

Equity Advancer Eligibility Matrix

All States Except Texas						
Occupancy	Type	Loan Amount ¹	Max LTV ²	Min Score	Max Cash-Out	Initial Advance Limits
Primary (1-4 Unit)	Purchase, Rate-Term	\$1,500,000	90%	720	N/A	Min: \$150,000 ³ Max: 99% of line amount
		\$2,000,000	85%	720		
		\$2,000,000	80%	700		
		\$2,500,000	75%	720		
		\$3,000,000	70%	720		
		\$3,500,000	60%	740		
	Cash-Out	\$2,000,000	80%	700	No max	
		\$2,500,000	75%	720		
		\$3,000,000	70%	720		
All States						
Occupancy	Type	Loan Amount ¹	Max LTV ²	Min Score	Max Cash-Out	Initial Advance Limits
Secondary (1-4 Unit)	Purchase, Rate-Term, Cash-Out	\$2,000,000	80%	700	No max	Min: \$150,000 ³ Max: 99% of line amount
		\$2,500,000	75%	720		
		\$3,000,000	70%	720		
All States						
Occupancy	Type	Loan Amount ¹	Max LTV ²	Min Score	Max Cash-Out	Initial Advance Limits
Investment (1-4 Unit)	Purchase, Rate-Term	\$1,000,000	75%	720	N/A	Min: \$150,000 ³ Max: 99% of line amount
	Cash-Out		70%		\$500,000	
Texas Only						
Occupancy	Type	Loan Amount ¹	Max LTV ²	Min Score	Max Cash-Out	Initial Advance Limits
Primary Homestead (1 Unit)	Purchase, Rate-Term, Cash-Out	\$1,000,000	80%	700	No max	Min: \$150,000 ³ Max: 100% of line amount
		\$1,500,000	75%			
		\$2,000,000	70%			

(1) Free-and-clear properties not eligible unless the minimum draw requirement is met. Refer to [Cash-Out Refinance](#) section of guidelines for requirements.

(2) Additional LTV limits may apply. Refer to the [Regional and Geographic Restrictions](#) section of guidelines for more details.

(3) Minimum Initial Draw is \$150,000. Internal exceptions will be made for purchases and refinances of existing mortgages. If an exception is provided, the minimum loan amount for Texas Homestead properties is \$20,000.