

Elevate Alt Doc Program

Program Eligibility & Credit Matrix



Effective Date: 05.01.2026

FICO/LTV Eligibility						
FICO Score	Loan Amount	Purchase	R/T Refr	Cash-Out Refr	Second Home	Investment Property
760+	\$1.0MM	90	90	80	80	80
	\$1.0MM - \$1.5MM	90	90	80	80	80
	\$1.5MM - \$2.0MM	90	90	80	80	80
	\$2.0MM - \$2.5MM	80	80	80	80	80
	\$2.5MM - \$3.0MM	80	80	80	80	80
740	\$1.0MM	90	90	80	80	80
	\$1.0MM - \$1.5MM	90	90	80	80	80
	\$1.5MM - \$2.0MM	90	90	80	80	80
	\$2.0MM - \$2.5MM	80	80	80	80	80
	\$2.5MM - \$3.0MM	80	80	80	80	80
720	\$1.0MM	90	90	80	80	80
	\$1.0MM - \$1.5MM	90	90	80	80	80
	\$1.5MM - \$2.0MM	90	90	80	80	80
	\$2.0MM - \$2.5MM	80	80	80	80	80
	\$2.5MM - \$3.0MM	80	80	80	80	80
700	\$1.0MM	85	85	80	80	80
	\$1.0MM - \$1.5MM	85	85	80	80	80
	\$1.5MM - \$2.0MM	85	85	80	80	80
	\$2.0MM - \$2.5MM	80	80	80	80	80
	\$2.5MM - \$3.0MM	75	75	75	75	75
680	\$1.0MM	80	80	75	80	75
	\$1.0MM - \$1.5MM	80	80	75	80	75
	\$1.5MM - \$2.0MM	80	80	75	80	75
	\$2.0MM - \$2.5MM	80	80	75	80	75
	\$2.5MM - \$3.0MM	75	75	75	75	75
660	\$1.0MM	80	80	75	75	75
	\$1.0MM - \$1.5MM	80	80	75	75	75
	\$1.5MM - \$2.0MM	75	75	75	75	75
	\$2.0MM - \$2.5MM	65	65	60	65	65
	\$2.5MM - \$3.0MM	65	65	60	60	60
640	\$1.0MM	75	75	NA	NA	NA
	\$1.0MM - \$1.5MM	75	75	NA	NA	NA
	\$1.5MM - \$2.0MM	75	75	NA	NA	NA
	\$2.0MM - \$2.5MM	65	65	NA	NA	NA
	\$2.5MM - \$3.0MM	NA	NA	NA	NA	NA

Overlays		
Loan Amt	Min Amt	150,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3 Mo
	\$1.0mm-\$1.5mm Reserves	6 Mo
	>\$1.5mm Reserves	9 Mo
	<\$150,000	Max 80 LTV
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=\$2.0mm	Max 85 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
Residual Income	Monthly Min	1,500
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI>45%	Max 85 LTV
P&L 12/24mo (2 Mo Bank Stmt Required)	FICO < 720 Max LTV	75%
	FICO >= 720 Max LTV	80%
	P&L Max LTV	80%
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Credit	Baltimore, MD, Philadelphia, PA	Not Permitted
	Credit Event Seasoning	36 months
	Mtg Dq 12 Month	1x30
	Credit Event in last 48months	Max 80 LTV
	Mtg Dq 1x30x12	Max 90 LTV
State Restriction	FL Condo	Max 85 LTV
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%

Program Products	
30 or 40 Yr Fixed	30 Yr Fully Amortizing; 30 or 40 Yr with 10 Yr I/O Option
5/6m, 7/6m ARM	30 Yr Fully Amortizing; I/O Arms Not Allowed

Property Type Max LTV Limits	
Condo - Warrantable	90.00
Condo - Non-Warrantable	90.00
2-4 Unit	80.00

Other	
Occupancy	Primary Residence, Second Home and, Investment Property
Property Types	SFR, SFR + IADU, 2-4 Unit, Condo, Rural up to 20 acres.
Subordinate Financing	Max CLTV equals Max LTV provided above (2nd needs to be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	Based on Loan Amt: <=\$2.0mm 1 Appraisal + CDA, >\$2.0mm 2 Appraisals
Prepayment Penalties	Investment Properties Only. See Guidelines for details.
Condotel	Max/Min Loan amt: \$1.0mm/\$150,000. Max LTVs: Purchase 75%/RT& CO 65%

Loan Delivery	
Loans must be <=6 months aged from origination to be eligible	

Interest Only Terms		ARM Info	
IO Period	Maturity / Amort Term	5/6m ARM	30D Avg SOFR - Margin: 3.75%, 6% Inv. Caps: 2/1/5
10 Yr	30 Yr / 20 Yr	7/6m ARM	30D Avg SOFR - Margin: 3.75%, 6% Inv. Caps: 5/1/5
10 Yr	40 Yr / 30 Yr		

DECLINING MARKETS			
Required to be applied for LTVs >65%			
Property value	Demand	Market Tim	Reduce LTV
Declining	Any	Any	5%

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