Windsor Mortgage Medical Professionals 2

Red font indicates change from previous matrix

Windsor Medical Professionals 2 Eligibility Matrix				
30 Year Fixed Rate & ARMs				
Primary Residence | Purchase, Rate and Term Refinance				
Transaction Type	**Units**	**FICO**	**Maximum LTV/CLTV/HCLTV**	**Maximum Loan Amount**
Purchase or Rate and Term Refinance	1	700	100%[1]	$1,000,000
		720	100%[1]	$1,500,000
		700	95%	$2,000,000

[1] Non-Permanent Resident Aliens maximum 95% LTV/CLTV/HCLTV

Important Medical Professional 2 Notes:

- Exceptions will not be considered on Medical Professionals 2.
- Non-Occupant Co-Borrowers are not allowed
- Transferred appraisals are not allowed
- HPML and HPCT loans are ineligible
- Additional 6 months reserves required per financed 1–4 unit property
- No minimum LTV
- Minimum Loan Amount:
  - $200,000 ARMs
  - $100,000 Fixed
- DTI:
  - 50% at LTV ≤ 95%
  - 45% at LTV > 95%

Eligible Medical Professions:

- Medical Doctor (MD)
- Doctor of Osteopathy (DO)
- Doctor of Dental Science or Surgery (DDS)
- Doctor of Dental Medicine (DMD)
- Doctor of Podiatric Medicine (DPM)
- Doctor of Pharmacy (PharmD)
- Doctor of Veterinary Medicine (DVM or VMD)
- Certified Registered Nurse Anesthetist (CRNA)
- Doctor of Optometry (OD)
- Nurse Practitioner (NP)
- Physician Assistant/Associate (PA)
- Medical residents or fellows with one of the above degrees