

PURCHASE & RATE/TERM REFINANCE ELIGIBILITY MATRIX

Occupancy		Max LTV	Max CLTV	Max Loan Amount	Min FICO	Max DTI
Primary Purchase and Rate & Term Refinance ¹	1 Unit ² (SFR / PUD)	85%	85%	\$1,000,000	740+	43.00%
		80%	80%		720-739	
		80%	80%		700-719	
		70%	70%		680-699	
		85%	85%	\$1,500,000	740+	43.00%
		80%	80%		720-739	
		80%	80%		700-719	
		70%	70%		680-699	
		80%	80%	\$2,000,000	740+	43.00%
		75%	75%		720-739	
		75%	75%		700-719	
		65%	65%		680-699	

- Declining market reductions apply on purchase transactions, cash-out refinance transactions, and rate/term refinance transactions if the property is located on the LHFS Supreme Program Mortgage Declining Market index and/or identified on the appraisal as being in a declining market.
- Excludes Condominiums

Occupancy		Max LTV	Max CLTV	Max Loan Amount	Min FICO	Max DTI
Primary Purchase and Rate & Term Refinance ¹	1 Unit Condos	80%	80%	\$1,000,000	740+	43.00%
		75%	75%		720-739	
		75%	75%		700-719	
		70%	70%		680-699	
		80%	80%	\$1,500,000	740+	43.00%
		75%	75%		720-739	
		75%	75%		700-719	
		70%	70%		680-699	
		80%	80%	\$2,000,000	740+	43.00%
		70%	70%		720-739	
		70%	70%		700-719	
		60%	60%		680-699	

- Declining market reductions apply on purchase transactions, cash-out refinance transactions, and rate/term refinance transactions if the property is located on the LHFS Supreme Program Mortgage Declining Market index and/or identified on the appraisal as being in a declining market.



Occupancy		Max LTV	Max CLTV	Max Loan Amount	Min FICO	Max DTI
Second Home Purchase and Rate & Term Refinance ¹	1 Unit ² (SFR/PUD)	80%	80%	\$1,000,000	740+	43.00%
		75%	75%		720-739	
		75%	75%		700-719	
		70%	70%		680-699	
		75%	75%	\$1,500,000	740+	
		70%	70%		720-739	
		70%	70%		700-719	
		70%	70%		680-699	
		65%	65%	\$2,000,000	740	
		60%	60%		720-739	

- Declining market reductions apply if the property is located on the LHFS Declining Market Index and/or identified on the appraisal as being in a declining market.
- Excludes Condominiums

Occupancy		Max LTV	Max CLTV	Max Loan Amount	Min FICO	Max DTI
Second Home Purchase and Rate & Term Refinance ¹	1 Unit Condos	75%	75%	\$1,000,000	740+	43.00%
		70%	70%		680-739	
		70%	70%	\$1,500,000	680+	

- Declining market reductions apply if the property is located on the LHFS Declining Market Index and/or identified on the appraisal as being in a declining market.



CASH-OUT ELIGIBILITY MATRIX

Occupancy		Max LTV	Max CLTV	Max Loan Amount	Max Cash-Out	Min FICO	Max DTI
Primary Cash-Out Refinance ^{1,2}	1 Unit ³ (SFR/PUD)	75%	75%	\$1,000,000	<ul style="list-style-type: none"> Maximum cash-out for LTV/CLTV's greater than 50% is \$350,000. Maximum cash-out for LTV/CLTV's less than or equal to 50% is unlimited to maximum loan amount. Maximum cash-in-hand is unlimited to maximum loan amount except on condominium transactions. 	740+	43.00%
		70%	70%			680-739	
		75%	75%	\$1,500,000		740+	
		70%	70%			680-739	
		55%	55%	\$2,000,000		740+	

- Declining market reductions apply if the property is located on the LHFS Declining Market Index and/or identified on the appraisal as being in a declining market.
- Cash-out may NOT be used to meet reserve requirements.
- Excludes Condominiums

Occupancy		Max LTV	Max CLTV	Max Loan Amount	Max Cash-Out	Min FICO	Max DTI
Primary Cash-Out Refinance ^{1,2,3}	Condo 1 Unit	70%	70%	\$1,000,000	<ul style="list-style-type: none"> Maximum cash-out for LTV/CLTV's greater than 50% is \$350,000. Maximum cash-out for LTV/CLTV's less than or equal to 50% is unlimited to maximum loan amount. Maximum cash-in-hand is unlimited to maximum loan amount except on condominium transactions. 	680+	43.00%
		70%	70%	\$1,500,000			

- Declining market reductions apply if the property is located on the LHFS Declining Market Index and/or identified on the appraisal as being in a declining market.
- Cash-out may NOT be used to meet reserve requirements.
- Maximum cash-out for condominiums may not exceed \$100,000 including paid debts, unseasoned subordinate financing and cash-in-hand.



