FLEXIBLE QUALIFICATION

Copper Series Non-Conforming

Flexible financing and asset qualification

$3.5M	640	50%
Maximum loan amount	Minimum matrix score	Maximum DTI

Financing for primary residences, second homes and investment properties, with an asset qualifier option for eligible borrowers.

CALIFORNIA / IDAHO / OREGON

Guidelines as of 10.22.2026 | Version 26.9

Maximums and minimums vary by transaction, occupancy and documentation. See matrices.

Coast 2 Coast Funding Group, Inc. | NMLS #92145
1 Orchard Road, Suite 235, Lake Forest, CA 92630 | (949) 273-8990
info@coast2coastfundinggroup.com | coast2coastfundinggroup.com

Primary residence

Transaction	Units	Maximum loan	Min. credit score	Max. LTV/CLTV
Purchase	1-4	$1,500,000	720	90%
Purchase / Rate & Term Refinance	1-4	$3,500,000	740	70%
Purchase / Rate & Term Refinance	1-4	$3,000,000	740	75%
Purchase / Rate & Term Refinance	1-4	$2,000,000	700	80%
Purchase / Rate & Term Refinance	1-4	$1,500,000	700	85%
Purchase / Rate & Term Refinance	1-4	$1,000,000	640	80%
Cash-Out Refinance	1-4	$2,000,000	720	80%
Cash-Out Refinance	1-4	$1,500,000	700	80%
Cash-Out Refinance	1-4	$1,000,000	680	75%
Cash-Out Refinance	1-4	$1,000,000	640	70%

One Year Self Employment

- Maximum LTV/CLTV 75%
- Minimum FICO 700
- Maximum Loan Amount $2,000,000
- Purchase and Rate & Term Refinance Permitted

2 Condotels

Cash Out Refinance: Maximum LTV/CLTV is the lesser of 75% or the LTV/CLTV based on loan amount and FICO

Apply all applicable documentation, occupancy and transaction restrictions. LTV and CLTV limits are maximums.

Second home

Transaction	Units	Maximum loan	Min. credit score	Max. LTV/CLTV
Purchase / Rate & Term Refinance	1-2	$2,500,000	740	75%
Purchase / Rate & Term Refinance	1-2	$2,000,000	740	80%
Purchase / Rate & Term Refinance	1-2	$1,500,000	720	80%
Purchase / Rate & Term Refinance	1-2	$1,000,000	680	75%
Purchase / Rate & Term Refinance	1-2	$1,000,000	640	70%
Cash-Out Refinance	1	$1,500,000	740	80%
Cash-Out Refinance	1	$1,000,000	720	80%
Cash-Out Refinance	1	$1,000,000	700	75%
Cash-Out Refinance	1	$1,000,000	660	70%

Not Permitted

- First Time Homebuyers
- Non-Permanent Residents

1 One Year Self Employment

- Maximum LTV/CLTV 70%
- Minimum FICO 700
- Maximum Loan Amount $2,000,000
- Purchase and Rate & Term Refinance Permitted

2 Condotels

- Cash Out Refinance: Maximum LTV/CLTV is the lesser of 75% or the LTV/CLTV based on loan amount and FICO

Apply all applicable documentation, occupancy and transaction restrictions. LTV and CLTV limits are maximums.

Investment property

Transaction	Units	Maximum loan	Min. credit score	Max. LTV/CLTV
Purchase / Rate & Term Refinance	1-4	$2,500,000	740	65%
Purchase / Rate & Term Refinance	1-4	$2,000,000	740	70%
Purchase / Rate & Term Refinance	1-4	$1,500,000	720	80%
Purchase / Rate & Term Refinance	1-4	$1,000,000	720	85%
Purchase / Rate & Term Refinance	1-4	$1,000,000	640	75%
Cash-Out Refinance	1-4	$1,500,000	720	65%
Cash-Out Refinance	1-4	$1,000,000	720	75%
Cash-Out Refinance	1-4	$1,000,000	700	70%
Cash-Out Refinance	1-4	$1,000,000	660	65%

Not Permitted

- First Time Homebuyers
- Non-Permanent Residents
- 1 Year Self Employed

[1] Condotels

- Cash Out Refinance: Maximum LTV/CLTV is the lesser of 75% or the LTV/CLTV based on loan amount and FICO

Apply all applicable documentation, occupancy and transaction restrictions. LTV and CLTV limits are maximums.

