			Windsor Mortgage Prime Jumbo			
	Prime Jumbo 1	Prime Jumbo 1 AUS	Prime Jumbo 2	Prime Jumbo 2 AUS	Prime Jumbo 3 AUS	Prime Jumbo 4
Available Loan Terms	15, 20, 25, 30 year fixed, 5/6, and 7/6 SOFR	15, 20, 25, 30 year fixed	10,15, 20, 25, 30 year fixed, 5/6,7/6,10/6 SOFR	10,15, 20, 25, 30 year fixed, 5/6,7/6,10/6	15, 30 year fixed	15, 30 year fixed, 5/6, 7/6, and 10/6 SOFR
Occupancy/ Transaction Type	Units Max LTV/CLTV/ HCLTV FICO Max Loan Amount	Units HCLTV FICO Loan Amo	Max LTV/CLTV/ Max Units HCLTV FICO Loan Amo	Units Max LTV/CLTV/ Max HCLTV FICO Loan Amo	Units HCLTV FICO Loan Amo	Max LTV/CLTV/ Max Units HCLTV FICO Loan Amo
Primary – Purchase or Rate/Term Refinance	85% 740 \$1,000,000 80% 700 \$1,000,000 1 75% 720 \$2,000,000 70% 720 \$2,500,000 70% 800 \$1,000,000 65% 700 \$1,000,000 65% 700 \$1,000,000 65% 700 \$1,000,000	70% 680 \$1,000,000 1 80% 700 \$1,000,000 75% 720 \$2,000,000 75% 720 \$2,000,000 2 65% 700 \$1,000,000 60% 680 \$1,500,000	90% 720 \$1,500,000 80% 700 \$2,000,000 75% 740 \$2,500,000 70% 720 \$2,500,000 75% 780 \$3,000,000 70% 740 \$3,000,000 70% 740 \$3,000,000	80% 660 \$1,500,000 75% 680 \$2,000,000 1 65% 660 \$2,000,000 80% 720 \$2,500,000 80% 740 \$3,000,000 80% 660 \$1,000,000 2 65% 660 \$1,000,000 2 65% 660 \$1,000,000	89.99% 700 \$1.500,000 89.99% 770 \$2.000,000 80% 720 \$2.500,000 80% 740 \$3.000,000 80.99% 720 \$1.500,000 84.99% 740 \$2.000,000 2 \$4.99% 740 \$2.000,000 75% 720 \$2.500,000	80% 720 \$1,000,000
Primary – Purchase FTHB	Max loan amount \$1,500,000 (restrictions apply for loan amounts >\$1,000,000 - \$1,500,000. Max DTI 36%	No Restriction	Max loan amount \$1,500,000 (additional reserve requirements.	60% 660 \$2,000,000 Max loan amount \$1,500,000 (additional reserve requirements.	75% 740 \$3,000,000 No Restriction	No Restriction
Primary – Cash-Out Refinance	70% 770 \$1,000,000 1 65% 700 \$1,000,000 60% 700 \$1,000,000 60% 700 \$2,000,000 2 69% 700 \$31,000,000	1 85% 700 \$1,000,000 1 85% 700 \$2,000,000 86% 750 \$2,000,000 2 85% 750 \$1,000,000 No cash-cut limit	10% 720 \$1,000,000 770 770 \$1,000,000 770 770 \$1,000,000 10% 740 \$1,000,000 17% 720 \$1,000,000 1 10% 680 \$1,000,000 70% 740 \$2,000,000 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70	7796. 860 \$1,000,000 1 7796. 850 \$1,000,000 1 7796. 850 \$1,000,000 80%. 8796. 860 \$3,000,000 90%. 860 \$1,0	80% 700 \$1,000,000 1 80% 700 \$1,000,000 1 80% 700 \$1,000,000 70% 700 \$1,000,000 70% 700 \$1,000,000 2 70% 740 \$1,000,000 70% 740 \$2,000,000	1-2 65% 740 \$1,000,000 60% 740 \$1,000,000
Second Home - Purchase	*Cash-out amount of up to \$500,000 permitted. 80% 720 \$1,000,000 70% 720 \$1,500,000 65% 720 \$2,000,000	1 80% 720 \$1,000,000 1 70% 720 \$1,500,000 65% 720 \$2,000,000	200 200	S0% F00 S2,500,000 S00,000 S00,000 S00,000 S00,000 S00,000 S00,000 S0% F00 S2,500,000 S0% F720 S2,500,000 S0%	*Cash-out amount of up to \$500,000 permitted. 80% 700 \$1,500,000 80% 720 \$2,000,000 75% 740 \$3,000,000	*Cash-out amount of up to \$350,000 permitted. 1 70% 740 \$1,500,000
