

Insignia VI 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	55.00%	700	12	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	700	12	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	55.00%	720	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	65.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	55.00%	740	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,500,000	\$2,000,000	60.00%	740	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	55.00%	740	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$2,000,000	\$2,500,000	60.00%	740	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$828,700	\$1,000,000	55.00%	720	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$828,700	\$1,000,000	65.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,000,000	\$1,500,000	55.00%	720	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,000,000	\$1,500,000	65.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,001,650	\$1,500,000	55.00%	720	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓	✗
\$1,001,650	\$1,500,000	65.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓	✗
\$1,244,850	\$1,500,000	55.00%	720	18	43	\$500,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✓
\$1,244,850	\$1,500,000	65.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✓

Insignia VI 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	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	720	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	740	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$2,000,000	\$2,500,000	65.00%	740	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗

Insignia VI 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	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	75.00%	720	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,500,000	\$2,000,000	70.00%	740	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$2,000,000	\$2,500,000	65.00%	740	18	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗

Insignia VI 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	55.00%	720	18	43	\$350,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$647,200	\$1,000,000	70.00%	720	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	55.00%	740	18	43	\$350,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
\$1,000,000	\$1,500,000	65.00%	740	18	43	\$300,000	✓	✗	✗	✗	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗

Insignia VI 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%	700	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$1,000,000	\$1,500,000	80.00%	720	12	43	na	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗
\$828,700	\$1,000,000	70.00%	720	12	43	na	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,000,000	\$1,500,000	70.00%	720	12	43	na	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
\$1,001,650	\$1,500,000	70.00%	720	12	43	na	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓	✗
\$1,244,850	\$1,500,000	70.00%	720	12	43	na	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✓

*Non-permanent resident aliens are not permitted.

**Minimum loan amount in a high balance county would be \$1 above the agency high balance loan limit for the county/number of units.

***Maximum DTI for self-employed borrower is 35%.