Asset qualifier

Transaction	Units	Maximum loan	Min. credit score	Max. LTV/CLTV
Primary residence: Purchase / Rate & Term Refinance	1-4	$2,000,000	700	80%
Primary residence: Cash-Out Refinance	1-4	$1,500,000	720	75%
Second home: Purchase / Rate & Term Refinance	1-2	$2,000,000	720	80%
Second home: Cash-Out Refinance	1-2	$1,500,000	740	75%
Investment property: Purchase / Rate & Term Refinance	1	$1,500,000	740	75%
Investment property: Cash-Out Refinance	1	$1,000,000	760	70%

Not permitted for second homes and investment properties:

- First Time Homebuyers
- Non-Permanent Residents

Apply all applicable documentation, occupancy and transaction restrictions. LTV and CLTV limits are maximums.

Guideline directory

Use the PDF bookmarks or select a section below. Original section numbers are retained for cross-references. Sections specific to other states and prior revision logs are omitted.

1. Product Description
2. Loan Terms
3. Loan Options
4. Prepayment Penalty
5. Tradeline Requirements
6. Non-Traditional Credit
7. Employment/ Income
8. Temporary Buydown
9. One Year Self Employment Documentation
10. Required Disclosures
11. Minimum Loan Amount
12. Maximum Cash Out
13. Underwriting
14. Qualifying Rate
15. Qualifying Ratios
16. Types of Financing
17. Incidental Cash Back
19. Properties Listed for Sale
20. Eligible Subordinate Financing
21. Ineligible Subordinate Financing
22. Occupancy
23. Eligible Property Types
24. Ineligible Property Types
26. Geographic Restrictions
27. Eligible Borrowers
28. First Time Homebuyer (FTHB)
29. Non-Occupant Co Borrower
30. Housing Payment History
31. Significant Derogatory Credit
32. Residual Income Table for Asset Qualifier
33. Residual Income for Asset Qualifier
34. Asset Qualifier
35. Interested Party Contributions
36. Reserves
37. IRS Form 4506-C
38. Tax Transcripts
39. Number of Financed Properties
40. Maximum Company Exposure
41. Maximum Condominium Exposure
42. Appraisals
43. Declining or Soft Markets
44. Escrow Waivers
45. Mortgage Insurance

1. Product Description

This non-conforming product is designed for strong credit quality borrowers seeking flexible financing options. Borrower may have had a credit event or other isolated lapse in their credit performance that may preclude qualification for another program. Credit events include, without limitation, bankruptcy, foreclosure, short sale, or any other isolated instance of breach in an otherwise acceptable credit pattern. Other isolated lapses in credit performance would be characterized as a period of slow payments on their credit report, such as 30-day delinquencies resulting from isolated circumstances. All borrowers must exhibit an acceptable recent credit history (as defined within this product profiles) and provide a written explanation for derogatory credit events.

Multiple credit events that are not a result of the same cause are not permitted. (Ex ample):

borrower who filed bankruptcy on multiple occasions). Asset Qualifier is for high-net-worth borrowers who may choose to use their assets for qualification rather than using their income to qualify for the mortgage.

2. Loan Terms

- 30-year Fixed Rate
- 30-year Fixed Rate Interest Only
  - 10-year interest only period
  - 20-year amortization period
- 40-year Fixed Rate Interest Only
  - 10-year interest only period
  - 30-year amortization period

3. Loan Options

Copper Series loan options
30-year fixed
30-year fixed interest only
40-year fixed interest only

4. Prepayment Penalty

Not permitted

5. Tradeline Requirements

All borrowers must meet the following tradeline requirements:

- Three (3) tradelines from traditional credit sources that reported for a minimum of 12 months prior to the date of the application (may be opened or closed) with one (1) tradeline reporting for a minimum of twenty-four (24) months.

OR

- Two (2) tradelines are acceptable if the borrower has a satisfactory mortgage rating for at least twelve (12) months (opened or closed) within the most recent twenty-four (24) months, and
- One (1) additional open tradeline for no less than 12 months

OR

- Two (2) open tradelines are acceptable if both tradelines are:
  - Open for the most recent twenty-four (24) months prior to the application date, and
  - Both tradelines have activity in the past twelve (12) months from the application date.

Notes:

- Joint accounts count as one (1) tradeline for each borrower.
- Each borrower contributing income for qualifying must meet the minimum tradeline requirements; however, borrowers not contributing income for qualifying purposes are not subject to minimum tradeline requirements.