SUPREME PROGRAM BENEFITS

- LTV up to 85%
- Credit scores from 680+
- Loan amounts up to \$2,000,000
- Available Rates:
 - 15 and 30 year Fixed
 - 5/1, 7/1, and 10/1 LIBOR ARM's
- No Prepayment Penalty
- MI Not Required

Supreme Jumbo Program Codes

Product Code	Product Detail
WJ30-015	W Jumbo Supreme Fixed 30
WJ15-015	W Jumbo Supreme Fixed 15
WJ51L-015	W Jumbo Supreme 5/1 Libor ARM
WJ71L-015	W Jumbo Supreme 7/1 Libor ARM
WJ101L-015	W Jumbo Supreme 10/1 Libor ARM

For specific scenario requests, please go to the eScenarios tab located in eXPRESS - www.Wholesale.LHFS.com, and post your scenario.

Guidelines are for use by mortgage professionals only and subject to change without notice.



GENERAL REQUIREMENTS

<p>Appraisal</p>	<p><u>Loans with loan amounts or combined total loan amounts of:</u></p> <p>Less than \$1,500,000*</p> <ul style="list-style-type: none"> One (1) full appraisal (i.e., Form 1004 or 1073) with an interior and exterior inspection by a State Certified Appraiser <p>Greater than or equal to \$1,500,000 and <= \$2,000,000</p> <ul style="list-style-type: none"> Two (2) full appraisals (i.e., Form 1004 or 1073) with an interior and exterior inspection by State Certified Appraisers <p>* Two full appraisals are required on family transfer transactions when the loan amount or combined loan amount is >= \$1,000,000.</p> <p>Note: The total loan amount includes the outstanding balance on second mortgages and the total credit line amount on home equity lines of credit (HELOCs).</p>
<p>Borrower Eligibility</p>	<p><u>Eligible</u></p> <ul style="list-style-type: none"> Permanent Resident Inter Vivos Trust, Revocable Trust, and Living Trust Non-Occupant Co-Borrower <ul style="list-style-type: none"> The maximum LTV/CLTV is 70%. The non-occupant borrower must be an immediate family member. The Note and Security Instrument must be signed by both occupant borrower and non-occupant co-borrower. The non-occupant co-borrower cannot have any interest in the sales transaction, such as seller, builder, real estate agent, etc. The occupant borrower on the loan transaction must qualify separately with ratios not to exceed 35%/40%. <p><u>Ineligible Borrowers</u></p> <ul style="list-style-type: none"> Corporations, Foreign Nationals, General Partnerships, Limited Liability Corporations, Limited Partnerships, Land Trusts (including Illinois Land Trusts), and Non-Permanent Resident Aliens.
<p>Credit</p>	<p><u>General Credit Requirements</u></p> <ul style="list-style-type: none"> Minimum credit score requirements must be met. The borrower's payment history must reflect 0x30 on ALL housing debts for the last 24 months (including ALL mortgage and rental payments). If there is no payment on an open-ended or revolving account with or without a balance on the credit report, the minimum payment must be calculated as the greater of \$10 or 5% of the outstanding balance. All HELOC payments are based on the greater of 1% of the full line amount or the payment as reflected on the credit report or the borrower's monthly HELOC statement (applies to all properties owned by the borrower). A letter of explanation must be provided for all derogatory credit. Credit Inquiries made within 120 days must be explained Supreme Program does not permit the use of credit reports from a foreign country. Provided there is not impact to the borrower's ability to qualify, no research or explanations are required for tradelines that have not been reported by the creditor in one year or more. Information may be required of the borrower, including an explanation letter of late payments (with supporting documentation). <p><u>Minimum Tradeline Requirements</u></p> <ul style="list-style-type: none"> The credit report must contain a minimum number of tradelines, sufficient seasoning and the minimum required credit score applicable to the transaction. There can be no 30-day late payments in the last 24 months on any mortgage (1st, 2nd, or HELOC) or rental accounts for all primary, second home, and investment properties. The borrower(s) credit report satisfies one of following options (At least one borrower on the loan has a non-disputed installment or mortgage debt tradeline for either Option 1 or Option 2 below): <p><u>Option 1:</u></p> <ul style="list-style-type: none"> The credit report contains a total of at least three (3) open non-disputed tradelines; one (1) of which is a non-disputed installment or mortgage tradeline, each of the three (3) tradelines has been open for at least 24 months, and each of the three (3) tradelines has been updated within the last six (6) months. <p><u>Option 2:</u></p> <ul style="list-style-type: none"> The borrower(s) has a credit history of a least five (5) years, the credit report contains at least five (5) non-disputed tradelines (open, paid or closed); one (1) of which is a non-disputed installment or mortgage tradeline (open, paid or closed), individual tradelines may be established for less than a five (5) year period, and the tradelines evaluated in Option 2 have had activity within the most recent five (5) year period. <p><u>Notes:</u></p> <ul style="list-style-type: none"> Generally, a non-traditional credit history is not acceptable. Authorized user accounts may not be used to meet the minimum tradeline requirements.



