

FUNDLOANS

INSIGNIA QM JUMBO PRIME MATRIX: 15 AND 30-YEAR FIXED RATE

Rev 11/23/2020 v2

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	90/90%	740	43	24			
			\$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					
	2-Unit		\$2,000,000	70/70%	720	43	15			
			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	\$500,000		
				65/65%	740	43	12			
\$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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