6. Non-Traditional Credit

Permitted for Primary Residence - Purchase and Rate and Term Transactions Only Refer to section 5A.5(b) of the Underwriting Guidelines

7. Employment/ Income

Employment and income are not disclosed for Asset Qualifier

8. Temporary Buydown

Permitted for the following

- Purchase transactions
- Primary residence or second homes Not permitted with the following
- Investment properties
- Refinance transactions
- Interest Only Products Eligible Buydown Plans
- 1-0: payment will be calculated at 1.00% below the Note rate for payments 1-12

- 1-1: payment will be calculated at 1.00% below the Note rate for the first two years
- 2-1: payment will be calculated at 2.00% below the Note rate for payment 1-12 and 1.00% below the Note rate for months 13-24
- 3-2-1: payment will be calculated at 3.00% below the Note rate for payments 1-12, 2.00% below the Note rate for months 13-24 and 1.00% below the Note rate for months 25-36

9. One Year Self Employment Documentation

- Maximum LTV/CLTV is 75% for Primary Occupancy
- Maximum LTV/CLTV is 70% for Second Home
- Purchase and Rate and Term Refinance
- Minimum FICO 700
- Maximum Loan Amount $2,000,000
- Must Own > 50% of the business
- The borrower's most recent signed personal and business federal income tax returns reflecting a full year (12 months) of self-employment from the current business
- The loan file must also contain documentation to support the history of prior employment for five (5) years
  - In a field that provides the same products or services as the current business; or
  - In an occupation in which they had similar responsibilities to those undertaken in connection with the current business.
  - Prior self-employment may not be considered in the five (5) year employment history requirement.
- Qualifying income is calculated using the requirements in section 8A.5(a) this non-conforming product Underwriting Guide, along with YTD P&L requirements
- All other this non-conforming product requirements apply

10. Required Disclosures

- Notice to Borrower: Ability to Repay Disclosure signed by the borrowers
- Ability to Repay (ATR) Certification completed by underwriter
- Borrower's Affirmation of Information Provided to Establish Ability to Repay (ATR) signed by the borrower
- Asset Qualifier requires a letter of explanation from the borrower certifying their intent to liquidate the assets to pay current expenses

11. Minimum Loan Amount

Minimum loan amount is $100,000

12. Maximum Cash Out

- Maximum cash out
  - LTV ≤ 50%: $1,000,000
  - LTV > 50% and ≤ 60%: $750,000
  - LTV > 60%: $500,000
- Maximum cash out amount is:
  - Determined by the amount of cash out reflected on the Final Closing Disclosure (after any debt payoff)
  - Cumulative for all properties being simultaneously financed with Coast 2 Coast Funding Group, Inc., not each individual loan
  - When multiple loans are in process (simultaneous transactions), the loan with the highest LTV will determine the maximum cash out limit that will apply to all simultaneous transactions.
  - For cash out refinance transactions, the amount of cash out proceeds from any Copper Series cash out refinance loans within 6 months of the note date, including simultaneous loans in process, must be included in the cumulative cash out limitation

13. Underwriting

All loans must be underwritten by Coast 2 Coast Funding Group, Inc. and must receive a valid Investor clear to close approval prior to funding.

- Loan must be submitted to DU/LPA but loan must be manually underwritten and documented according to the Copper Series Underwriting Guidelines. DU/LPA documentation level cannot be followed.
- If receiving an Approve/Eligible or Accept, seller must document, and file must support the reason for a Non-QM Product being selected and must be manually underwritten per standard policy
- Submission to DU is not required for the following:
  - Asset Qualifier
  - Interest Only loans

14. Qualifying Rate

- Fixed Rate: Note rate
- Interest Only Fixed Rate : Greater of the Fully Indexed rate or the Note rate based on the remaining loan term after the Interest Only period has expired

15. Qualifying Ratios

- Maximum 50% DTI
  - If the DTI is > 45%, three months reserves are required in addition to product requirement
- Asset Qualifier: No DTI

16. Types of Financing

- Purchase Mortgage
- Rate & Term Refinance (Limited Cash out Refinance)
- Cash out Refinance

17. Incidental Cash Back

- Cash out on rate and term refinance not to exceed the greater of 1% of the unpaid principal balance of the new mortgage or $2,000.

