



# Amplify Conforming-Balance ARM

## Adjustable Rate Mortgage (5/6, 7/6)

### Purchase and Rate Term Refinance

Occupancy Type	Primary			
	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%

Occupancy Type	Second Home			
	Max LTV/CLTV	Min FICO	Max DTI	
1 Unit	80%	90%	700	45%
1 Unit	80%	85%	680	43%

### Basic Loan Parameters

**Loan Amounts:** \$100,000 up to conforming loan limit.

**Borrower Eligibility:** US Citizen, Permanent Resident Alien, Non Permanent Resident, First Time Homebuyer, Revocable Trusts

**Non-Occupant Co-Borrower** - Allowed

**Non Permanent Resident Alien:** Allowed up to 90% CLTV. Must have 2 year work history.

**AUS:** DU/LP

**Appraisal Requirements:** Full appraisal required. PIW's not allowed. All appraisals must be ordered by Amplify.

**Property Types:** 1 Unit, Attached or Detached, PUDs, Warrantable condos. Non-Warrantable allowed on a case by case basis. Minimum square feet: 600 Max Acreage : 25 acres , must have like comps.

**ARM Information:** 5/6 - Qualifying rate is greater of fully indexed rate or note rate + 2%. 7/6 - Qualifying rate is the greater of fully indexed rate or note rate.

**Delayed Financing:** Allowed - Follow Fannie Mae / Freddie Mac guidelines

**Asset Utilization:** Not Allowed

**Gift Funds** - Ok - follow Fannie Mae/Freddie Mac guidelines

**POA:** Allowed - follow Fannie Mae/Freddie Mac guidelines

**Additional Information :** Escrow waiver allowed for LTV ≤ 80%. Flood zone requires escrows. All loans are fully amortized. When combined with an Amplify 2nd lien, review 2nd lien product guidelines for overlays.

Updated : 09/05/2025