

As of 12/6/11

All Transactions

- All appraisals must be ordered through Streetlinks Management Company
- All loans must be DU underwritten and receive an Approve Eligible
- Mid-Island credit report will be used for underwriting and pricing
- Maximum LTV 80% on all loans
- Maximum CLTV 80% on Purchase Transactions
- Maximum CLTV 95% on Refinance Transactions
- Minimum Credit Score 620 on all loans
- No Co-ops
- No Manufactured Homes
- No Interest Only
- Allowable Fixed Rate Terms: 10, 15, 20, 30 yrs
- Allowable ARM programs: 3/1, 5/1, 7/1

NOTE: Above criteria when permitted.

For conforming guideline information:
efanniemae.com

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ELIGIBILITY MATRIX

The Eligibility Matrix provides the comprehensive loan-to-value (LTV) ratios, combined LTV ratios (CLTV), and home equity CLTV ratios (HCLTV) and minimum credit scores (if applicable) for conventional first mortgages eligible for delivery to Fannie Mae. The [Selling Guide](#) describes how these ratios are to be calculated, and notes exceptions to the calculations for certain transactions. In addition, other eligibility criteria and underwriting policies that are not covered in the Eligibility Matrix may be required for mortgage loans to be eligible for delivery to Fannie Mae; see the *Selling Guide* for details.

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Standard Eligibility Requirements

Maximum Allowable LTV Ratios and Minimum Credit Scores

Manual Underwriting, Fully Amortizing Loans

(Excludes MyCommunityMortgage[®], HomeStyle[®] Renovation, Refi Plus[™], High-Balance Mortgages)

Transaction Type ^{1,2,3}	Number of Units	Maximum LTV/CLTV ⁴ /HCLTV	Minimum Credit Score ⁵
Principal Residence			
Purchase Limited Cash-Out Refinance (LCOR)	1 Unit No Co-ops	95/95/95%	660 if > 75% 620 if ≤ 75%
	1 Unit Co-op ⁶	Purchase: 95%/NA/NA	660 if > 75%
		LCOR: 90%/NA/NA	620 if ≤ 75%
	2 Units	80/80/80%	660 if > 75% 640 if ≤ 75%
3 - 4 Units	75/75/75%	660	
Cash-Out Refinance	1 Unit No Co-ops	85/85/85%	680 if > 75% 620 if ≤ 75%
	1 Unit Co-op ⁶	85%/NA/NA	680 if > 75% 620 if ≤ 75%
	2 Units	75/75/75%	680
	3 - 4 Units	75/75/75%	680
Second Home⁷			
Purchase Limited Cash-Out Refinance	1 Unit No Co-ops	90/90/90%	680 if > 75% 620 if ≤ 75%
	1 Unit Co-op ⁶	Purchase: 90%/NA/NA	680 if > 75%
LCOR: 75%/NA/NA		620 if ≤ 75%	
Cash-Out Refinance	1 Unit No Co-ops	75/75/75%	680
Investment Property^{7,8}			
Purchase	1 Unit	85/85/85%	680 if > 75% 620 if ≤ 75%
	2 Units	75/75/75%	660
	3 - 4 Units	75/75/75%	660
Limited Cash-Out Refinance	1 Unit	75/75/75%	640
	2 Units	75/75/75%	680
	3 - 4 Units	75/75/75%	680
Cash-Out Refinance	1 Unit	75/75/75%	700
	2 Units	70/70/70%	680
	3 - 4 Units	70/70/70%	680

Bolded fields indicate an update from previous version of document. References to LTV ratios include LTV, CLTV, and HCLTV ratios.

Note: This chart may not include all eligibility criteria applicable to the subject transaction (e.g., maximum loan term, allowable ARM plans). Refer to the *Selling Guide* for additional requirements.

¹ If the property was purchased within the prior six months, the borrower is ineligible for a cash-out transaction unless the loan meets the delayed financing exception. Refer to the delayed financing exception in the *Selling Guide*. If the property was listed for sale in the past six months, the LTV ratios for a cash-out transaction are limited to 70% (or maximum allowed if less than 70%, such as for manufactured homes). If the borrower is unable to demonstrate an acceptable continuity of obligation, the maximum LTV ratio may be limited. Refer to the Continuity of Obligation topic in the *Selling Guide* for specific requirements.