Second Home – Cash- Out Refinance	1 60% 740 \$1,500,000 50% 740 \$2,000,000 "Cash-out amount of up to \$500,000 permitted	1 60% 720 \$1,500,000 1 50% 720 \$2,000,000	70% 740 \$1,000,000 65% 720 \$1,000,000 1 70% 760 \$2,000,000 65% 740 \$2,000,000 65% 740 \$2,000,000 65% 740 \$2,000,000 60% 740 \$2,500,000 70 \$2,500,000 70 \$2,500,000 70 \$2,500,000	80% 740 \$3,000,000 1 75% 700 \$1,000,000 1 66% 700 \$1,500,000 75% 740 \$2,000,000 **Cach-out amount of \$350,000 to \$500,000 permitted.	1 70% 720 \$1,500,000 1 70% 740 \$2,000,000 "Cash-out amount of up to \$500,000 permitted.	Not Permitted
Investment - Purchase/Rate and Term	"Cash-out amount of its 15TM 000 permitted 14 70% 740 \$1.500,000 70% 740 \$1.500,000	Net Available	1 77% 720 \$1,000,000 1 77% 740 \$1,000,000 77% 740 \$1,000,000 60% 770 \$1,000,000 60% 740 \$1,000,000 60% 740 \$2,000,000 60% 740 \$2,000,000 60% 740 \$2,000,000	Lon amour depondus 14 27% 880 \$1,000,000 60% 81,500,000 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60% 720 \$1,500,000	1 P 80% 770 \$1,000,000 1 P 80% 770 \$1,000,000 1 P 80% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 75% 740 \$1,2000,000 \$1,000,	1 65% 760 \$1,000,000 65% 760 \$1,000,000
DTI	-Phimary Residence: 45% for LTVs 580%, 36% for LTVs 580%, 36% or LTVs 380%. +Phimary Residence: DTI > 45% ≤ 49.99% requires residual income calc +Investment Property 38%. -Second Home: 40% -ARM and 15-year term: 43%	-Maximum DT: 49.99%	-Standard Maximum DT: 45% -Standard Maximum 45.01-50% requires 30-year fixed, Primary/Scond-time. Min Fico-740, Max LTV lesser of 70% or 10% below max identified in matrix. 2x reserve requirement	-Maximum DT: 49.99%	2 69% 740 \$1,500,000 **Mikkarimum DT 16,000% with an AUS approve/accept is eligible for the following: - ob/many residence - ob/many residence - ob/man/mum CLTV 80,00% -	Maximum: 43% Lean amount over \$1M Maximum: 41% Investment property maximum 40%
Temporary Buydown Permitted?	2-1 and 1-0 Seller Funded. Primary Home purchases only.	Not Permitted	2-1 and 1-0 Seller Funded. Primary/Second Home purchases only.	2-1 and 1-0 Seller Funded. Primary/Second Home purchases only.	2-1, 1-1, and 1-0 Seller Funded. Primary purchases only. Min FICO 740. Max Loan Amourt \$1,500,000	Not Permitted
Self-Employment Requirements/Overlays	A Years Personaliturieus Returns VTD Protti and uses and Babrice Sheet on all Businesses. Businesses. See Secondary SE Losses must be included in DTI. +Additional 3 months Reserves.	Tax returns per CULP findings. IE 1 year with >5 years Self-Employed. "YTO Profit and Loss and Balance Sheet on all Businesses. "Secondary SE Losses not required to be accounted for if primary income to qualify is Non-SE.	Q-Years Pressonal Business Returns vTD Profile and Loss and Balance Sheet on all Businesses. -Max LTV 60%. -Secondary SiE Losses >5% must be included in DTI.	Tax returns per DU findings. IE 1 year with >5 years Self- Enployed. "TD Profit and Loss and Balance Sheet on all Businesses. -Secondary SEL Losses >5% of total income must be included in DTL. Secondary SEE guideline only applicable if qualifying with Non SEE earnings.	Tax returns per CULP findings. IE 1 year with >5 years Self-Employed. **YID Profit and Loss and Balance Sheet on all Businesses. **Secondary SE Losses not required to be accounted for if primary income to qualify is Non-SE.	& Yeas Personalibariess Return *YID Petil and Loss and Balance Sheet on all Businesses. -Becondary SE Losses must be included in DTI.
