

# FUNDLOANS

INSIGNIA QM JUMBO PRIME MATRIX: 30-YEAR FIXED RATE

8/11/2020

Purpose	Occupancy Status	No. of Units	Maximum Loan Amount	Maximum LTV/CLTV	Minimum FICO	Maximum DTI (%)	Minimum Reserves (Months)	Max Cash-Out
Purchase & Rate/ Term Refinance	Primary Residence	1-Unit, Condo, Townhome or PUD	\$1,500,000	80/80%	700	43	12	
			\$2,000,000	80/80%	700	43	15	
			\$2,500,000	75/75%	740	43	24	
				70/70%	720	43	24	
		\$3,000,000	75/75%	780	43	30		
	70/70%		740	43	30			
	Second Home	1-Unit, Condo, Townhome or PUD	\$1,000,000	80/80%	720	43	12	
			\$1,500,000	80/80%	740	43	18	
			\$2,000,000	75/75%	720	43	18	
	Investment Property	1-Unit	\$1,000,000	70/70%	720	43	18	
			\$1,500,000	70/70%	740	43	24	
			\$2,000,000	60/60%	760	43	24	
		2-4 Units	\$1,000,000	65/65%	720	43	18	
			\$1,500,000	65/65%	740	43	24	
			\$2,000,000	60/60%	760	43	24	
Cash Out Refinance	Primary Residence	1-Unit, Condo, Townhome or PUD	\$1,000,000	80/80%	720	43	12	\$350,000
				75/75%	700	43	12	
		\$1,500,000	80/80%	740	43	15		
			75/75%	720	43	15		
		\$2,000,000	75/75%	760	43	15		
			65/65%	740	43	12	\$500,000	
	\$2,500,000	65/65%	760	43	24			
	Second Home	1-Unit, Condo, Townhome or PUD	\$1,000,000	70/70%	740	43	12	\$350,000
				65/65%	720	43	12	
			\$2,000,000	70/70%	760	43	15	
65/65%				740	43	15		
\$2,500,000	60/60%	760	43	24				
Minimum Loan Amount: \$510,401								

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