² The maximum allowable LTV ratios in this chart may not apply to certain mortgage loans secured by properties in condo projects in Florida. Refer to the Project Standards chapter in the *Selling Guide* for additional information.

³ Construction-to-permanent transactions are subject to the applicable eligibility requirements in this chart: single-closing transactions are processed as purchases or limited cash-out refinances, and two-closing transactions are processed as limited cash-out or cash-out refinances. The following exceptions apply: mortgage loans secured by units in a condo or co-op project are not eligible for construction-to-permanent financing. If the transaction is a single-closing construction-to-permanent loan, and the age of the credit or appraisal documents exceed standard guidelines, then the LTV ratios are limited to 70%, the minimum credit score is 700, and a Desktop Underwriter[®] Approve/Eligible recommendation is required. Refer to the Conversion of Construction-to-Permanent Financing topics in the *Selling Guide* for additional information.

⁴ The CLTV ratio may be up to 105% only if the mortgage is part of a Community Seconds[®] transaction. **The following are not permitted with Community Seconds: second homes, investment properties, cash-out refinances, ARMs with initial adjustment periods less than 5 years, and co-op share loans.**

⁵ Minimum credit score requirements are for mortgage loans underwritten outside of DU and do not apply to loan casefiles underwritten with DU or mortgage loans where the borrowers are relying solely on nontraditional credit to qualify. The minimum credit score must be based on the highest of LTV, CLTV, or HCLTV ratio, as applicable. Fannie Mae will allow accommodations to the credit score based on the underwriter's comprehensive risk assessment. Regardless of the documented circumstances or offsetting contributory risk factors, the minimum credit score may not be lower than 620 or 40 points below the minimum required, whichever is higher. See additional information in the *Selling Guide* for borrowers without credit scores or with credit scores impacted by erroneous data. Borrowers using employment-related assets as qualifying income are not eligible for the 40 point credit score flexibility. Refer to the Other Sources of Income topic in the *Selling Guide* for specific requirements.

⁶ No subordinate financing permitted on co-op share loans.

⁷ Borrowers who own five to ten financed properties are subject to the following additional eligibility requirements:

- Second home: purchase – 75/75/75% LTV/CLTV/HCLTV and limited cash-out refinance – 70/70/70% LTV/CLTV/HCLTV
- Investment property: purchase – 1 unit 75/75/75%, 2 - 4 units 70/70/70%; limited cash-out refinance – 1 – 4 units 70/70/70% LTV/CLTV/HCLTV
- Cash-out refinance transactions are permitted under limited circumstances. Refer to the delayed financing exception in the *Selling Guide*.
- 720 minimum credit score

⁸ Units in a co-op project are not permitted as investment properties.

Special Mortgage Products
Maximum Allowable LTV Ratios and Minimum Credit Scores
Manual Underwriting, Fully Amortizing Loans
(Excludes High-Balance Mortgages)

Transaction Type¹	Number of Units	Maximum LTV/CLTV²/HCLTV	Minimum Credit Score³
MyCommunityMortgage^{® 4}			
Principal Residence			
Purchase Limited Cash-Out Refinance ⁵	1 Unit No Co-ops	95/95/95%	660
	1 Unit Co-op ⁶	95%/NA/NA	660
	2 Units	95/95/95% <small>Error! Bookmark not defined.</small>	680
	3 - 4 Units ⁷	95/95/95%	680
HomeStyle[®] Renovation Mortgage			
Principal Residence			
Purchase Limited Cash-Out Refinance ⁵	1 Unit No Co-ops	95/95/95%	660
	1 Unit Co-op ⁶	90/NA/NA	660
	2 Units	75/75/75%	660
	3 - 4 Units	75/75/75%	660
Second Home			
Purchase Limited Cash-Out Refinance ⁵	1 Unit No Co-ops	90/90/90%	660
	1 Unit Co-op ⁶	Purchase: 90%/NA/NA LCOR: 75%/NA/NA	660
Investment Property⁸			
Purchase	1 Unit	75/85/85%	680
Limited Cash-Out Refinance ⁵	1 Unit	75/75/75%	680

Bolded fields indicate an update from previous version of document. References to LTV ratios include LTV, CLTV, and HCLTV ratios.

Note: This chart may not include all eligibility criteria applicable to the subject transaction (e.g., maximum loan term, allowable ARM plans). Refer to the *Selling Guide* for additional requirements.

