

# FUNDLOANS

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

Rev 11/23/2020 v21.2

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				
	Second Home	1-Unit, Condo, Townhome or PUD	\$2,000,000	70/70%	720	43	15		
			\$1,000,000	80/80%	720	43	12		
				80/80%	740	43	18		
	Investment Property	1-Unit	\$1,500,000	80/80%	740	43	18		
			\$2,000,000	75/75%	720	43	18		
			\$1,000,000	70/70%	720	43	18		
		2-4 Units	\$1,500,000	70/70%	740	43	24		
			\$2,000,000	60/60%	760	43	24		
\$1,000,000			65/65%	720	43	18			
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	15		
	Second Home	1-Unit, Condo, Townhome or PUD	\$2,500,000	65/65%	760	43	24		
				\$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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