19. Properties Listed for Sale

Rate and Term Refinance

- Subject property must not be currently listed for sale
- If listed for sale, must be taken off the market prior to the Note date

Cash out Refinance

- Properties listed for sale in the six months prior to the Note date are limited to the lesser of 70% LTV/CLTV or product requirements
- Properties must be taken off the market prior to the Note date

20. Eligible Subordinate Financing

- Existing subordinate financing
- New subordinate financing

21. Ineligible Subordinate Financing

Subordinate financing is not permitted for the following

- Asset Qualifier
- When gift funds are used

22. Occupancy

- Primary residences
- Second homes
  - 2-unit second homes
- Purchase and Rate & Term Refinance only
- Permitted when one unit is available for the borrower's exclusive use; no rental or time-sharing arrangements of the borrower's exclusive unit
- Must be suitable for year-round use
- Must be a reasonable distance from borrower's current owner-occupied property
- Investment properties
  - Borrowers living rent free (who are not first time homebuyers) are not eligible for cash out on an investment property

Source discrepancy: The Asset Qualifier matrix permits cash-out refinance for 1-2-unit second homes, while section 22 limits two-unit second homes to purchase and rate-term refinance. Confirm eligibility with the investor.

23. Eligible Property Types

- 1-4 units
- Condos
  - Warrantable and non-warrantable condos permitted
- Condotels
- Leasehold estates
- Modular home
- PUDs

24. Ineligible Property Types

- 3d printed homes
- Assisted living projects
- Barndominium
- Bed and breakfast properties
- Berm home
- Boarding house
- Builder model leaseback (purchase transactions)
- Commercial utilized properties
- Condo with deed restrictions

- Condotels converted from motels
- Co-ops - Investment properties
- Geodesic/Dome homes
- Indian/Tribal land
- Industrial properties
- Illegally zoned properties
- Land trusts
- Leasehold estate condo project
- Leasehold estate Co-op project
- Manufactured Home
- Mobile home
- Properties located adjacent to or containing environmental hazards
- Properties encumbered with private transfer fee covenants
- Properties located in a Coastal Barrier Resource System (CBRS)
- Properties not suitable for year-round occupancy
- Properties with a C5 or C6 Condition rating
- Properties > 20 acres
- Properties with deed or resale restrictions (except for age restricted communities)
- Shouse
- Tiny home

26. Geographic Restrictions

Properties must be located in California, Idaho or Oregon.

27. Eligible Borrowers

- U.S. citizens
- Permanent resident
- Non-permanent resident
- Inter vivos revocable trust

28. First Time Homebuyer (FTHB)

A first time homebuyer is a borrower who has had no ownership interest (sole or joint) in a residential property during the three-year period prior to application. If one borrower meets homeownership requirements, FTHB requirement do not apply

- Primary residence only
- Maximum loan amount of $1,500,000
- Must have a 0x30x12 consecutive housing payment history
- Borrowers living rent free for more than two months but no more than 12 months

prior to the application date are permitted if:

- The borrower has a 12-month payment history within the last three years
- A letter of explanation confirming the borrower is living rent free with a relative and has no monthly rent (LOE signed by borrower and relative)
- Purchase transaction
- Primary residence
- Maximum 43% DTI
- Additional three months reserves

29. Non-Occupant Co Borrower

Non-occupant co-borrowers may be eligible subject to the following:

- 1-unit
- 5% reduction in maximum LTV
- Occupying borrower must contribute to qualifying income

30. Housing Payment History

- 1x30x12 permitted except for the following, which requires 0x30x12

- Asset Qualifier
- Any previously modified mortgage within the past 24 months
- First Time Homebuyer
  - Applies to all mortgages and rental payments within the 12 months prior to closing

31. Significant Derogatory Credit

Bankruptcy/Foreclosure/Short Sale/DIL/Pre-foreclosure /Mortgage Charge-off/Notice of Default/Delinquency of 120 days

- ≥ 4 years from discharge or dismissal date
- ≥ 2 years and < 4 years from discharge or dismissal date
  - 0x30x12 housing payment history this non-conforming product Asset Qualifier
- ≥ 5 years from discharge or dismissal date

32. Residual Income Table for Asset Qualifier

Family size	1	2	3	4	5
Minimum monthly residual income	$2,000	$2,500	$3,000	$3,300	$3,500

Residual income requirements must be met for Asset Qualifier. For families over five, add $150 for each additional family member, up to a family of seven.

