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	$750,000	85%	700	N/A	Min: $150,000 [3] Max: 99% of line amount
		$1,500,000	90%	720		
		$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%	740		

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		
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 – COMING SOON						
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.