



QBM DU VOE

FIXED AND ARM PROGRAM CODE: PB30DUVOE (30 YR FIXED), PB56DUVOE (5/6 ARM), PB76DUVOE (7/6 ARM)

PURCHASE / RATE & TERM

OCCUPANCY	UNITS	MAX LOAN AMOUNT(2)	LTV(1)	MIN FICO	RESERVES	DTI
PRIMARY / SECOND HOME	1-4	\$1,000,000	80	700	6	50%
			75	660		
		\$1,500,000	80	700	9	
			75	660		
		\$2,000,000	70	660	12	
		\$3,000,000	70	680		

CASH OUT

OCCUPANCY	UNITS	LOAN AMOUNT	LTV	MIN FICO	RESERVES	DTI
PRIMARY / SECOND HOME	1 - 4	\$1,000,000	75	700	6	50%
			70	660		
		\$1,500,000	75	700	9	
			70	680		
		\$2,000,000	65	660	12	
		\$3,000,000	65	680		

1. PROPERTY TYPE MAX CAPS:		CONDO	NON-WARR CONDO	CONDOTEL	2-4 UNIT	MODULAR	RURAL
2. CONDOTEL MAX LOAN	PURCHASE/RT:	80%	75%	75%	80%	75%	75%
AMOUNT \$1.5M	CASH OUT:	75%	75%	65%	75%	75%	70%