33. Residual Income for Asset Qualifier

Residual Income Calculation for Asset Qualifier

- Monthly Residual Income = Total Monthly Income - Total Monthly Debt Expenses
- Monthly residual income must meet or exceed the family size requirement in the Residual Income Table above

Total Usable Assets

- Total Qualified Liquid Assets
- Minus the cash to close
- Divided by 60 months reserves on monthly debt expenditure

Example

Calculation	Amount
Qualified liquid assets	$2,500,000
Less down payment	-$150,000
Less closing costs	-$20,000
Usable assets	$2,330,000
Usable assets divided by 60 months	$38,833.33
Less total monthly debt	-$7,000
Monthly residual income	$31,833.33

34. Asset Qualifier

Asset Qualifier product allows eligible assets to be used in the determination of the Ability to Repay by performing a loan qualification calculation and a residual income calculation.

Monthly Income Calculation

- Total Monthly Income = (Total Qualifying Assets - Cash to Close) ÷ 60 months
- See Copper Series Calculators

Bank Statement Requirements

- The borrower's personal bank account and funds must be sourced and seasoned for a

minimum of six months. The following is required:

  - Most recent bank statement(s) reflecting the ending balance of the bank account
  - A statement from the same accounts dated six months ago

- There is no limit to the number of bank accounts that can be provided to use for income
- Business bank statements are not permitted

Total Liquid Assets

Must document assets to cover all of the following:

Down payment, Closing cost and prepaids Cash proceeds from real estate sold prior to the subjects closing may be applied as an offset to the cash to close requirements on the subject's transaction

  - Five years (60 months) of monthly debt expenses

- Rents received may not be used to offset monthly mortgage payment for properties

- A minimum of $500,000 "Net Assets" is required to cover the Total Liquid Assets

Monthly Debt Expenses

Documentation is required to show the borrower has at minimum 60-months of their

total monthly debts, including but not limited to:

- Monthly debts reported on the credit report
- Monthly PITIA on the subject property
- Other real estate owned
  - Each additional property owned must qualify using the full PITIA
  - Rental income received is not eligible to be used to reduce, omit, and/or offset the payment
- Debts being paid off or paid down for qualifying purposes is not permitted

Qualifying assets

Asset category	Eligible percentage
Checking, savings, CDs; U.S. government receivables (T-bills, treasuries, etc.)	100%
Publicly traded stocks, bonds and mutual funds (non-retirement); retirement accounts at retirement age 59½ (401(k), IRA, 403(b))	85%
Retirement accounts before retirement age (401(k), IRA, 403(b)); must be fully vested	50%
Cryptocurrency: Bitcoin, Ethereum and U.S. listed ETFs	50%
Cryptocurrency: fiat-backed stablecoin	90%

Cryptocurrency must meet all requirements of section 6A.4(j). Liquidation is not required when using cryptocurrency as an asset under the Asset Qualifier program.

Ineligible Qualifying Assets

- 529 College Savings Plan
- Annuity
- Business assets
- Cash value of life insurance
- Cryptocurrency, other than those outlined above
- Equity in real estate including current home
- Funds held in foreign accounts or investments
- Gift funds
- Gift of equity
- Health Spending Account (HSA)

- Irrevocable trust
- Private securities or any non-publicly traded assets
- Restricted stock units, stock options, non-vested stock
- Sale of personal assets
- Stocks and bonds not publicly traded
- The following trusts
  - Blind trusts
  - Irrevocable trust
  - Land trusts
  - Life estates

35. Interested Party Contributions

Occupancy	LTV / CLTV	Maximum IPC
Primary residence / second home	<= 75%	9%
Primary residence / second home	75.01% to 90%	6%
Investment property	All LTV / CLTVs	6%

36. Reserves

Loan amount / property	Reserves
<= $1,000,000	3 months
> $1,000,000 and <= $2,000,000	6 months
> $2,000,000 and <= $3,500,000	9 months
Additional financed properties, including pending sales	2 months per financed property

- Interest Only product, calculate reserves using the Interest Only payment plus taxes, insurance, HOA (if applicable). (ITIA)
- Maximum required reserves is the lesser of total required or 15 months
- The maximum 15 months reserves is based off of the subject property PITIA
- Cash proceeds from the transaction may be used for reserves
- Reserves are not required for Asset Qualifier. See 34. Asset Qualifier section - Liquid Assets above

• Rate and Term Refinance transactions do not require reserves if the following are

met:

- Loan amount is < $1,500,000
- Primary residence or second home
- Mortgage history is 0x30x12 on all mortgages

• Must have a full 12-month payment history making current housing payment

- Subject property housing payment is decreasing
- Borrower does not have a prior bankruptcy, foreclosure, short-sale, DIL, pre- foreclosure, or mortgage charge-off in the most recent seven (7) years from the Note Date.

