

Windsor Medical Professionals Eligibility Matrix				
Fixed rate (15, 20, 25 and 30-year) & Hybrid ARM Products <sup>3</sup>				
Primary Residence   Purchase, Rate and Term Refinance <sup>2</sup>				
Transaction Type	Units	FICO	Max LTV	Max Loan Amount
Purchase or Rate and Term Refinance	1-unit only	680	95%	\$2,000,000
		680	100%	\$1,500,000
		720	100%	\$2,000,000

The following requirements apply for transactions with LTVs greater than 90.01%:

- MI not required
- Secondary financing not allowed
- Escrow/impound accounts required for LTVs greater than 90.01% unless prohibited by applicable laws

<sup>2</sup>Texas 50 (a) (6) & Texas 50 (f) (2) refinances (Texas Equity Loans) only allowed on 20, 25 and 30-year fixed rate only. Additional restrictions apply, please see Program Eligibility Supplement

<sup>3</sup>ARM and 15-year fixed rate loans: Maximum DTI 45%

#### Medical Professionals Program Notes:

- Minimum LTV required is 90.01%
- ARM loans in NY state must be \$1 over current conforming/high balance limit set by FHFA.
- J-1 visa holders are generally ineligible (see non-permanent resident alien section)
- The medical professional must contribute at least 50% of the total qualifying income. If a co-borrower earns more, their income may only be used to the extent that the medical professional remains at or above 50% of the total qualifying income.

#### Eligible Professional Designations:

At least one borrower whose income is being used to qualify must be one of the following eligible professional designations:

- Doctor of Medicine (**MD**)
  - Doctor of Osteopathic Medicine (**DO**)
  - Doctor of Dental Surgery (**DDS**)
  - Doctor of Dental Medicine (**DMD**)
  - Doctor of Pharmacy (**PharmD**)
  - Doctor of Veterinary Medicine (**DVM or VMD**)
  - Doctor of Podiatric Medicine (**DPM**)
  - Certified Registered Nurse Anesthetist (**CRNA**)
  - Medical residents and fellows with one of the above degrees
- Borrowers must be a medical professional holding an **MD, DO, DDS, DMD, PharmD, DVM, VMD, DPM or CRNA** degree with an active employment contract related to their field of medicine (or verification of terms of employment acceptance).