

FUNDLOANS

INSIGNIA

Insignia V 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	18	40	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗	✗	✗
\$647,200	\$1,000,000	85.00%	720	18	40	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	80.00%	700	12	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	89.99%	740	24	40	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗	✗	✗
\$1,000,000	\$1,500,000	85.00%	740	24	40	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	740	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	75.00%	780	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	70.00%	740	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	700	12	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	75.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia V 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	15	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	80.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	75.00%	740	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	720	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	75.00%	780	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,500,000	\$3,000,000	70.00%	740	30	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	700	12	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	75.00%	700	15	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia V 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	80.00%	720	12	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	700	12	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	740	15	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	720	15	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	75.00%	760	15	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	740	15	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	70.00%	760	30	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	65.00%	740	30	38	\$500,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia V Second 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%	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	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia V Second 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%	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	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia V Second 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	70.00%	740	12	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	65.00%	720	12	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	760	18	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	65.00%	740	18	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	760	18	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	65.00%	740	18	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	65.00%	780	30	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	60.00%	760	30	38	\$350,000	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗

Insignia V 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	70.00%	720	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	760	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	60.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	65.00%	720	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	760	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	55.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia V 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	70.00%	720	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	70.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	760	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	60.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	65.00%	720	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	65.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	65.00%	760	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,500,000	\$2,000,000	55.00%	740	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓

Insignia V Primary Purchase FTBH

							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	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	700	18	43	na	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	75.00%	700	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓
\$1,000,000	\$1,500,000	75.00%	700	18	43	na	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓	✓