



Amplify Jumbo

5/6, 7/6 ARMs (Loan amount \$1 over conforming to \$2M)

Purchase, Rate Term Refinance

Occupancy Type	Owner Occupied (1 Unit)					Occupancy Type	Second Home (1 Unit)			
Loan Amount	Manual Underwriting					Loan Amount	Manual Underwriting			
	Max LTV	Min FICO	Max DTI**	Purchase Reserves	Refinance Reserves		Max LTV/CLTV	Min FICO	Max DTI**	Reserves
\$1,000,000	80% / 90%	700	43%	3	3	\$1,000,000	80% / 80%	720	43%	6
\$1,500,000	80% / 80%	720	43%	6	6	\$1,500,000	80% / 80%	740	43%	12
\$2,000,000	80% / 80%	720	43%	12	9	\$2,000,000	70% / 70%	720	40%	18

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 allowed on a case-by-case basis- MAX LTV limited to 75% on 1st lien

Renting departing residence requires additional 6 months reserves after closing

Non Permanent Resident Aliens ok with 2 years employment and credit history in the US

Delayed financing follows Fannie Mae guidelines- acceptable up to \$1.5M

Minimum square footage 600sq ft- must has similar comps and be common for area/project

Max acreage 25 acres

Qualifying Rate for 7/6 ARMs is Fully Indexed Rate or Note Rate, whichever is higher;
Qualifying Rate for 5/6 ARMs is Fully Indexed Rate or Note Rate +2% whichever is higher

Interested party contributions = Follow Fannie

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

First time homebuyers eligible to \$1.5M with 24 month rental history with no delinquency

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

Reserves-- Follow Fannie up to \$1.5M;

Over \$1.5M - IRA/401k use 50% of eligible vested balance; Stocks,Mutual Funds use 70% of balance

RSU income - follow Fannie

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

Cash Out Not Allowed

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

Wholesale 04/15/2025