

# SELECT PRIME SUPER JUMBO

- Loan Amounts > \$3.5M to \$5M
- 720 Min FICO for All Borrowers
- Max 70% LTV
- Max DTI 38%
- 0x30x24 Housing History
- 30-Year Fixed-Rate Mortgage or  
40-Year Fixed Interest-Only
- Purchase, Rate and Term and Cash-Out Refinance
- Max Cash Out \$1.5M
- Income Documentation:
  - Full Doc (1 Year or 2 Years)
  - 24 Months Personal Bank Statements
  - 24 Months Business Bank Statements
  - Asset Utilization: Net Qualified Assets  
Divided by 84; 3 Months Asset Seasoning;  
No Reserves Are Required When Using  
Asset Utilization as Sole Source of Income
- Ineligible Borrowers:
  - Non-Occupant Co-Borrowers
  - First-Time Homebuyers
  - ITIN Borrowers
- Single-Family Dwelling/PUD (1 Unit) or  
Condo (Warrantable or Non-Warrantable)
- Gift Funds Allowed After 20% Contribution  
Toward Down Payment, Closing Costs, Prepays  
and Reserves Are Met From Borrower's Own Funds
- Escrow Impounds May Not Be Waived

## KEY FEATURES

**720 Min FICO**

**Max Cash Out \$1.5M**

**Loan Amounts \$3.5-\$5M**



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