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Activator

Bronze Series Alt Doc | Primary residence and second home

Maximum LTV by loan amount and FICO

Bank statements / P&L / WVOE / 1099 / Asset utilization

Loan amount	Reserves	FICO	Purchase	Rate & term / DC	Cash out
< $1,000,000	**3 months**	720+	85%	85%	80%
		700	80%	80%	80%
		680	80%	80%	75%
		660	75%	75%	75%
		640	70%	70%	70%
		620	N/A	N/A	N/A
		600	N/A	N/A	N/A
$1,000,001 - $1,500,000	**6 months**	700+	80%	80%	80%
		680	80%	80%	75%
		640	70%	70%	70%
$1,500,001 - $2,000,000	**6 months**	700+	80%	80%	80%
		680	80%	80%	75%
		640	70%	70%	70%
$2,000,001 - $2,500,000	**9 months**	700+	80%	80%	80%
		680	80%	80%	75%
		640	N/A	N/A	N/A
$2,500,001 - $3,000,000	**9 months**	700+	75%	75%	75%
		680	75%	75%	75%
		640	N/A	N/A	N/A

DC = debt consolidation.

Confirm eligibility for a loan amount of exactly $1,000,000.

Coast 2 Coast Funding Group, Inc. | NMLS ID#: 92145

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Accelerator

Bronze Series Alt Doc | Investment property

Maximum LTV by loan amount and FICO

Bank statements / P&L / WVOE / 1099 / Asset utilization

Loan amount	Reserves	FICO	Purchase	Rate & term	Cash out
< $1,000,000	**3 months**	720+	85%	85%	80%
		700	80%	80%	80%
		680	75%	75%	75%
		660	75%	75%	75%
		640	75%	75%	60%
		620	65%	65%	55%
		600	60%	60%	55%
$1,000,001 - $1,500,000	**6 months**	700+	80%	80%	80%
		680	75%	75%	75%
		660	70%	70%	70%
$1,500,001 - $2,000,000	**6 months**	700+	80%	80%	80%
		680	75%	75%	75%
		660	70%	70%	70%
$2,000,001 - $2,500,000	**9 months**	700+	80%	80%	80%
		680	75%	75%	75%
		660	N/A	N/A	N/A
$2,500,001 - $3,000,000	**9 months**	700+	75%	75%	75%
		680	75%	75%	75%
		660	N/A	N/A	N/A

Debt consolidation is ineligible on investment properties.

Confirm eligibility for a loan amount of exactly $1,000,000.

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Program & property

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Program eligibility

Loan purpose	Purchase, Rate/Term, Rate/Term Debt Consolidation, Cash out. Debt consolidation is available for primary and second homes only.
Product types	Primary & Second Home: 30-Yr Fixed, 7/6 ARM, 10/6 ARM | I/O Not Eligible Investment Occupancy: 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 ARM
Interest only	Loan amount > $2.5m = Max LTV 70% | Loan amount: $2.0m-$2.5m = Max LTV 75%. Investment Properties only, Business Purpose Eligible.
Loan amounts	Min: $150,000 - Max: $3,000,000
Occupancy	Primary , Second Home (Max 85% LTV), & Investment
Exceptions	Considered on a case by case basis
High-cost loans	Federal and State or Local High Cost not permitted. Federal High Cost applies to Owner Occupied only.
Prepayment penalty | Investment only	5% of the unpaid principal balance. (Other than the monthly payments required herein, if Borrower prepays this Note in whole or in part before the full term of the pre-payment period, Borrower will pay a Prepayment Premium equal to Five Percent (5%) of any amounts prepaid (“Prepayment Premium”).)

Collateral & overlays

Eligible property types	SFR, SFR + 1 ADU, Modular, PUD, Townhome, 2-4 Units, Condos, Non-Warrantable Condos, Rural properties | Condotels are eligible on investment properties only
Property overlays	Condominium: Warrantable: Eligible per Matrix | Non-Warrantable and Condotel: 5% LTV reduction. 2-4 Unit: Max LTV/CLTV 80%
Cash out	Max Cash In Hand: > 65% LTV $1,000,000| ≤ 65% LTV Unlimited. Cash-Out Proceeds may be used for 100% reserve requirements.
Short-term rentals	Max LTV: Purchase 75% | Refinance: 70%
Acreage	Properties up to 20-acres
Appraisals	Loan Amounts ≥ $2,000,000 require 2 appraisals. Desk Review Product to be ordered on all loans with an CU Score over 2.5 (only eligible on SF Homes), except for those with a full second appraisal. Desk Review must be in tolerance as outlined in guidelines * Transferred appraisal acceptable. Appraisal version UAD 3.6 not eligible.
Declining markets	Declining markets, as identified by the appraiser, require a 5% LTV reduction off Matrix Max LTV.

