



Amplify Professional Program

5/6 ARM 1st Lien with 30/15 2nd Lien

Purchase

Occupancy Type Owner Occupied (1 Unit)

Manual Underwriting

1st Lien Loan Amount	Max LTV/CLTV		Min FICO	Max DTI	Reserves
Up to \$806,500	80%	95%	700	45%	3
Up to \$1,000,000	80%	95%	720	45%	4
Up to \$1,000,000	80%	90%	700	45%	4
Up to \$1,200,000	80%	90%	720	45%	6
Up to \$1,400,000	80%	85%	700	45%	6

Rate Term Refinance

Occupancy Type Owner Occupied (1 Unit)

Manual Underwriting

1st Lien Loan Amount	Max LTV/CLTV		Min FICO	Max DTI	Reserves
Up to \$806,500	80%	90%	700	45%	3
Up to \$1,000,000	80%	90%	720	45%	3
Up to \$1,000,000	80%	85%	700	45%	4
Up to \$1,200,000	80%	85%	720	45%	4

Basic Loan Parameters

Eligible Professions: Borrower must be a resident or practicing medical doctor, oral surgeon, dentist, optometrist, ophthalmologist, pharmacist, registered nurse, anesthetist, nurse practitioner, physician assistant, veterinarian, attorney, certified public accountant, or certified financial advisor.

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%

Gift Funds: Ok if housing payment history reflects no lates in last 12 months & no prior bankruptcy, foreclosure, deed-in-lieu or short sale

Income Documentation: 2 full years is required. Two years W2s, Two years Personal and Business tax returns if S/E. New employment contracts okay if non-contingent for up to 60 days after closing. Must have 2 months additional PITIA in reserves.

Employment History : Must have 2 year work history or 6 months after diploma (if not self employed)

Property Types: 1 Unit, Attached or Detached, PUDs, Warrantable condos okay. Non-Warrantable condos not allowed. 2-4 unit properties not allowed. Max acreage 25 acres- must have like comps. Min square feet 600- must have like comps. Full appraisal required.

Additional Credit Requirements: 2 years credit history required. Must have 2 tradelines. 12 months review all tradelines; may ask for housing history. Authorized user accounts do not count.

Student Loans: if the monthly payment reported on the credit report is zero, use 0.50% 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.

ARM Information: 5/6 qualification is margin + SOFR index or 2% over note rate (whichever is higher)

Delayed Financing: Allowed. Follow Fannie Mae guidelines.

Asset Utilization : Not Allowed

Additional Information : 1st Lien must equal 80%. 2nd lien is required if the loan-to-value (LTV) is greater than 80%. 2nd lien guidelines follow the table per the first lien loan amount. 2nd lien rate will be the same as the 1st lien. Flood zone requires escrows. All loans are fully amortized.

Wholesale 7/9/2025