GENERAL REQUIREMENTS (continued)

Credit (continued)

Borrowers Not Meeting the Minimum Tradeline Requirements

- Credit reports that contain too few qualifying tradelines, insufficient trade history and/or do not meet the above tradeline requirements may be considered on a case-by-case basis.
- Not eligible for First-Time Homebuyers.
- All borrower(s) and co-borrower(s) with a credit score must meet minimum credit score requirements.

Borrowers not meeting the minimum tradeline requirements are eligible provided all below requirements are met:

- Borrower is not a First-Time Homebuyer
- maximum loan amount \$1,000,000,
- maximum 70% LTV/CLTV/HCLTV,
- minimum gross disposable income (GDI) \$6,000,
- 24 months' reserves,
- no major derogatory credit in the last 24 months,
- not more than \$1,000 in aggregated balance(s) in judgments, collections, and/or charge-offs may reflect on the credit report,
- any open judgment, collection, and/or charge-off must be paid at closing, and
- a housing history with no late mortgage or rental payments in the last 24 months.

Borrower Meeting Tradeline Requirements with a Co-Borrower Not Meeting Tradeline Requirements

- The borrower must meet the credit score and all Supreme Loan guidelines and the co-borrower must meet the following:
 - no major derogatory credit in the last 24 months,
 - not more than \$1,000 in aggregated balance(s) in judgments, collections, and or charge-offs may reflect on the credit report, and
 - any open judgment, collection and/or charge-off must be paid at closing.

Derogatory Events:

- A borrower must have been discharged or dismissed from a Chapter 7 or 11 bankruptcy at least seven (7) years prior to loan application.
- The borrower cannot have had a foreclosure or deed in lieu of foreclosure within the seven (7) year period prior to loan application.
- If Chapter 13, bankruptcy must be:
 - discharged or dismissed at least four (4) years prior to loan application, or dismissed at least four (4) years prior to loan application, and
 - MUST have a satisfactory Bankruptcy Court payment history. This history must cover payments from Approval of Chapter 13 plan to Discharge.
- Borrowers with more than one (1) bankruptcy filing are not eligible.
- A borrower must have been discharged from a bankruptcy at least four (4) years prior to loan application.
- The borrower must show a re-established satisfactory credit history as follows:
 - minimum four (4) credit references (one must be a traditional credit reference and one must be housing related),
 - at least three (3) credit references must have been active 24 months before application and all accounts must be current as of loan application,
 - no more than 2 x 30-day lates on installment or revolving debt in the 24 month before loan application,
 - no 60+ day lates on installment or revolving debt since discharge or dismissal,
 - no past due housing payments since discharge,
 - no new public records for bankruptcies, foreclosures, deeds-in-lieu, unpaid judgments, unpaid collections, garnishments, liens, etc. since discharge or dismissal,
 - minimal usage of revolving accounts, including accounts with high balances-to-limits (i.e., balances should not typically be more than 50% of the limits), and
 - the credit score for the LTV/CLTV loan amount combination is required for all borrowers.

