Appraisal >\$375k HPML requires escrows (1st lien) and full appraisal 2nd Lien Follow rule of 1 (1yr W2; 1yr tax returns; 1 mo paystubs; 1 yr transcripts) Max Cash Back \$500K</p> <p>All Appraisals must be ordered through Amplify approved AMC</p> <p>Cummulative Loan Amounts (1st & 2nd) not to exceed \$1,499,999 Max Acreage 25 acres; Min square feet 600</p>
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Wholesale 06/16/2022



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%

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; Min square feet 600

Cumulative Loan Amounts (1st & 2nd) not to exceed \$1,499,999.

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%



Amplify Professional Program

15 or 30 Year Fixed; Adjustable Rate Mortgage (10/5)

Purchase

Occupancy Type	Owner Occupied (1 Unit)				
	Manual Underwriting				
Loan Amount	Max LTV		Min FICO	Max DTI	Reserves
\$1,000,000	90%	90%	700	43%	3
\$1,250,000	90%	90%	700	43%	4
\$1,500,000	90%	90%	720	43%	6
\$1,500,000	85%	85%	700	43%	6
\$1,750,000	80%	80%	700	43%	6

Rate/Term Refinance

Occupancy Type	Owner Occupied (1 Unit)				
	Manual Underwriting				
Loan Amount	Max LTV		Min FICO	Max DTI	Reserves
\$1,000,000	90%	90%	700	43%	3
\$1,250,000	90%	90%	720	43%	3
\$1,250,000	85%	85%	700	43%	4
\$1,500,000	85%	85%	720	43%	4
\$1,500,000	80%	80%	700	43%	6
\$1,750,000	75%	75%	700	43%	6

Basic Loan Parameters

Borrower must be a resident or practicing medical doctor, oral surgeon, dentist, optometrist, pharmacist, nurse anesthetist, nurse practitioner, physician assistant, veterinarian, attorney or CPA.

Borrower eligibility: US Citizen, Permanent Resident Alien, Non Permanent Resident, First Time Homebuyer, Revocable Trusts
 Non Occupant Co Borrower: Over 80%-89.99% Occupant Max DTI 50%; LTV over 90% Occupant max DTI 45%

Escrow Waiver: LTV ≤ 80%; Flood zone requires escrows

Gift funds okay if Mortgage/Rental history is 0x30 in last 24 months & no prior bankruptcy, foreclosure, deed-in-lieu or short sale

Income documentation for 2 full years is required. Two years W2s, Two years Personal and Business tax returns if S/E

Mortgage insurance is not required

1 Unit, Attached or Detached, PUDs, Warrantable condos okay. Non Warrantable Condos - max CLTV 85%

2-4 unit properties not allowed

New employment contracts okay if non-contingent for up to 60 days after closing. Must have assets to support 60 days

Asset Utilization not allowed

Max seller/interested party contributions =6%

Delayed Financing okay. Follow Fannie guidelines

Must have 2 year work history or 6 months after diploma(if not self employed); 2 years credit history to qualify

Must have 3 tradelines: 24 months review all tradelines; 1 credit card, 1 installment or mortgage; may ask for housing history
 - authorized user accounts do not count

Max acreage 25 acres

Min square feet 600

10/5 Qualifying rate is note rate

Full appraisal required

Student Loans- If the monthly payment reported on the credit report is zero, use 0.5% of the outstanding balance, as reported on the credit report. Use the monthly payment on the credit report or other file documentation if the amount is greater than zero

All loans are fully amortized



Amplify Jumbo

15 or 30 Year Fixed; Adjustable Rate Mortgage (5/1, 10/5)

Purchase and Rate Term Refinance

Occupancy Type	Primary DU			
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI	Reserves
1 Unit	80%/90%	700	45%	3
2 Unit	80%	700	45%	6

Second Home DU			
Max LTV/CLTV	Min FICO	Max DTI	Reserves
80%	700	43%	3

Cash Out Refinance

Occupancy Type	Primary DU			
AUS Engine	Max CLTV	Min Fico	Max DTI	Reserves
1 Unit	80%	700	45%	N/A