37. IRS Form 4506-C

• A signed and dated 4506-C for all borrowers must be signed at application and closing

• Not required for Asset Qualifier

38. Tax Transcripts

IRS Record of Account Tax Return Transcripts (1040) are required:

• When Individual Income Tax Returns (Form 1040) are being used to document income for loan qualification;

• When the borrower is employed by a family member or interested party to the transaction.

• If the most recent years' (or prior year) 1040 transcripts are not available or are

reported as "No Record Found," all of the following are required:

- Proof of e-filling for the most recent year
- Proof of payment of any tax due or receipt of refund for the most recent year

W-2 Income:

- One of the following is required to validate income:

• Validation of income through a third-party company (e.g., The Work Number (TWN); or

• W-2 or 1040 transcripts: If the most recent years' transcripts are not available or are reported as "No Record Found" provide the prior two years' W-2 transcripts.

Alternatives to Record of Account

Proof of payment of tax due or receipt of refund for applicable tax years that tax returns were provided (e.g., bank statements, copy of the refund check, IRS Where's My Refund

printout, etc.):

• Amount must match the tax transcript and tax returns; and

- Proof that the tax transcript was obtained by the lender and not the borrower (i.e., invoice from the IVES vendor) must be provided.

39. Number of Financed Properties

- Borrower may own up to 15 financed properties, including the subject property
  - New multiple loans must be underwritten simultaneously

40. Maximum Company Exposure

- Maximum Company Exposure to one borrower - ten (10) loans or an aggregate unpaid principal balance of $5,000,000 (including the subject property)

41. Maximum Condominium Exposure

- Maximum 20% of properties in a condo project may have financing with the company (per project, not per borrower)
- Projects ≤ 10 total units; borrower may finance one unit with the Company

42. Appraisals

- Appraisal Requirements
  - ≤ $2,000,000: One appraisal
  - > $2,000,000: Two appraisals
  - A Single-Family Comparable Rent Schedule is required for investment property when rental income is used to qualify

Secondary Valuation Requirement:

One of the following is required as a secondary valuation to the appraisal to support the

value but is not used to determine the actual value:

- Collateral Desktop Analysis (CDA) from Clear Capital
- Appraisal Risk Review (ARR) from Stewart Valuation Intelligence
- Consolidated Collateral Analysis (CCA)from Consolidated Analytics If any of these secondary valuations returns a value that is "Indeterminate" or lower than the appraised value and exceeds a 10% tolerance, a second full appraisal must be provided

Two Appraisals Required

- Appraisals must be completed by two independent companies but can be from the same AMC
- The LTV will be determined by the lower of the two appraised values as long as the lower appraised appraisal supports the value conclusion
- Any inconsistencies between the two appraisal reports must be addressed and reconciled

- If the two appraisals are completed "subject to," only one 1004D is required based on the appraisal being used to determine value
- A secondary valuation is not required

HPML Loans

- Refer to the Copper Series for second appraisal requirements

43. Declining or Soft Markets

If the appraiser notes the market is soft or declining, a 5% reduction to the maximum LTV is required

A market will be deemed "declining" if:

- Appraiser indicates in Neighborhood Section that market is declining
- Appraiser indicates anywhere in comments that market is declining

44. Escrow Waivers

Occupancy	California	Idaho / Oregon
Primary residence	LTV <= 90%	LTV <= 80%
Second home	LTV <= 80%	LTV <= 80%
Investment property	LTV <= 80%	LTV <= 80%

HPML loans require escrows to be held for a minimum of five years.

45. Mortgage Insurance

Not required

Questions or loan scenarios	Contact Coast 2 Coast Funding Group, Inc.
Phone	(949) 273-8990 | Toll-free (888) 628-1535
Email	info@coast2coastfundinggroup.com
Website	www.coast2coastfundinggroup.com
Office	1 Orchard Road, Suite 235, Lake Forest, CA 92630
Company NMLS	92145

For mortgage professionals. Guidelines are subject to change without notice. This summary does not replace full underwriting requirements and is not a commitment to lend. Contact Coast 2 Coast Funding Group, Inc. for current guidelines and applicable forms.