

INSIGNIA QM JUMBO PRIME MATRIX: 30-YEAR FIXED RATE

Purpose	Occupancy Status	No. of Units	Maximum Loan Amount	Maximum LTV/CLTV	Minimum FICO	Maximum DTI (%)	Minimum Reserves (Months)
Purchase & Rate Term Refinance	Primary Residence	1 Unit, Condo, Townhouse, PUD	\$1,000,000.00	80/80%	700	43	6
			\$2,000,000.00	80/80%	720	43	12
				75/75%	700	43	12
			\$2,500,000.00	70/70%	740	43	12
				65/65%	720	43	12
			\$3,000,000.00	70/70%	780	43	18
	65/65%	740		43	18		
	Second Home	1 Unit	\$1,000,000.00	75/75%	720	43	12
			\$1,500,000.00	70/70%	740	43	12
			\$2,000,000.00	65/65%	740	43	12
Cash Out Refinance	Primary Residence	1 Unit, Condo, Townhouse, PUD	\$1,000,000.00	70/70%	720	43	12
				65/65%	700	43	12
			\$1,500,000.00	70/70%	740	43	12
				65/65%	720	43	12
			\$2,000,000.00	70/70%	760	43	12
				65/65%	740	43	12
			\$3,000,000.00	60/60%	760	43	18
			Minimum Loan Amount: \$510,401				

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