Basic Loan Parameters

Min Loan Amount \$1 over Conforming
 Max Loan Amount \$999,999 (regardless of units)
 Escrow Waiver: LTV ≤ 80%
 Asset Utilization okay. Follow guidelines and reduce LTV/CLTV by 5%
 Only DU Approve/Ineligible Response; PIW Not Allowed
 Max Cash back on cash out \$750k
 Non Warrantable Condos max LTV 75%
 Gifts allowed after 5% down
 5/1 Qualifying rate is greater or fully indexed rate o note rate +2%
 10/5 Qualifying rate is note rate
 Delayed Financing okay. Follow Fannie guidelines
 Must have 2 year work history; 2 years credit history to qualify
 Must have 3 tradelines: 24 months review all tradelines; 1 credit card, 1 installment or mortgage; may ask for housing history-- authorized user accounts do not count; credit must have activity in the last 12 months
 Max acreage 25 acres; Min square feet 600
 All Appraisals must be ordered through Amplify approved AMC

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Wholesale 07/12/2022



Amplify Super Jumbo

15 or 30 Year Fixed; 5/1, 10/5 ARMs

Purchase and Rate Term Refinance

Occupancy Type	Owner Occupied (1 Unit)				
	Manual Underwriting				
Loan Amount	Max LTV	Min FICO	Max DTI**	Purchase Reserves	Refinance Reserves
\$1,000,000	80%	700	43%	3	3
\$1,500,000	80%	700	43%	6	6
\$2,000,000	80%	720	43%	12	9

Occupancy Type	Second Home (1 Unit)			
	Manual Underwriting			
Loan Amount	Max LTV/CLTV	Min FICO	Max DTI**	Reserves
\$1,000,000	80%	720	43%	6
\$1,500,000	80%	740	43%	12
\$2,000,000	75%	720	40%	18

Out Refinance				
Occupancy Type	Owner Occupied (1 Unit)			
	Manual Underwriting			
Loan Amount	Max CLTV	Min Fico	Max DTI**	Reserves
\$1,000,000	80%	720	38%	6
\$1,000,000	75%	700	38%	6
\$1,500,000	80%	740	38%	6
\$1,500,000	75%	720	38%	6
\$2,000,000	75%	760	38%	12
\$2,000,000	70%	740	38%	12

Basic Loan Parameters

DU approve/ineligible for documentation relief okay under \$1.5M. Manual underwriting ≥ \$1.5

No exceptions to loan matrix. Escrow Waiver: LTV ≤ 80%

Non Warrantable Condos max CLTV 75% and rate adjuster

Asset Utilization OK-- see guidelines with 5% reduction to max LTVs

Non Permanent Resident Aliens= Lesser of max LTV 80% or program guidelines

Site condos do not require a questionnaire

Asset Utilization OK-- see guidelines with 5% reduction to max LTVs

Interested party contributions = 3%

Non Owner Occupying Co-Borrowers not allowed. Gifts from relatives allowed after min 10% min down payment

Delayed financing follows Fannie Mae guidelines and is okay up to \$1.5M; Regular cash out- max cash in hand after closing \$750k

****Loan Amounts ≥ \$1.5M -- Self-Employed -- requires 2 years tax returns & YTD P&L, as applicable**

Renting departing residence requires additional 6 months reserves after closing

Restricted Stock Units Income-- follow Freddie Mac guidelines

Reserves-- IRA/401k use 50% of eligible vested balance; Stocks, Mutual Funds use 70% of balance

Qualifying rate for 5/1 is greater of fully indexed rate or note rate +2%

First time homebuyers eligible to \$1.5M with 24 month rental history

Must have 2 year work history, 2 years credit history to qualify.