Collections, Judgements, Garnishments, Liens and Charge-Offs:

- Not more than \$2,000 in aggregated balance(s) in judgment, collection, and/or charge-offs may remain unpaid after closing, and not more than \$1,000 in aggregated balance(s) that are from revolving or installment debt may remain unpaid after closing. No accounts may be paid down to meet these guidelines, they must be paid off.
- All garnishments and liens must be paid in full prior to closing, or paid off at closing as evidenced by the Settlement statement.
- The borrower must provide a satisfactory letter of explanation and have re-established good credit (as evidenced by the residential mortgage credit report).
- Note: Gifts may not be used to pay off a judgment, charge-off, collection, garnishment or lien.



GENERAL REQUIREMENTS (continued)

Documentation Requirements

Liabilities

- Copies and/or fax copies of documentation may be provided directly from the borrower to LHFS with written certification from the borrower that the copies are true and correct copies of the original documents.
- For existing and new construction, credit documentation (credit reports, employment, income, and asset documentation) cannot be more than 60 days old for existing construction and 90 days old for new construction prior to the date note is signed.

Income

- Existing Properties: Employment and income documentation cannot be older than 60 days on the date the Note is signed.
- New Construction Properties: Employment and income documentation cannot be older than 90 days on the date the Note is signed.
- Capital gains income cannot be used as a qualifying income source (capital gains income is ineligible).
- If retirement income is paid in the form of a monthly distribution from a 401(k), IRA, or Keogh retirement account, a 10-year continuance must be verified.
- If using rental income to qualify, all income stability requirements must be met:
 - the borrower must have a 24-month rental history with no gaps greater than three (3) months and the 24 months
 - rental history must be filed on Schedule E of the borrower's personal tax returns.
 - Copy of borrower(s) signed individual tax returns with all schedules, AND
 - Copy of current lease and/or rental agreements for all property (ies).
 - If any of the lease /rental agreement(s) have been executed (does not apply to renewal/extension to the lease/rental agreement) within 60 days of application, validation of rents received by the borrower(s) is required (i.e. bank statements, cancelled checks, etc.)
 - Note: Must have 2 yr. landlord experience supported by current lease agreement and tax returns.

For Self-Employed Income

- All required documentation including 2 years personal and business tax returns containing all schedules and YTD P&L and balance sheets (mandatory for all business types).

Credit

- If the property is existing, the credit documents cannot be older than 60 days from the date of the Note.
- If the property is new construction, the credit documents cannot be older 90 days from the date of the Note.
- Full Residential Mortgage Credit Reports (RMCR's) or in-file credit reports are acceptable.
- If an in-file credit report is used, it must provide merged information from at least three (3) national repositories.
- If an account on the credit bureau report has not been updated within 90 days, an updated credit report or written verification of the account must be obtained.
- Provided there is no impact on the borrower's ability to qualify, no research or explanations are required for trade-lines that have not been reported by the creditor in one year or more.

Verification of Mortgage/Rent

- Credit Bureau report reference for 24 months,
- a 24-month mortgage payment history, or
- 24 months canceled checks.

Note: If the borrower owns their current residence free and clear, a 24-month verification of mortgage is not required.

Assets:

- All assets needed to complete the transaction (used for the down payment, closing costs, or financial reserves) must be documented with evidence that the funds are from an acceptable source.
- Internet on-line bank or brokerage statements must identify the financial institution, the account number, the borrower's name, the account balance, and source of information (i.e., URL reflected on document).
- Copies and/or fax copies of documentation may be provided directly from the borrower to LHFS with written certification from the borrower that the copies are true and correct copies of the original documents.
- Internal documentation may be used if the company provides the information on a document with company letterhead and the signature of an authorized employee.
- One (1) of the following must be provided:
 - a fully-executed verification of deposit, or
 - current 2 months' complete bank statements showing beginning and ending balances, if received monthly, or
 - most recent complete quarterly bank statements, if received quarterly.
- Explanations are required for large deposits on the bank statements and these deposits may require additional documentation.
- If the property is existing, the asset documents cannot be older than 60 days from the date of the Note.
- If the property is new construction, the asset documents cannot be older than 90 days from the date of the Note.