¹ The maximum allowable LTV ratios in this chart may not apply to certain mortgage loans secured by properties in condo projects in Florida. Refer to the Project Standards chapter in the *Selling Guide* for additional information.

² The CLTV ratio may be up to 105% only if the mortgage is part of a Community Seconds[®] transaction. **The following are not permitted with Community Seconds: second homes, investment properties, cash-out refinances, ARMs with initial adjustment periods less than 5 years, and co-op share loans.**

³ Minimum credit score requirements are for mortgage loans underwritten outside of DU and do not apply to loan casefiles underwritten with DU or mortgage loans where the borrowers are relying solely on nontraditional credit to qualify. The minimum credit score must be based on the highest of LTV, CLTV, or HCLTV ratio, as applicable. Fannie Mae will allow accommodations to the credit score based on the underwriter's comprehensive risk assessment. Regardless of the documented circumstances or offsetting contributory risk factors, the minimum credit score may not be lower than 620 or 40 points below the minimum required, whichever is higher. See additional information in the *Selling Guide* about borrowers without credit scores, MyCommunityMortgage borrowers with "thin" traditional credit files and borrowers with credit scores impacted by erroneous data. Borrowers using employment-related assets as qualifying income are not eligible for the 40 point credit score flexibility. Refer to the Other Sources of Income topic in the *Selling Guide* for specific requirements.

⁴ MyCommunityMortgage construction-to-permanent transactions are subject to the applicable eligibility requirements in this chart: single-closing transactions are processed as purchases or limited cash-out refinances, and two-closing transactions are processed as limited cash-out refinances. The following exceptions apply: mortgage loans secured by units in a condo or co-op project are not eligible for construction-to-permanent financing. Refer to the Conversion of Construction-to-Permanent Financing topics in the *Selling Guide* for additional information.

⁵ If the borrower has been on title for at least six months but cannot demonstrate an acceptable continuity of obligation, the loan is not eligible for a limited cash-out refinance.

⁶ No subordinate financing permitted on co-op share loans.

⁷ Loans on 3 – 4 unit properties must be fixed-rate mortgages - ARMs are not permitted. Community Solutions™ and Community HomeChoice™ mortgage loans can not be secured by 3-4 unit properties.

⁸ Units in a co-op project are not permitted as investment properties.

DU Refi Plus™ and Refi Plus™ Maximum Allowable LTV Ratios and Minimum Credit Scores			
Transaction Type¹	Number of Units	Maximum LTV^{2,3}	Minimum Credit Score⁴
Limited Cash-Out Refinance, Fully Amortizing Only Fixed-Rate > 30-40 Year Term and ARMS with Initial Fixed Periods ≥ 5 years			
Principal Residence	1 - 4 Units	105%	No minimum
Second Home	1 Unit	105%	No minimum
Investment Property	1 - 4 Units	105%	No minimum
Limited Cash-Out Refinance, Fully Amortizing Only Fixed-Rate, Terms up to 30 Years			
Principal Residence	1 - 4 Units	No Limit	No minimum
Second Home	1 Unit	No Limit	No minimum
Investment Property	1 - 4 Units	No Limit	No minimum

Bolded fields indicate an update from previous version of document.

Note: This chart may not include all eligibility criteria applicable to the subject transaction (e.g., maximum loan term, allowable ARM plans). Refer to the *Selling Guide* for additional requirements.

¹All property types are eligible including units in a condo, co-op, or PUD project; and manufactured housing. MyCommunityMortgage® loans, HomeStyle® Renovation mortgage loans, and construction-to-permanent transactions are not eligible. **DU Refi Plus and Refi Plus mortgage loans are subject to a unique limited cash-out definition.**

² **Exceptions to the LTV ratio limits apply to Texas 50(a)(6) mortgages. There is no maximum CLTV or HCLTV ratio limit for any DU Refi Plus or Refi Plus mortgage loan. For Refi Plus, new subordinate financing is only permitted if it replaces existing subordinate financing. For DU Refi Plus, existing subordinate financing must be resubordinated to the new DU Refi Plus mortgage loan. Existing subordinate financing may not be satisfied with the proceeds of the new DU Refi Plus or Refi Plus mortgage loan.**

³ High-balance mortgage loans are eligible according to the requirements of this chart.

