

## Windsor Mortgage Prime Jumbo

	Jumbo 1				Jumbo 1 AUS				Prime Jumbo 2				Prime Jumbo 2 AUS				Prime Jumbo 3 AUS				Prime Jumbo 4			
Available Loan Terms	15, 20, 25, 30 year fixed, 5/6, and 7/6 SOFR ARM				15, 20, 25, 30 year fixed				10,15, 20, 25, 30 year fixed, 5/6,7/6,10/6 SOFR ARMS				10,15, 20, 25, 30 year fixed, 5/6,7/6,10/6 SOFR ARMS				15, 30 year fixed				15, 30 year fixed, 5/6, 7/6, and 10/6 SOFR ARM			
Occupancy/Transaction Type	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount	Units	Max LTV/CLTV/HCLTV	FICO	Max Loan Amount
Primary – Purchase or Rate/Term Refinance	1	80%	800	\$1,000,000	1	80%	800	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1-2	80%	720	\$1,000,000
		85%	800	\$1,000,000		85%	800	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	800	\$1,000,000		90%	800	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	3-4	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
Primary – Purchase FTHB				~80% LTV; Max loan amount \$1,500,000, Min FICO 740; Primary Only				Max loan amount \$1,500,000 (additional reserve requirement).				Max loan amount \$1,500,000 (additional reserve requirement).				No Restriction				No Restriction				
Primary – Cash-Out Refinance	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	800	\$1,000,000	1	80%	720	\$1,000,000	2	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	800	\$1,000,000	2	80%	720	\$1,000,000	3	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
Cash-out amount of up to \$500,000 permitted. Cash-out unlimited with LTV/HCLTV's less than 80%.				No cash-out limit				Cash-out amount of \$350,000 to \$500,000 permitted. Loan amount dependent.				Cash-out amount of \$350,000 to \$500,000 permitted. Loan amount dependent.				Cash-out amount of up to \$500,000 permitted.				Cash-out amount of up to \$500,000 permitted.				
Second Home - Purchase	1	80%	800	\$1,000,000	1	80%	800	\$1,000,000	1	80%	720	\$1,000,000	1	80%	800	\$1,000,000	1	80%	720	\$1,000,000	2	80%	720	\$1,000,000
		85%	800	\$1,000,000		85%	800	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	800	\$1,000,000		90%	800	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	800	\$1,000,000	2	80%	720	\$1,000,000	3	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
Cash-out amount of up to \$500,000 permitted. Cash-out unlimited with LTV/HCLTV's less than 80%.				No cash-out limit				Cash-out amount of up to \$350,000 permitted. Loan amount dependent.				Cash-out amount of \$350,000 to \$500,000 permitted. Loan amount dependent.				Cash-out amount of up to \$500,000 permitted.				Cash-out amount of up to \$500,000 permitted.				
Second Home - Cash-Out Refinance	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	1	80%	720	\$1,000,000	2	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	2	80%	720	\$1,000,000	3	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
Cash-out amount of up to \$500,000 permitted. Cash-out unlimited with LTV/HCLTV's less than 80%.				No cash-out limit				Cash-out amount of up to \$350,000 permitted. Loan amount dependent.				Cash-out amount of \$350,000 to \$500,000 permitted. Loan amount dependent.				Cash-out amount of up to \$500,000 permitted.				Cash-out amount of up to \$500,000 permitted.				
Investment - Purchase/Rate and Term	Collateralized with Term				PartiallyCollateralized with Term				1	80%	720	\$1,000,000	1.4	80%	800	\$1,000,000	1.4	80%	720	\$1,000,000	1	80%	720	\$1,000,000
	1.4	80%	720	\$1,000,000	1.4	80%	720	\$1,000,000		1.4	80%	720		\$1,000,000	1.4	80%		720	\$1,000,000	1.4		80%	720	\$1,000,000
	Cash-Out	80%	720	\$1,000,000	Cash-Out	80%	720	\$1,000,000		Cash-Out	80%	720		\$1,000,000	Cash-Out	80%		720	\$1,000,000	Cash-Out		80%	720	\$1,000,000
	1.4	80%	720	\$1,000,000	1.4	80%	720	\$1,000,000		1.4	80%	720		\$1,000,000	1.4	80%		720	\$1,000,000	1.4		80%	720	\$1,000,000
	80%	720	\$1,000,000	80%	720	\$1,000,000	80%	720		\$1,000,000	80%	720		\$1,000,000	80%	720		\$1,000,000	80%	720		\$1,000,000		
	2.4	80%	720	\$1,000,000	2.4	80%	720	\$1,000,000	2.4	80%	720	\$1,000,000	2.4	80%	720	\$1,000,000	1&T	80%	720	\$1,000,000	2	80%	720	\$1,000,000
		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000		85%	720	\$1,000,000
		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000		90%	720	\$1,000,000
		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000		95%	720	\$1,000,000
		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000		98%	720	\$1,000,000
Cash-out amount of up to \$500,000 permitted. Cash-out unlimited with Term.				Cash-out amount of up to \$500,000 permitted. Cash-out unlimited with Term.				Cash-out amount of up to \$350,000 permitted. Loan amount dependent.				Cash-out amount of \$350,000 to \$500,000 permitted. Loan amount dependent.				Cash-out amount of up to \$500,000 permitted.				Cash-out amount of up to \$500,000 permitted.				
