Insignia I

	FundLoans Insignia I Matrices:																													
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia I	Primary	Purchase	$510,400	$1,000,000	80.00%	90.00%	80.00%	90.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	80.00%	90.00%	80.00%	90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$1,500,000	$2,000,000	80.00%	80.00%	80.00%	90.00%	740	24	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	740	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia I	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur
Insignia I	Primary	RT Refi	$510,400	$1,000,000	80.00%	80.00%	80.00%	90.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$1,000,000	$1,500,000	80.00%	80.00%	80.00%	90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$1,500,000	$2,000,000	80.00%	80.00%	80.00%	90.00%	740	24	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	740	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia I	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia I	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT
Insignia I	Primary	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	CO Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	CO Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	720	9	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO
	SECOND HOME		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia I	Second	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	Purchase	$1,500,000	$2,000,000	75.00%	80.00%	75.00%	80.00%	760	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	Purchase	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur
Insignia I	Second	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	RT Refi	$1,500,000	$2,000,000	75.00%	80.00%	75.00%	80.00%	760	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	RT Refi	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT	2nd RT
Insignia I	Second	CO Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	720	6	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	CO Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	720	12	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	CO Refi	$510,400	$1,000,000	0.00%	50.00%		50.00%	740	6	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	CO Refi	$1,000,000	$1,500,000	0.00%	50.00%		50.00%	740	12	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	CO Refi	$1,500,000	$2,000,000	0.00%	50.00%		50.00%	740	12	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO	2ND CO
	Non Owner		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia I	NOO	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit

Insignia I	NOO	Purchase	$1,000,000	$1,500,000	70.00%	75.00%	70.00%	75.00%	740	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	Purchase	$1,500,000	$2,000,000	0.00%	60.00%		60.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	Purchase	$1,500,000	$2,000,000	60.00%	70.00%	60.00%	70.00%	740	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
	NOO Pur	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**
Insignia I	NOO	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	RT Refi	$1,000,000	$1,500,000	70.00%	75.00%	70.00%	75.00%	740	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	60.00%		60.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	NOO	RT Refi	$1,500,000	$2,000,000	60.00%	70.00%	60.00%	70.00%	740	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
	NOO RT	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**

	FTHB																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia I	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	3 unit	4 unit
	FTHB Pur	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**

	Interest Only Arms																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia I	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**
Insignia I	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
Insignia I	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O Pu**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**
	SECOND HOME		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia I	Second	Purchase	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**
Insignia I	Second	RT Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia I	Second	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	IO 2nd RT	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2ndPur**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**

Insignia II

	FundLoans Insignia II Matrices:																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	90.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	90.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	85.00%		85.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	65.00%		65.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit

Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	Purchase	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	O/O Pur	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		85.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	680	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	65.00%		65.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	O/O RT	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**
Insignia II	Primary	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	CO Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	CO Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O CO	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**
	SECOND HOME		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia II	Second	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	680	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	Purchase	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	Purchase	$2,500,000	$3,000,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2nd Pur	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**
Insignia II	Second	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	680	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	RT Refi	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	RT Refi	$2,500,000	$3,000,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2nd RT	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**
Insignia II	Second	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	6	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	CO Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	720	12	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	CO Refi	$510,400	$1,000,000	0.00%	50.00%		50.00%	720	6	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	CO Refi	$1,000,000	$1,500,000	0.00%	50.00%		50.00%	720	12	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	CO Refi	$1,500,000	$2,000,000	0.00%	50.00%		50.00%	720	12	43	no	$0	$500,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2ND CO	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**
	Non Owner		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia II	NOO	Purchase	$510,400	$1,000,000	0.00%	70.00%		70.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	Purchase	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	Purchase	$510,400	$1,000,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	NOO	Purchase	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	NOO	Purchase	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	NOO Pur	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**
Insignia II	NOO	RT Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	NOO	RT Refi	$510,400	$1,000,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	720	18	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit

	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT	NOO RT

	FTHB																														
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur

	Interest Only Arms																														
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	Primary	Purchase	$510,400	$1,000,000	0.00%	65.00%		65.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	Purchase	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pu	IO O/O Pu	IO O/O Pu	IO O/O Pu	IO O/O Pu	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur	IO O/O Pur
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	na	na
Insignia II	Primary	RT Refi	$510,400	$1,000,000	0.00%	65.00%		65.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia II	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O Pu	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT	IO O/O RT
	SECOND HOME		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia II	Second	Purchase	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur	IO 2ndPur
Insignia II	Second	RT Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia II	Second	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	18	43	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2ndPur	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT	IO 2nd RT

Insignia III

	FundLoans Insignia III Matrices:																														
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia III	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	700	6	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	Purchase	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur
Insignia III	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	700	6	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	RT Refi	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT
Insignia III	Primary	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	$0	$500,000	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	CO Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	CO Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO

	FTHB																													
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia III	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	700	12	43	no	na	na	yes	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia III	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	12	43	no	na	na	yes	no	Manual	no	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur	FTHB Pur

Insignia V

	FundLoans Insignia V Matrices:																													
	OWNER OCCUPIED		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia V	Primary	Purchase	$510,400	$1,000,000	0.00%	90.00%		90.00%	700	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Primary	Purchase	$1,000,000	$1,500,000	0.00%	90.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		90.00%	740	24	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Primary	Purchase	$510,400	$1,000,000	0.00%	85.00%		85.00%	700	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
Insignia V	Primary	Purchase	$1,000,000	$1,500,000	0.00%	85.00%		85.00%	720	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
Insignia V	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		85.00%	740	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
Insignia V	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	Purchase	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	Purchase	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur	O/O Pur
Insignia V	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		85.00%	700	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		85.00%	720	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		85.00%	740	18	40	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	680	9	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$2,500,000	$3,000,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT	O/O RT
Insignia V	Primary	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	$0	$500,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	CO Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Primary	CO Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	9	43	no	$0	$500,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO	O/O CO
	SECOND HOME		Min Loan	Max Loan	Min	Max	Min	Max	Min FICO	Reserves	Max	Interest					UW	Loan Product Available					Declining	Property Type			Warr			
	Occ	Trans	Amount >	Amount <=	LTV >	LTV <=	CLTV >	CLTV <=	Score	(months)	DTI	Only	Min C/O	Max C/O	FTHB	MI Req	Method	30F	15F	5/1Arm	7/1 Arm	10/1 Arm	Market ?	SFD	SFA	PUD	Condo	2 unit	3 unit	4 unit
Insignia V	Second	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	Purchase	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	Purchase	$2,500,000	$3,000,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur	2nd Pur
Insignia V	Second	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na

Insignia V	Second	RT Refi	$2,000,000	$2,500,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	Second	RT Refi	$2,500,000	$3,000,000	0.00%	65.00%		65.00%	720	24	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
	2nd RT	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**
Insignia V	Second	CO Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	720	6	43	no	$0	$350,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Second	CO Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	720	12	43	no	$0	$350,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Second	CO Refi	$1,500,000	$2,000,000	0.00%	50.00%		50.00%	720	12	43	no	$0	$500,000	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	na	na	na	na
Insignia V	Second	CO Refi	$510,400	$1,000,000	0.00%	60.00%		60.00%	720	6	43	no	$0	$350,000	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
Insignia V	Second	CO Refi	$1,000,000	$1,500,000	0.00%	60.00%		60.00%	720	12	43	no	$0	$350,000	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
Insignia V	Second	CO Refi	$1,500,000	$2,000,000	0.00%	50.00%		50.00%	720	12	43	no	$0	$500,000	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	condo	na	na	na
	2ND CO	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**	**2ND CO**
	Non Owner		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >**	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia V	NOO	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	Purchase	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	NOO	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	NOO	Purchase	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
	NOO Pur	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**
Insignia V	NOO	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia V	NOO	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
Insignia V	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	43	no	na	na	no	no	Manual	Yes	no	no	no	no	yes	na	na	na	na	2 unit	3 unit	4 unit
	NOO RT	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**

