



Amplify 2nd Liens

Fixed 15yr or 30/15

Purchase and Rate Term Refinance

Occupancy Type	Primary		
	Loan Amounts \$75,000 to \$200,000		
AUS Engine	DU		
	Max LTV/CLTV	Min FICO	Max DTI
1 Unit	80%/95%	700	45%

Second Home (1 unit only)		
Loan Amounts \$300,000 and under		
DU		
Max LTV/CLTV	Min FICO	Max DTI
80%/85%	680	45%

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

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

Occupancy Type	Primary		
	Loan Amounts \$400,001 to \$500,000		
AUS Engine	DU		
	Max CLTV	Min Fico	Max DTI
1 Unit	80%	700	43%

Occupancy Type	Primary		
	Loan Amounts \$500,001 to \$750,000		
AUS Engine	DU		
	Max CLTV	Min Fico	Max DTI
1 Unit	70%	700	43%

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%

2nd lien loan amounts under \$400k, cumulative Loan Amounts (1st & 2nd) not to exceed \$1,499,999. Over \$400k max \$2,000,000

Duplex must qualify without rental income

All Appraisals must be compliant with government requirements

Max Acreage 25 acres; Min square feet 600

Refinance must be seasoned 12 months