

# FUNDLOANS

# INSIGNIA

## Insignia II 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%	720	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗
\$647,200	\$1,000,000	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	89.99%	720	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	700	15	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	70.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$647,200	\$1,000,000	65.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓
\$1,000,000	\$1,500,000	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,000,000	\$1,500,000	60.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓
\$1,500,000	\$2,000,000	70.00%	720	15	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗

## Insignia II 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	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	700	15	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	70.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$647,200	\$1,000,000	65.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓
\$1,000,000	\$1,500,000	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,000,000	\$1,500,000	60.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓
\$1,500,000	\$2,000,000	70.00%	720	15	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗

Insignia II Primary 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	80.00%	740	15	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	760	15	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	740	15	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	760	15	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	75.00%	760	15	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	760	24	43	\$500,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia II Second Home Purchase																					
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	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	720	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	75.00%	720	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	760	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	60.00%	740	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia II Second 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	80.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	720	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	75.00%	720	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	760	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	60.00%	740	30	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia II Second 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	70.00%	740	12	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	760	15	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	760	15	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	65.00%	780	24	43	\$350,000	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia II Investment Purchase																					
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	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	70.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	60.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$647,200	\$1,000,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓

Insignia II Investment 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	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	70.00%	740	18	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$1,500,000	\$2,000,000	60.00%	740	24	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗	
\$647,200	\$1,000,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	760	24	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	✓

Insignia II Primary Purchase FT HB																					
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	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$1,000,000	\$1,500,000	80.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	
\$647,200	\$1,000,000	70.00%	700	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗	
\$647,200	\$1,000,000	65.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	
\$1,000,000	\$1,500,000	70.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✗	
\$1,000,000	\$1,500,000	60.00%	720	12	43	na	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✓	✓	

\*Maximum LTV/CLTV for self-employed borrower is 80%.