GENERAL REQUIREMENTS (continued)		
Ineligible	<p>Properties Located in the following states are ineligible:</p> <ul style="list-style-type: none"> Alaska Hawaii <p>Georgia Power leasehold properties in the state of:</p> <ul style="list-style-type: none"> Georgia <p>Cash-Out Refinance in the state of:</p> <ul style="list-style-type: none"> Texas Section 50(a)(6) 	<p>As a result of state legislation, properties located within the following states must apply the following guidelines for fully amortizing ARM loans: The borrower MUST be qualified at the greater of the product qualifying rate or the fully amortizing, fully indexed rate.</p> <ul style="list-style-type: none"> Illinois Maryland New Mexico <p>As a result of state legislation, properties located within the following states must apply the following guidelines for fully Amortizing 7/1 & 10/1 ARM loans: The borrower must be qualified at the greater of the Note rate or the fully amortizing, fully indexed rate.</p> <ul style="list-style-type: none"> Minnesota
Maximum Loan Amount	<ul style="list-style-type: none"> Loan amount is less than or equal to \$2,000,000. 	
Maximum Number of Financed Properties	<ul style="list-style-type: none"> The borrower may own four (4) or less financed properties, including the subject property. 	
Minimum Borrower Contribution	<p>Purchase Transaction</p> <ul style="list-style-type: none"> The borrower must contribute at least 5% from his or her own funds to the transaction (this applies for all LTV/CLTVs). 	
Mortgage Insurance	<ul style="list-style-type: none"> Not Required 	
Occupancy	<p>Eligible Occupancies</p> <ul style="list-style-type: none"> Primary Residence Second Homes <p>The occupancy type may be considered a primary residence in the following situations with acceptable documentation:</p> <ul style="list-style-type: none"> parents who are applying for a mortgage to provide housing for a physically handicapped or developmentally disabled adult child who is unable to work or has insufficient income to qualify for a mortgage, or children who are applying for a mortgage to provide housing for elderly parents who are unable to work or have insufficient income to qualify for a mortgage. <p>If parents are financing for a disabled child or children financing for elderly parents, the following applies:</p> <ul style="list-style-type: none"> the disabled child or elderly parents are not required to be on title or on the mortgage loan, "elderly parents" are defined as parents who are not able to work or have insufficient income to afford a home on their own (no minimum age requirement), the loans are eligible as purchases, limited cash-out refinances and cash-out refinances, and acceptable documentation must be included in the loan file to support the transaction. This includes, but is not limited to, tax returns of the borrower which show the disabled adult child as a dependent or tax returns of the elderly parent(s) which documents insufficient income to qualify. <p>Ineligible Occupancy</p> <ul style="list-style-type: none"> Investment Property 	



GENERAL REQUIREMENTS (continued)	
Property Types	<p><u>Eligible Property Types</u></p> <ul style="list-style-type: none"> • 1 unit properties, • Attached or detached properties, • Warrantable condos, and • PUDs. <p><u>Ineligible Property Types</u></p> <ul style="list-style-type: none"> • 2-4 Unit Properties • apartment buildings, • bed and breakfast properties, • boarding houses, • commercial buildings, • condominium hotels or condotels, • cooperatives, • earth/earth-sheltered and geodesic/dome homes, • houseboat projects/properties, • Indian lands, • investment properties, • leaseholds that do not extend beyond the loan term and are not typical in the market area, • log homes, • mixed-use properties, • mobile/manufactured homes, • model homes not eligible for occupancy within 60 days of loan closing, • modular (i.e. factory built, pre-cut/panelized) housing properties less than 2500 square feet in size, • non-warrantable condominium/PUD projects, • properties listed for sale within the last six (6) months (if cash-out refinance), unless Delayed Financing Cash-Out refinance requirements are met, • properties on acreage exceeding 15 acres, • projects with legal non-conforming use, • residential properties zoned commercial or industrial, • studio condominiums, • Texas homestead properties secured by a 50(a)(6) mortgage, • timeshare units, • unimproved land, • unique properties, other than those listed above, in which the marketability cannot be established, and • working farms, ranches, and orchards.
Qualifying Rate	<p>The borrower must be qualified based on the maximum interest rate that may apply during the five-year period after the first regular periodic payment is due. For fully amortizing, traditionally underwritten loans, the following guidelines applies:</p> <p><u>Fixed Rate</u></p> <ul style="list-style-type: none"> • The borrower is qualified at the fully amortizing note rate payment. <p><u>5/1 LIBOR ARMs</u></p> <ul style="list-style-type: none"> • The borrower is qualified based on the Note rate plus Initial Cap (5%). • Margin: 2.25% <p><u>7/1 and 10/1 LIBOR ARMs</u></p> <ul style="list-style-type: none"> • The borrower is qualified based on the GREATER of: • initial Note rate or • fully indexed rate (Index + Margin) • Margin: 2.25% <p><u>Interest Rate Caps - 5/1, 7/1 and 10/1 LIBOR ARMs</u></p> <ul style="list-style-type: none"> • 5% cap, up or down on the initial change. • 2% cap, up or down, on each annual change thereafter. • 5% lifetime cap only on increases.
Qualifying Ratios	<ul style="list-style-type: none"> • The housing ratio includes the PITIA of the borrower's primary residence regardless of the subject property occupancy. • The debt ratio includes housing ratio items, installment loans, revolving credit, mortgage payments on properties other than the primary residence and any other monthly debt. • The standard maximum DTI (debt-to-income) ratio is 43%, regardless of the CLTV. • If Construction-to-Permanent loan, the borrower's DTI is 40% or less. • DTI is reduced by 5% for self-employed borrowers.



