



Last Updated 08/04/08

"400 Series" JUMBO Matrix

NOTE: PROPERTIES LOCATED IN DECLINING MARKETS WILL BE SUBJECT TO REDUCED LTV/CLTV MAXIMUM FINANCING. PLEASE REFER TO PROGRAM GUIDELINES FOR MORE DETAILS.

PRIMARY RESIDENCE

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	90%	90%	680
	\$1,100,000	80%	90%	700
	\$1,100,000	75%	90%	680
1-2 UNIT/CONDO/PUD	\$1,500,000	75%	85%	700
	\$2,000,000	70%	85%	720
	\$2,000,000	65%	75%	700
	\$3,000,000	60%	75%	700

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	80%	90%	680
3-4 UNITS	\$650,000	75%	90%	680
	\$1,100,000	70%	90%	680
	\$1,500,000	60%	90%	700

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	C/O REFI (MAX CASH \$500K if LTV <=80%, \$150K if LTV >80%)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	90%	90%	680
	\$650,000	85%	85%	680
1-2 UNIT/CONDO/PUD	\$1,100,000	75%	90%	680
	\$1,500,000	65%	80%	700
	\$2,000,000	60%	75%	720

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	CO REFI - MAX CASH BACK (\$500,000)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	75%	90%	680
3-4 UNITS	\$1,100,000	70%	90%	680



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PRIMARY RESIDENCE

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	90%	90%	680
	\$1,100,000	80%	90%	700
1 UNIT/CONDO/PUD	\$1,100,000	75%	90%	680
	\$1,500,000	75%	85%	700
	\$2,000,000	70%	85%	720
	\$2,000,000	60%	75%	700

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	80%	90%	680
2-4 UNITS	\$650,000	75%	90%	680
	\$1,100,000	70%	90%	680
	\$2,000,000	60%	80%	720

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	C/O REFI (MAX CASH \$500K if LTV <=80%, \$150K if LTV >80%)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	90%	90%	680
	\$650,000	85%	90%	680
1-UNIT/CONDO/PUD	\$1,100,000	75%	90%	680
	\$1,500,000	65%	85%	700
	\$2,000,000	65%	80%	720

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	CO REFI - MAX CASH BACK (\$500,000)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	75%	90%	680
	\$1,100,000*	70%	80%	680
2-4 UNITS	\$1,100,000**	70%	90%	680
	\$1,500,000	60%	80%	700
	\$2,000,000	60%	80%	720

* 3/1 ARM

** 5/1, 7/1, 10/1 ARMS



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SECOND HOME

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	90%	90%	680
	\$1,100,000	80%	90%	720
1-UNIT/CONDO/PUD	\$1,100,000	70%	90%	680
	\$1,500,000	70%	80%	700
	\$2,000,000	65%	75%	720

NON-AGENCY FIXED RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	C/O REFI - MAX CASH BACK (\$250,000)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	80%	90%	680
	\$650,000	75%	90%	680
1-UNIT/CONDO/PUD	\$1,100,000	70%	90%	680
	\$1,500,000	65%	80%	700
	\$2,000,000	60%	75%	700

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	Purchase & R/T Refinance			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$650,000	90%	90%	680
	\$1,100,000	80%	90%	720
1-UNIT/CONDO/PUD	\$1,100,000	75%	90%	680
	\$1,500,000	70%	85%	700
	\$2,000,000	65%	85%	720

NON-AGENCY ADJUSTABLE RATE (FULL DOC)

MAX LTV/CLTV & LOAN AMOUNT	CO REFI - MAX CASH BACK (\$250,000)			
	Loan Amount:	MAX LTV	MAX CLTV	Minimum Decision Credit Score
	\$500,000	80%	90%	680
	\$650,000	75%	90%	680
1-UNIT/CONDO/PUD	\$1,100,000	70%	90%	680
	\$1,500,000	55%	80%	700
	\$2,000,000	55%	80%	720



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