Insignia VI

	FundLoans Insignia VI Matrices:																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	Primary	Purchase	$510,400	$1,000,000	0.00%	90.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	no	no	no	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$653,550	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$789,950	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	na
Insignia VI	Primary	Purchase	$981,700	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	na	4 unit
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia VI	Primary	Purchase	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	O/O Pur	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**	**O/O Pur**
Insignia VI	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		90.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	80.00%		80.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$2,000,000	$2,500,000	0.00%	70.00%		70.00%	720	24	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$653,550	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na

Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	RT Refi	$789,950	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	na
Insignia VI	Primary	RT Refi	$981,700	$1,000,000	0.00%	75.00%		75.00%	700	6	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	na	4 unit
Insignia VI	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
Insignia VI	Primary	RT Refi	$1,500,000	$2,000,000	0.00%	65.00%		65.00%	720	9	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	O/O RT	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**	**O/O RT**
Insignia VI	Primary	CO Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	6	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	CO Refi	$1,000,000	$1,500,000	0.00%	65.00%		65.00%	720	9	43	no	$0	$350,000	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	O/O CO	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**	**O/O CO**
	SECOND HOME		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	Second	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Second	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2nd Pur	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**	**2nd Pur**
Insignia VI	Second	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Second	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	720	12	43	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	2nd RT	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**	**2nd RT**
	Non Owner		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	NOO	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	12	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	720	12	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	Purchase	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	NOO Pur	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**	**NOO Pur**
Insignia VI	NOO	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	720	12	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	720	12	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	RT Refi	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	NOO	RT Refi	$1,500,000	$2,000,000	0.00%	70.00%		70.00%	720	18	40	no	na	na	no	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	NOO RT	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**	**NOO RT**

	FTHB																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	Primary	Purchase	$510,400	$1,000,000	0.00%	80.00%		80.00%	680	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	80.00%		80.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$653,550	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$789,950	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	na
Insignia VI	Primary	Purchase	$981,700	$1,000,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	na	4 unit
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	75.00%		75.00%	700	12	43	no	na	na	yes	no	Manual	Yes	Yes	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	4 unit
	FTHB Pur	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**	**FTHB Pur**

	Interest Only Arms																													
	OWNER OCCUPIED		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	Primary	Purchase	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	Purchase	$653,550	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$789,950	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	na
Insignia VI	Primary	Purchase	$981,700	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	na	4 unit
Insignia VI	Primary	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
	IO O/O Pur	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pu**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**	**IO O/O Pur**
Insignia VI	Primary	RT Refi	$510,400	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Primary	RT Refi	$653,550	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	2 unit	na	na
Insignia VI	Primary	Purchase	$789,950	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	3 unit	na

Insignia VI	Primary	RT Refi	$981,700	$1,000,000	0.00%	75.00%		75.00%	740	18	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	na	na	na	na	na	na	4 unit
Insignia VI	Primary	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	2 unit	3 unit	4 unit
	IO O/O RT	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O Pu**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**	**IO O/O RT**
	SECOND HOME		**Min Loan**	**Max Loan**	**Min**	**Max**	**Min**	**Max**	**Min FICO**	**Reserves**	**Max**	**Interest**					**UW**	**Loan Product Available**					**Declining**	**Property Type**			**Warr**			
	Occ	**Trans**	**Amount >***	**Amount <=**	**LTV >**	**LTV <=**	**CLTV >**	**CLTV <=**	**Score**	**(months)**	**DTI**	**Only**	**Min C/O**	**Max C/O**	**FTHB**	**MI Req**	**Method**	**30F**	**15F**	**5/1Arm**	**7/1 Arm**	**10/1 Arm**	**Market ?**	**SFD**	**SFA**	**PUD**	**Condo**	**2 unit**	**3 unit**	**4 unit**
Insignia VI	Second	Purchase	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Second	Purchase	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	IO 2ndPur	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**	**IO 2ndPur**
Insignia VI	Second	RT Refi	$510,400	$1,000,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
Insignia VI	Second	RT Refi	$1,000,000	$1,500,000	0.00%	70.00%		70.00%	740	24	40	yes	na	na	no	no	Manual	no	no	Yes	Yes	Yes	yes	sfd	sfa	pud	condo	na	na	na
	IO 2nd RT	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2ndPur**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**	**IO 2nd RT**

*Minimum loan amount in a high balance county would be $1 above the agency high balance loan limit for the county/number of units