⁴ **Credit scores are required for all loans for pricing purposes. The following additional requirements apply:**

- **DU Refi Plus loan casefiles: A new merged credit report with the borrower(s) credit scores is required. No minimum credit score requirements apply.**
- **Refi Plus mortgage loans with payment (principal and interest) changes ≤ 20%: Credit scores are required, however no minimum credit score requirements apply and a merged credit report is not required.**
- **Refi Plus mortgage loans with payment increases > 20%: A new merged credit report with the borrower(s) credit scores is required. The minimum credit score is 620.**

High-Balance Mortgage Loans
Maximum Allowable LTV Ratios and Minimum Credit Scores^{1,2,3}
Manual Underwriting and Desktop Underwriter[®] (DU[®])

Transaction Type⁴	Number of Units	Maximum LTV/CLTV⁵/HCLTV	Minimum Credit Score⁶
Principal Residence			
Purchase	1 Unit No Co-ops MH ⁷	FRM: 90/90/90% ARM: 75/75/75% IO: 70/70/70%	FRM: 700 if >75% 660 if ≤ 75% ARM: 680 IO: 720
	1 Unit Co-op ⁸	FRM: 90%/NA/NA ARM: 75%/NA/NA	FRM: 700 if >75% 660 if ≤ 75% ARM: 680
	2 – 4 Units	FRM/ARM: 75/75/75%	740
Limited Cash-Out Refinance	1 Unit 1 Unit Co-op ⁸ MH ⁷ (CLTV and HCLTV do not apply to co-ops)	Loan Amount ≤ \$625,500 FRM: 90/90/90% ARM: 75/75/75% IO: 70/70/70% Loan Amount > \$625,500 FRM: 80/80/80% ARM: 75/75/75% IO: 70/70/70%	FRM: 700 if >75% 660 if ≤ 75% ARM: 680 IO: 720
	2 – 4 Units	FRM/ARM: 75/75/75%	740
Cash-Out Refinance ⁹	1 Unit No Co-ops MH ⁷	FRM/ARM: 60/60/60%	740
	1 Unit Co-op ⁸	FRM/ARM: 60%/NA/NA	740
	2 – 4 Units	N/A	N/A
Second Home			
Purchase Limited Cash-Out Refinance	1 Unit No Co-ops MH ⁷	FRM/ARM/IO: 65/65/65%	740
	1 Unit Co-op ⁸	FRM/ARM: 65%/NA/NA	740
Investment Property¹⁰			
Purchase Limited Cash-Out Refinance	1 – 4 Units	FRM/ARM: 65/65/65%	740

Bolded fields indicate an update from previous version of document. References to LTV ratios include LTV, CLTV, and HCLTV ratios.

Note: This chart may not include all eligibility criteria applicable to the subject transaction (e.g., maximum loan term, allowable ARM plans). Refer to the *Selling Guide* for additional requirements.

¹ The maximum LTV ratios in this chart also apply to high-balance HomeStyle[®] Renovation and MyCommunityMortgage[®] loans based on the allowable transaction types and number of units for each product (e.g., cash-out refinances are not permitted for HomeStyle). These requirements do not apply to Refi Plus[™] or DU Refi Plus[™].

² Interest-only is restricted to certain DU transactions. The following are not permitted for mortgage loans with an interest-only feature: cash-out refinance transactions, HomeStyle Renovation, MyCommunityMortgage loans, manufactured homes (MH), co-op properties, 2-4 unit properties, investment properties, interest-only periods of less than ten years, amortization terms of less than 30 years, and ARMs with temporary buydowns. References to "FRM" and "ARM" pertain to fully amortizing products only (i.e., do not include interest-only).

³ High-balance mortgage loans that are processed as construction-to-permanent transactions are subject to the applicable eligibility requirements in this chart: single-closing transactions are processed as purchases or limited cash-out refinances, and two-closing transactions are processed as limited cash-out or cash-out refinances. The following exceptions apply: mortgage loans secured by units in a condo or co-op project, and manufactured homes are not eligible for construction-to-permanent

financing. If the transaction is a single-closing construction-to-permanent loan, and the age of the credit or appraisal documents exceed standard guidelines, the LTV ratios are limited to 70%, the minimum credit score is 700, and a DU Approve/Eligible recommendation is required. Refer to the Conversion of Construction-to-Permanent Financing topics in the *Selling Guide* for additional information. See Announcement SEL-2012-01, *Selling Guide Updates*, for updated construction-to-permanent guidelines and DU implementation considerations that apply until a future release of DU.