Max acreage 25 acres

Min square footage 600sq ft

Primary wage earner must have 3 tradelines: min 24 mths review all tradelines; 1 credit card; 1 installment or mortgage; housing history may be required-- authorized user accounts do not count; credit must have activity in the last 12 months



Amplify Conforming

Fixed Rate (15 and 30 year terms)

Purchase and Rate Term Refinance

Occupancy Type	Primary			Second Home		
Loan Amount	Loan Amounts: \$75,000 to Max Conforming Limit			Loan Amounts \$75,000 to Max Conforming Limit		
	DU			DU		
AUS Engine	Max LTV/CLTV	Min FICO	Max DTI	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%/95%	700	43%	80%/90%	700	43%
2 Unit	80%/85%	700	43%	75%	700	45%

Cash Out Refinance

Occupancy Type	Primary		
Loan Amount	Loan Amounts: \$75,000 to Max Conforming Limit		
	DU		
AUS Engine	Max CLTV	Min Fico	Max DTI
1 Unit	80%	700	45%

Basic Loan Parameters

Minimum Loan Amount \$75,000
 Max Loan Amount Conforming Limits; Follow DU for reserves
 Escrow Waiver: LTV ≤ 80%
 Only DU Approve/Eligible Response; PIW Not Allowed
Non Warrantable Condos and Asset Utilization reduce
LTV/CLTV by 5% of program guidelines
Minimum square footage 600 square feet- Must have like comps
 All Appraisals must be ordered through Amplify approved AMC
 Max Cash Back at Closing \$300k

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Wholesale/Correspondent 5/23/2022



Amplify Conforming ARM

Adjustable Rate Mortgage (5/1, 10/5)

Purchase and Rate Term Refinance

Occupancy Type	Primary		
Loan Amount	Loan Amounts: \$100,000 to Max Conforming Limit		
AUS Engine	DU/		
	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%/95%	700	43%
1 Unit	80%/85%	680	45%
2 Unit	80%/85%	700	43%

Second Home		
Loan Amounts \$100,000 to Max Conforming Limit		
DU		
Max LTV/CLTV	Min FICO	Max DTI
80%/90%	700	45%
80%/85%	680	43%

Cash Out Refinance

Occupancy Type	Primary		
Loan Amount	Loan Amounts: \$100,000 to Max Conforming Limit		
AUS Engine	DU		
	Max CLTV	Min Fico	Max DTI
1 Unit	80%	700	43%
2 Unit	N/A	N/A	N/A

Basic Loan Parameters

Minimum Loan Amount \$100,000, Maximum Loan Amount Conforming Limits
 Escrow Waiver: LTV ≤ 80%
 Max CLTV Non Permanent Resident Aliens 90%
 Only DU Approve/Eligible Response; PIW Not Allowed
 Non Warrantable Condos & Asset Utilization reduce LTV/CLTV by 5% of program guidelines
 5/1 Qualifying rate is greater of fully indexed rate or note rate + 2%
 10/5 Qualifying rate is note rate
Minimum square footage 600 square feet- Must have like comps
 Max Cash Back at Closing \$300K
 All Appraisals must be ordered through Amplify approved AMC

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Wholesale/Correspondent 07/12/22



Amplify Investment Properties

Fixed Rate (15 , 20)

Purchase and Rate Term Refinance			
Occupancy Type	Non Owner Occupied		
Loan Amount	Loan Amounts: \$50,000 to Conforming Max		
AUS Engine	DU/		
	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%	700	45%
2 Unit	75%	700	43%

Cash Out Refinance			
Occupancy Type	Non Owner Occupied		
Loan Amount	Loan Amounts: \$50,000 to Conforming Max		
AUS Engine	DU		
	Max CLTV	Min Fico	Max DTI
1 Unit	75%	700	43%
2 Unit	70%	700	43%

Basic Loan Parameters
Minimum Loan Amount \$75,000, Maximum Loan Amount Conforming Limits
Escrow Waiver: LTV ≤ 80%
Non Permanent Resident Aliens not allowed.
Only DU Approve/Eligible Response Recommended; PIW Not Allowed
Non Warrantable Condos with rate adjuster & reduce LTV/CLTV by 5% of program guidelines
All Appraisals must be ordered through Amplify approved AMC
Asset Utilization Not Allowed
Reserves follow Fannie Guidelines/DU approval
Max cash back at closing \$150k
<u>Minimum square footage 600 square feet- Must have like comps</u>