

FUNDLOANS

INSIGNIA

Insignia I Primary Purchase																					
							Loan Products Available					Property Type									
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,000,000	\$1,500,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,500,000	\$2,000,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	

Insignia I Primary Rate/Term																					
							Loan Products Available					Property Type									
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,000,000	\$1,500,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,500,000	\$2,000,000	80.00%	700	6	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	

Insignia I Primary Cash Out																					
							Loan Products Available						Property Type								
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	89.99%	740	12	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	680	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	89.99%	740	12	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	680	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	89.99%	740	12	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	80.00%	680	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	80.00%	740	18	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	80.00%	740	18	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	75.00%	700	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,000,000	\$1,500,000	75.00%	700	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	
\$1,500,000	\$2,000,000	75.00%	700	6	43	\$500,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓	

Insignia I Second Home Purchase																					
							Loan Products Available						Property Type								
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	

Insignia I Second Home Rate/Term																					
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	Loan Products Available					Declining Market?	Property Type								
							30F	15F	5/6 ARM	7/6 ARM	10/6 ARM		SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	89.99%	680	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	80.00%	660	6	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	

Insignia I Second Home Cash Out																					
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	Loan Products Available					Declining Market?	Property Type								
							30F	15F	5/6 ARM	7/6 ARM	10/6 ARM		SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit	
\$647,200	\$1,000,000	75.00%	700	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	75.00%	700	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	75.00%	700	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,000,000	\$2,500,000	75.00%	740	18	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$2,500,000	\$3,000,000	75.00%	740	18	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	

Insignia I Investment Purchase

							Loan Products Available						Property Type							
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit
\$647,200	\$1,000,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$647,200	\$1,000,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$2,000,000	\$2,500,000	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia I Investment Rate/Term

							Loan Products Available						Property Type							
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit
\$647,200	\$1,000,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$647,200	\$1,000,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	75.00%	680	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$2,000,000	\$2,500,000	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia I Investment Cash Out

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Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit
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\$1,000,000	\$1,500,000	75.00%	720	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	680	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	75.00%	720	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	680	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	680	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	70.00%	720	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	680	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	70.00%	720	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	680	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia I Primary Purchase FTHB

							Loan Products Available						Property Type							
Min Loan Amount >	Max Loan Amount <=	Max LTV <=	Min Score	Reserve (months)	Max DTI	Max C/O	30F	15F	5/6 ARM	7/6 ARM	10/6 ARM	Declining Market?	SFD	SFA	PUD	Coop	Condo	2 unit	3 unit	4 unit
\$647,200	\$1,000,000	80.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	660	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