⁴ The maximum allowable LTV ratios in this chart may not apply to certain mortgage loans secured by properties in condo projects in Florida. Refer to the Project Standards chapter in the *Selling Guide* for additional information.

⁵ The CLTV ratio may be up to 105% only if the mortgage is part of a Community Seconds[®] transaction (except for manufactured homes, **which must comply with the applicable CLTV ratio limits**). **The following are not permitted with Community Seconds: second homes, investment properties, cash-out refinances, ARMs with initial adjustment periods less than 5 years**, and co-op share loans.

⁶ Minimum credit score requirements apply to all high-balance mortgage loans. All borrowers must have a credit score, and the representative credit score for the transaction must be based on the highest of LTV, CLTV, or HCLTV ratio, as applicable.

⁷ Manufactured housing must be underwritten with DU and is only permitted where noted. Amortization term can not exceed 30 years. Interest-only is not permitted. Construction-to-permanent transactions are not permitted.

⁸ No subordinate financing permitted on co-op share loans.

⁹ If the property was purchased within the prior six months, the borrower is ineligible for a cash-out refinance transaction unless the loan meets the delayed financing exception. Refer to the delayed financing exception in the *Selling Guide*.

¹⁰ Units in a co-op project and manufactured homes are not permitted as investment properties.

Desktop Underwriter® (DU®)
Maximum Allowable LTV Ratios¹
 Effective with DU Version 8.3
 (Excludes DU Refi Plus and High-Balance)

Transaction Type ^{2,3}	Occupancy	#Units	Amortization ⁴ and Property Restrictions	Maximum LTV/CLTV ⁵ / HCLTV	
Standard Eligibility Requirements⁶					
Purchase Limited Cash-Out Refinance (LCOR)	Principal	1	Co-op Fully amortizing	Purchase: 95%/NA/NA LCOR: 90%/NA/NA	
		1	Fully amortizing	97/97/97%	
		1	Interest-only	70/70/70%	
		2	Fully amortizing	80/80/80%	
		3 - 4	Fully amortizing	75/75/75%	
	Second Home ⁷	1	Co-op Fully amortizing	Purchase: 90%/NA/NA LCOR: 75%/NA/NA	
		1	Fully amortizing	90/90/90%	
			Interest-only	70/70/70%	
	Investment ^{7,8}	1	Purchase Fully amortizing	85/85/85%	
			LCOR Fully amortizing	75/75/75%	
2 - 4		Fully amortizing	75/75/75%		
Cash-Out Refinance	Principal	1	Co-op Fully amortizing	85%/NA/NA	
		1	Fully amortizing	85/85/85%	
		2 - 4	Fully amortizing	75/75/75%	
	Second Home ⁷	1	Fully amortizing	75/75/75%	
		Investment ^{7,8}	1	Fully amortizing	75/75/75%
			2 - 4	Fully amortizing	70/70/70%
MyCommunityMortgage® (MCM®)⁶					
Purchase Limited Cash-Out Refinance	Principal	1	Fully amortizing	97/97/97%	
		2	Fully amortizing	95/95/95%	
		3 - 4	FRM Fully amortizing	95/95/95%	

Desktop Underwriter® (DU®)
Maximum Allowable LTV Ratios¹
 Effective with DU Version 8.3
 (Excludes DU Refi Plus and High-Balance)

Transaction Type^{2,3}	Occupancy	#Units	Amortization⁴ and Property Restrictions	Maximum LTV/CLTV⁵/ HCLTV
Manufactured Housing				
Purchase Limited Cash-Out Refinance	Principal	1	Fully amortizing Term ≤ 30 years	95/95/95%
	Second ⁷	1	Fully amortizing Term ≤ 30 years	90/90/90%
Cash-Out Refinance	Principal	1	Fully amortizing Term ≤ 20 years	65/65/65%
HomeStyle® Renovation Mortgages				
Purchase Limited Cash-Out Refinance	Principal	1	Co-op Fully amortizing	Purchase: 95%/NA/NA LCOR: 90%/NA/NA
		1	Fully amortizing	95/95/95%
		2 - 4	Fully amortizing	75/75/75%
	Second Home	1	Co-op Fully amortizing	Purchase: 90%/NA/NA LCOR: 75%/NA/NA
		1	Fully amortizing	90/90/90%
	Investment ⁸	1	Purchase Fully amortizing	75/85/85%
			LCOR Fully amortizing	75/75/75%

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Note: This chart may not include all eligibility criteria applicable to the subject transaction (e.g., maximum loan term, allowable ARM plans). Refer to the *Selling Guide* for additional requirements.

