

Eligibility Matrix – Loan Amount & LTV Limitations				
Minimum Credit Score	Units	Max Base LTV	Total LTV Including Guarantee Fee	Max CLTV to include Guarantee Fee
Primary Residence Purchase (GUS Approved)*				
600*	1	100%	100% Maximum LTV plus the amount of the GF	101%
Primary Residence Purchase (Manual Underwriting)*				
600*	1	100%	100% Maximum LTV plus the amount of the GF	101%
Refinance – GUS & Manual (manual on a case by case management approval)*				
600*	1	100%	100% Maximum LTV plus the amount of the GF	101%
Primary Residence Purchase or Refinance (manual underwrite ONLY) *				
600*	1	100%	100% Maximum LTV plus the amount of the GF	101%