DTI	Primary Residence and Second Home: 48.99% for LTV's 80%-34% for LTV's 48-59% Primary Residence and Second Home: DTI + 45% + 49.99% requires no cash-out Investment Income only Additional 1 month Reserve ARM: 45%				Primary Residence and Second Home: 49.99% for LTV's 80%, 38% for LTV's 48-59% Primary Residence and Second Home: DTI + 45% + 49.99% requires no cash-out Investment Property: 47% ARM: 45%				Standard Maximum DTI: 45% Standard DTI Maximum: 45-51.05% requires 30 year fixed. Primary/Second Home, Min FICO 740, Max LTV based of 70% or 10% below max identified in matrix. 2x reserve requirement Investment Property: 47%				Maximum DTI: 49.99%				Maximum DTI of 80.00% with an AUS approval is eligible for the following: Primary residence + Maximum CLTV 80.00% Maximum loan amount \$2,000,000 Borrowers not meeting the above criteria have a maximum DTI of 45.00% with an AUS approval				1. Maximum: 43% 2. Loss amount over \$1M Maximum: 41% 3. Investment property maximum 40%			
	Temporary Buydown Permitted?				Not Permitted				2-1 and 1-0 Seller Funded. Primary/Second Home purchases only.				2-1 and 1-0 Seller Funded. Primary purchases only. Max Loan Amount \$1,500,000				2-1, 1-1, and 1-0 Seller Funded. Primary purchases only. Max FICO 740. Max Loan Amount \$1,500,000				Not Permitted			
	Self-Employment Requirements/Overlays				Q-Years Personal/Business Returns YTD Profit and Loss and Balance Sheet on all Businesses. Secondary SBE Loans must be included in DTI. Additional 1 month Reserve				Tax returns per DULP findings. IE 1 year with +5 years Self-Employed. YTD Profit and Loss and Balance Sheet on all Businesses. Max LTV 80% Secondary SBE Loans +5% must be included in DTI.				Q-Years Personal/Business Returns YTD Profit and Loss and Balance Sheet on all Businesses. Max LTV 80% Secondary SBE Loans +5% must be included in DTI. Secondary SBE Loans only applicable if verifiable & qualifying with SBE earnings.				Tax returns per DULP findings. IE 1 year with +5 years Self-Employed. YTD Profit and Loss and Balance Sheet on all Businesses. Secondary SBE Loans +5% of net income must be included in DTI. Secondary SBE Loans only applicable if verifiable & qualifying with SBE earnings.				Q-Years Personal/Business Returns YTD Profit and Loss and Balance Sheet on all Businesses. Secondary SBE Loans must be included in DTI. Additional 1 month Reserve			
	Reserves				1. 6-24 months dependent upon occupancy, LTV, loan amount and FTHB status 2. Business funds require reduced LTV/additional reserves 3. Additional Financed REO – additional 6 months per property.				1. 6-18 months dependent upon occupancy, LTV, loan amount 2. Additional Financed REO – additional 6 months per property				1. 6-30 months dependent upon occupancy, LTV, loan amount and FTHB status 2. Business funds allowed +80% LTV. 3. Additional Financed REO – additional 6 months per property depending on number of financed properties				1. 6-12 months dependent upon occupancy, LTV, loan amount and FTHB status 2. Additional Financed REO – additional 6 months per property 3. Additional Financed REO – additional 6 months per property				1. 3-24 months dependent upon occupancy, LTV, loan amount 2. Additional Financed REO – additional 6 months per property 3. 24 months reserves required for cash-out refinances			
	Maximum # Financed Properties				4				4				4				4				4			
	Maximum Acreage				Up to 40 acres permitted				Up to 40 acres permitted				Up to 10 acres permitted				Up to 5 Acreal Commercial or Ag.				Up to 25 acres. Cannot be Ag zoned			
	Business Funds for Down Payment/Reserves				Permitted for down payment. Business funds not allowed for reserves				Permitted for down payment. Business funds not allowed for reserves				Permitted for Down Payment. Not allowed for reserves				Permitted for down payment. Business funds not allowed for reserves				Permitted. Must be 100% owner and CPA letter required.			
	Non-Occupant Borrowers with Blended Ratios																							