

| Windsor Medical Professionals Eligibility Matrix | | | | |
|--|-------------|------|---------|-----------------|
| Fixed rate (15, 20, 25 and 30-year) & Hybrid ARM Products ³ | | | | |
| Primary Residence Purchase, Rate and Term Refinance ² | | | | |
| 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

²Texas 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

³ARM 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.

Eligible Professional Designations:

- At least one borrower whose income is being used to qualify must be one of the following eligible professional designations:
 - Medical Doctor (MD)
 - Doctor of Osteopathy (DO)
 - Doctor of Dental Science or Surgery (DDS)
 - Doctor of Dental Medicine (DMD)
 - Doctor of Ophthalmology (MD or DO)
 - Doctor of Psychiatry (MD or DO)
 - Doctor of Pharmacy (PharmD)
 - Doctor of Veterinary Medicine (VMD)
 - Doctor of Podiatric Medicine (DPM)
 - Certified Registered Nurse Anesthetist (CRNA)
 - Medical residents, fellows, or interns with one of the above degrees
- Borrowers must hold a minimum of an **M.D., D.O., D.D.S., DNP, DNAP or D.M.D. degree** and have an active employment contract (or verification of terms of employment acceptance).
- Non-occupant co-borrowers are eligible; however, non-occupant contributing income must be less than or equal to 50% of total qualifying income.