GENERAL REQUIREMENTS (continued)									
Refinance	<p>Limited Cash-Out:</p> <ul style="list-style-type: none"> there is no minimum seasoning requirement. <p>Cash-Out:</p> <ul style="list-style-type: none"> six (6) months' minimum seasoning [i.e., borrower must be on title for a minimum of six (6) months prior to loan application] is required, since the date of purchase, with 0 x 30 day late payments. Subject loan may not be a delayed financing transaction. Subject property may not be located in the state of Texas. <p>Refinance (Tangible Net Benefit)</p> <ul style="list-style-type: none"> Written documentation signed by the borrower, stating the reasonable tangible net benefit resulting from the refinance, must be prepared for all applicable home loan refinances and be placed in the file for the following states and occupancy type(s): <ul style="list-style-type: none"> Primary residences and second homes: <ul style="list-style-type: none"> Colorado Illinois Maine Massachusetts Minnesota Primary residence only: <ul style="list-style-type: none"> New Mexico North Carolina Rhode Island South Carolina ALL occupancy types: <ul style="list-style-type: none"> Ohio Certificate of Reasonable Tangible Net Benefit for Refinance Loans 								
Reserves	<p>Loan Amounts:</p> <ul style="list-style-type: none"> Less than or equal to: \$1,000,000 <ul style="list-style-type: none"> 6 months Greater than: \$1,000,000 <ul style="list-style-type: none"> 12 months 								
Secondary Financing	<ul style="list-style-type: none"> CLTV is the "total loan-to-value" of the first AND second mortgage to the sales price/value of the property (if second is HELOC, the total available credit line is used to calculate CLTV). If secondary financing is subordinated, a copy of the note, and if the second is a HELOC, a copy of the financing agreement terms on the HELOC is required for the loan file. Valid for one-unit primary residences and one-unit second homes only <p>New Secondary Financing:</p> <ul style="list-style-type: none"> New secondary financing is not eligible on either purchase or rate/term refinance transactions when the LTV/TLTV is 80% or greater, and the loan amount exceeds \$1,000,000. 								
Seller Contributions	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Primary Residences and Second Homes</th> </tr> <tr> <th style="width: 50%; text-align: center;">CLTV</th> <th style="width: 50%; text-align: center;">Max Contribution %</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">80% and below</td> <td style="text-align: center;">6%</td> </tr> <tr> <td style="text-align: center;">Above 80%</td> <td style="text-align: center;">3%</td> </tr> </tbody> </table> <p>Notes:</p> <ul style="list-style-type: none"> The limits are based on CLTV and not LTV. 	Primary Residences and Second Homes		CLTV	Max Contribution %	80% and below	6%	Above 80%	3%
Primary Residences and Second Homes									
CLTV	Max Contribution %								
80% and below	6%								
Above 80%	3%								
Underwriting	<ul style="list-style-type: none"> Manual Underwriting Only The Supreme Loan Program is not eligible for automated underwriting. 								

