

## PURCHASE

### Difference Between Old vs. New - LLPAs

Purchase	LTV								
	<=30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	> 95%
FICO									
>=780	0.000	0.000	0.250	0.250	0.125	(0.125)	0.000	0.000	0.625
760-779	0.000	0.000	0.250	0.000	(0.125)	(0.375)	(0.250)	(0.250)	0.500
740-759	0.000	0.000	0.125	(0.125)	(0.375)	(0.750)	(0.500)	(0.375)	0.250
720-739	0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.375)	0.250
700-719	0.000	0.000	0.125	0.125	(0.125)	(0.500)	(0.250)	(0.125)	0.625
680-699	0.000	0.000	(0.125)	0.125	0.000	(0.375)	(0.250)	(0.125)	0.375
660-679	0.000	0.000	0.250	0.875	0.875	0.625	0.500	0.625	1.000
640-659	0.500	0.500	0.125	1.250	0.750	0.750	0.750	0.875	1.250
<=639	0.500	0.375	0.000	0.875	0.250	0.375	0.625	1.000	1.750

## CASH-OUT REFI

### Cash Out Refinance - Difference Between Old vs. New

FICO	LTV				
	<=30	≤60	60.01-70	70.01-75	75.01-80
>=780	0.000	0.000	0.125	0.500	0.500
760-779	0.000	0.000	(0.125)	0.125	0.000
740-759	0.000	0.000	(0.250)	(0.250)	(0.500)
720-739	0.125	0.000	(0.250)	(0.500)	(0.750)
700-719	0.250	0.125	(0.500)	(1.000)	(1.250)
680-699	0.500	0.250	(0.500)	(1.250)	(1.750)
660-679	0.500	0.000	(1.000)	(2.250)	(2.750)
640-659	0.500	(0.500)	(1.250)	(2.750)	(3.000)
620-639	0.500	(0.500)	(1.500)	(3.000)	(3.000)

## MULTI UNIT & OTHER ADJUSTMENTS

Product Feature	LTV								
	<=30	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
2 Units	1.000	1.000	0.625	0.625	0.375	0.375	0.375	0.375	0.375
3-4 Units	1.000	1.000	0.625	0.625	0.375	0.375	0.375	0.375	0.375
Investment Property	1.000	1.000	0.500	0.000	0.000	0.000	NA	NA	NA
Second Homes	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
Attached Condo & Term > 15yrs	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000
HighBal Purchase & No Cashout Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HighBal Cashout Refi (CLTV)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI > 40% (mid-June)	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)