¹ The following minimum representative credit score requirements apply to DU loan casefiles:

- 620 - fully amortizing mortgage loans
- 720 - interest-only mortgage loans
- Minimum credit score requirements do not apply to DU Refi Plus loan casefiles

² If the property was purchased within the prior six months, borrower is ineligible for a cash-out transaction unless the loan meets the delayed financing exception. Refer to the delayed financing exception in the *Selling Guide*. If the property was listed for sale in the past six months, the LTV ratios for a cash-out transaction are limited to 70% (or maximum allowed if less than 70%, such as for manufactured homes). If the borrower is unable to demonstrate an acceptable continuity of obligation, the maximum LTV ratio may be limited. Refer to the Continuity of Obligation topic in the *Selling Guide* for specific requirements. Manufactured housing must be underwritten with DU and is only permitted where noted.

³ The maximum allowable LTV ratios in this chart may not apply to certain mortgage loans secured by properties in condo projects in Florida. Refer to the Project Standards chapter in the *Selling Guide* for additional information.

⁴ Interest-only is restricted to certain DU transactions. The following are not permitted for mortgage loans with an interest-only feature: cash-out refinance transactions, HomeStyle Renovation, MyCommunityMortgage loans, **Community Seconds**, manufactured homes, co-op properties, 2-4 unit properties, investment properties, interest-only periods of less than ten years, amortization terms of less than 30 years, ARMs with temporary buydowns.

⁵ The CLTV ratio may be up to 105% only if the mortgage is part of a Community Seconds® transaction (except for manufactured homes, **which must comply with the applicable CLTV ratio limits.**) **The following are not permitted with Community Seconds: second homes, investment properties, cash-out refinances, ARMs with initial adjustment periods less than 5 years, and co-op share loans.**

⁶ Construction-to-permanent transactions are subject to the applicable eligibility requirements in this chart: single-closing transactions are processed as purchases or limited cash-out refinances, and two-closing transactions are processed as limited cash-out or cash-out refinances. The following exceptions apply: mortgage loans secured by units in a condo or co-op project,

and manufactured homes are not eligible for construction-to-permanent financing. If the transaction is a single-closing construction-to-permanent loan, and the age of the credit or appraisal documents exceed standard guidelines, the LTV ratios are limited to 70% the minimum credit score is 700, and a DU Approve/Eligible recommendation is required. Refer to the Conversion of Construction-to-Permanent Financing topics in the *Selling Guide* for additional information. See Announcement SEL-2012-01, *Selling Guide Updates*, for updated construction-to-permanent guidelines and DU implementation considerations that apply until a future release of DU.

⁷ Borrowers who own five to ten financed properties are subject to the following additional eligibility requirements. (These must be manually applied to DU loan casefiles.)

- Second home: purchase – 75/75/75% LTV/CLTV/HCLTV and limited cash-out refinance – 70/70/70% LTV/CLTV/HCLTV
- Investment property: purchase – 1 unit 75/75/75%, 2 - 4 units 70/70/70%; limited cash-out refinance – 1 – 4 units 70/70/70% LTV/CLTV/HCLTV
- Cash-out refinance transactions are permitted under limited circumstances. Refer to the delayed financing exception in the *Selling Guide*.
- 720 minimum credit score

⁸ Units in a co-op project are not permitted as investment properties.

Desktop Underwriter Expanded Approval® (EA) Eligibility					
Effective with DU Version 8.3					
(Refer to the Desktop Underwriter Maximum Allowable LTV Ratios Chart for specific eligibility criteria)					
Transaction Type	Approve	EA-I SFC 062	EA-II SFC 062	EA-III SFC 062	Refer W Caution/IV Ineligible
Standard Eligibility Criteria	✓	✓	NA	NA	NA
MyCommunityMortgage®	✓	✓ ¹	NA	NA	
Manufactured Housing	✓	✓	NA	NA	
HomeStyle® Renovation Mortgages	✓	✓	NA	NA	
DU Refi Plus™	✓	✓	✓	✓	
High-Balance Mortgage Loans	✓	NA	NA	NA	

¹ Special Feature Code 062 is not applicable to MyCommunityMortgage loan deliveries.

Bolded fields indicate an update from previous version of document.