Reserves	6-49 months dependent upon occupancy, LTV, loan amount and FTHB status. B Business funds require reduced LTV/additional reserves. 1. Additional Financed REO – additional 6 months per property.	6-12 months dependent upon occupency, LTV, loan amount. Additional Financed REO – additional 6 months per property	6-30 months dependent upon occupancy, LTV, loan amount and FTH status. Business funds Allowed <60% LTV. Additional Flanned REO – additional 6 months per property depending on number of financed properties.	6-12 months dependent upon occupancy, LTV, loen amount and FTHB status. D. Business funk for allowed. Additional Financed REO – additional 6 months per property depending on number of financed properties.	6-18 months dependent upon occupancy, LTV, loen amount. Additional Financed REO – additional 6-8 months per property	12-36 months dependent upon occupancy, units, LTV, ban amount and FTHB status. Additional Framence REC – additional 2 months per property 24 months reserves required for cash-out refinances.
Maximum # Financed Properties	4	Per Fannie Mae Guidelines	4	Per Fannie Mae Guidelines	10	5 if owner occupied, 4 if NOO.
Maximum Acreage Business Funds for Down Payment/Reserves	Up to 20 acres permitted	Up to 40 acres permitted Permitted for down payment.	Up to 10 acres permitted Permitted	>10 requires Pre-Approval	Up to 5 if zoned Commercial or Ag. Permitted for down payment.	Up to 20 acres, Cannot be Ag zoned
Non-Occupant Borrowers with Blended	Permitted	Permitted for down payment. Business funds not allowed for reserves	Permitted	Permitted for Down Payment. Not allowed for reserves	Permitted for down payment. Business funds not allowed for reserves	Permitted. Must be 100% owner and CPA letter required.
Ratios Rental Income without a 2 Year	Not Permitted	Permitted in accordance with Fannie Mae guidelines Must be an immediate family member	Not Permitted	Permitted in accordance with Fannie Mae guidelines Must be an immediate family member	Permitted in accordance with Fannie Mae guidelines Must be an immediate family member	Not Permitted
Landlord History	Permitted	Permitted in accordance with Fannie Mae guidelines	Permitted	Permitted in accordance with Fannie Mae guidelines	Permitted in accordance with Fannie Mae guidelines	Permitted
Asset Depletion with 3% ROR	Permitted	Permitted – follow Fannie Mae guidelines	Not Permitted	Not Permitted	Permitted – follow Fannie Mae guidelines	Not Permitted
RSU as Income Source Delayed Financing (treated as R/T refi)	Permitted	Permitted	Permitted	Permitted	Permitted	Permitted
Delayed Financing (treated as R/T refl)	Permitted	Permitted as Cash-Out	Permitted	Permitted	Permitted as Cash-Out	Not Permitted
Departure Residence Excluded from DTI if Pending sale.	Permitted with additional Reserves within 30 days of closing.	Follow Fannie Mae guidelines	Permitted with additional reservse within 30 days of closing	Follow Fannie Mae Guidelines	Follow Fannie Mae guidelines	Permitted with additional reserves and Enhanced CBR score