



# Empower Full Doc Program

## Program Eligibility & Credit Matrix

Effective Date: 05.01.2026

FICO/LTV Eligibility		
FICO	Purchase & R/T	Cashout
760+	85.00	80.00
740 - 759	85.00	80.00
720 - 739	85.00	80.00
700 - 719	80.00	80.00
680 - 699	80.00	75.00
660 - 679	70.00	70.00

Property Type Max LTV Limits	
Condo - Warrantable	85.00
Condo - Non-Warrantable	80.00
2-4 Unit	80.00

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

Program Products	
30 or 40 Yr Fixd	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

Other	
Occupancy	Primary Residence, Second Home and, Investment Property
Property Types	SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Co-op, 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%

Interest Only Terms	
IO Period	Maturity / Amort Term
10 Yr	30 Yr / 20 Yr
10 Yr	40 Yr / 30 Yr

ARM Info	
5/6m ARM	30D Avg SOFR - Margin: 3.75%, 6% Inv, Caps: 2/1/5
7/6m ARM	30D Avg SOFR - Margin: 3.75%, 6% Inv, Caps: 5/1/5

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

Overlays		
Loan Amt	Min Amt	150,000
	Max Amt	3,000,000
	<\$1mm Reserves Required	3 Mo
	\$1mm-\$1.5mm Reserves	6 Mo
	>\$1.5mm Reserves	9 Mo
	<\$150,000	Max 80 LTV
	>\$1.5mm-\$2.0mm	Max 85 LTV
	>\$2.0mm-\$2.5mm	Max 80 LTV
	>\$2.5mm	Max 75 LTV
	>\$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=\$2.0mm	Max 80 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
DTI	I/O	Y
	Max DTI	50%
Residual Income	FTHB Max DTI	45%
	Monthly Min	1,500
Credit	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV
	Credit Event Seasoning	36 Months
Second Home	Max LTV	80%
Prepayment Penalty	Investment Property Only	See Guidelines for Details
	MI, OH, RI	Priced as No PPP
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
	Baltimore, MD, Philadelphia, PA	Not Permitted

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