

# FHA/VA/Government Matrix

## « Matrix: FHA / VA / Government »

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**LEGEND:** P–Purchase; R–Rate and Term Refi; C–Cash-Out Refi; O–Owner Occupied; V–Vacation Home; N–Non Owner Occupied; NINA–No Income, No Asset; SISA–Stated Income, Stated Asset; SIVA–Stated Income, Verified Asset; F–Fixed Interest Rate; A–Adjustable Rate Mortgage; B–Both

All parameters on each line are used in combination with one another – each line represents a specific loan scenario or credit grade

Note: 2015 Fannie Mae/Freddie Mac loan limits: 1 unit = \$417,000; 2 = \$533,850; 3 = \$645,300; 4 = \$801,950 (AK, Guam, HI & U.S. Virgin Islands = 50% higher)

PROGRAM NAME	DOCUMENTATION										LTV / LOAN AMOUNT COMBINATIONS				DTI Ratio %	CLTV to %	# 30s in the Last # Mo	BANKRUPTCY/ FORECLOSURE				MTG INSUR- ANCE Upfront MI Max %	RATE Fixed, ARM, Both	COMMENTS
	Type	I	E	A	45	OCC N	PURP R	# UNITS	FICO	%/\$K	FICO	%/\$K	Ch 7 BK Disch	Ch 13 BK File				Fore Satis	Short Sale					
<b>CBC National Bank</b>																								
NATIONWIDE except: AZ NV																								
888-486-4304      hhaymes@cbconnex.com      www.cbconnex.com																								
FHA Purchase	Full	V	V	V	Y	O	P	1-4	640	96.5/417			50	100		2	1	3	3	7.75	B	AUS Approve/Eligible		
FHA refinance	Full	V	V	V	Y	O	R	1	640	97.75/417			50			2	1	3		1.75	B	AUS Approve/Eligible		
Visit <a href="http://www.CBConnex.com">www.CBConnex.com</a> to partner with us. We offer conventional, FHA, VA, USDA and portfolio jumbo programs and exceptional mortgage-lending services to our customers.																								
<b>HomeBridge Wholesale</b>																								
NATIONWIDE except: MA NE																								
855-729-2883      mortgagebrokers@homebridgewholesale.com      www.homebridgewholesale.com																								
FHA Purchase	Full	V	V	V	Y	O	P	1	580	90/625			43	90	0/12	2	1	3	3	1.75	B			
203(k) Streamline	Full	V	V	V	Y	O	PR	1	620	96.5/625			45	105		2	1	3	1	1.75	F	FHA county limits apply		
Refer to program guidelines for restrictions.																								

**Listing Feature:**  
Standard font.  
vs Bold.

**Lending Territory:**  
Choose Nationwide, Nationwide except states listed, or States listed.

**Contact Information:**  
Company name, phone number, website and e-mail.

**General Comment:**  
300 characters, spaces included.

**Matrix Data:**  
Enter information about your loan programs.