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Income documentation & credit

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Alternative documentation

Personal bank statements	12 months required. Should be self-employed minimum 2 years. May qualify with less than 2 years but more than 1 year if borrower can document at least 2 years of previous employment in the same line of work or related occupation or 1 year of employment and formal education/training in the same line of work.
Business bank statements	12 months required. Business should be established and in existence minimum 2 years. May qualify with less than 2 years but more than 1 year of self-employment, then the business should be established for the same length of time and borrower must document they have been in the same line of work or related occupation or 1 year of employment and formal education/training in the same line of work.
P&L only	Must cover most recent 12 mos. Completed, reviewed and signed by CPA, IRS EA, CTEC, or other registered tax preparer
P&L + bank statements	Must meet the requirements for P&L and two months business bank statements are to be provided to support the income reflected on the P&L. Bank statements cannot be more than 20% less than the monthly gross revenue reflected on the P&L.
Written verification of employment	Minimum 680 FICO. FNMA Form 1005 or a Coast 2 Coast Funding Group, Inc. approved WVOE form. Only Wage/Salary income used. 2 year history with same employer required. Less than 2 years considered on case by case (exception needed). Fico > 720 LTV's limited to Purchase | R&T: 80% C/O OR FTHB: 70%. FICO's < 720: Purchase | R&T: 75% C/O OR FTHB: 70% | Investment not Permitted.
IRS Form 1099 only	Fixed Expense Ratio 10%; YTD Documentation to support continued receipt of income from source. Borrower(s) must be self-employed for at least 2 years, and the business must be in existence for at least 2 years.
Asset utilization	100% of checking, savings, money market accounts and stock/bonds. 100% of retirement assets eligible retirement age/70% under eligible age. 100% Trust Account (Refer to guidelines for requirements) * Can be combined with Full Doc Income Types. Qualifies as Alt Doc.

Debt-to-income & tradelines

DTI	Max 50% | 55% with $3,000 Residual Income| Max 45% when LTV is > 80%
Tradelines	Primary wage earner has 2 scores; or 1 open and reporting 24-months; or 2 open and reporting 12-months

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Housing history, assets & financing

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Housing history & credit events

Primary and second homes	A Borrower must have a complete 12-month housing history. |Refer to guidelines for living rent free. FTHB + Incomplete Housing History or Rent-Free: Eligible for Primary Only| Max LTV 80% 1X30X12 permitted with a maximum LTV of 80%
Investment properties	A Borrower must have a complete 12-month housing history. If living rent-free, refer to Rent Free Clarification. 1x30x12 allowed with Max LTV of 75%
First-time investor	First Time Investor-Definition: A borrower who has not held ownership interest in investment property in the 3 years preceding the application date. Housing history: No housing late payments in the most recent 12 months Living rent- free: Not permitted
Credit event seasoning	12 Months w/ LTV cap 70% for Purchase & Rate and Term| Not eligible on Cashout. 24 Months w/ LTV cap 75% for Purchase | 70% Rate and Term & Cashout. ≥ 36 Months: No Reduction
Bankruptcy, foreclosure, short sale, deed in lieu or 1×120	48 months is required for 85% LTV (Refer to guidelines for Mod/Forbearance)

Assets & financing

Asset verification	Min of 30-days asset verification required
Reserves	Cash out may be used to satisfy requirement
Seller concessions	9% Max Consumer Purpose / 6% Max Business Purpose
Gift funds	Gift funds allowed as 100% for down payment/cash to close. Ineligible for reserves.
Subordinate financing	Secondary or subordinate financing is allowed with a max CLTV equaling maximum LTV per matrix. No seller carry-back; HELOC CLTV based on credit line limit, negative amortization not allowed, and subordinate financing from the borrower's employer may not include a provision requiring repayment upon termination.
Citizenship	US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA).

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