



**SmartSelf Product Summary: Correspondent  
Bank Statement and 1099 Program**

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV <sup>1,2</sup>
<b>Primary Residence</b>				
1-4	Purchase	\$1,500,000	720	90%
1-4	Purchase Rate & Term Refi	\$3,000,000	740	75%
		\$2,000,000	700	80%
		\$1,500,000	700	85%
		\$1,000,000	660	80%
1-4	Cash out Refi	\$2,000,000	720	80%
		\$1,500,000	700	80%
		\$1,000,000	680	75%
		\$1,000,000	660	70%
<sup>1</sup> Condotels <ul style="list-style-type: none"> <li>• Maximum 75% LTV/CLTV for cash out refi or the maximum based on loan amount</li> </ul> <sup>2</sup> Cooperatives – Non-Delegated only <ul style="list-style-type: none"> <li>• Maximum LTV/CLTV 70%</li> </ul>				

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV <sup>1,2</sup>
<b>Second Home</b>				
1-2	Purchase Rate & Term Refi	\$2,000,000	740	80%
		\$1,500,000	720	80%
		\$1,000,000	680	75%
		\$1,000,000	660	70%
1	Cash out Refi	\$1,500,000	740	80%
		\$1,000,000	720	80%
		\$1,000,000	700	75%
		\$1,000,000	680	70%
Not permitted <ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> <li>• Form 1099 statement income documentation</li> </ul>				



## SmartSelf Product Summary

### Bank Statement Program

<sup>1</sup>Condotels

- Maximum 75% LTV/CLTV for cash out refi or the maximum based on loan amount

<sup>2</sup> Cooperative – Non-Delegated only

- Maximum LTV/CLTV 70%

ELIGIBILITY MATRIX				
Units	Transaction Type	Loan Amount	Credit Score	LTV/CLTV <sup>12</sup>
<b>Investment Property</b>				
1-4	Purchase Rate & Term Refi	\$2,000,000	740	70%
		\$1,500,000	720	80%
		\$1,000,000	720	85%
		\$1,000,000	660	75%
1-4	Cash out Refi	\$1,500,000	720	65%
		\$1,000,000	720	75%
		\$1,000,000	700	70%
		\$1,000,000	680	60%
Not permitted				
<ul style="list-style-type: none"> <li>• First time homebuyers</li> <li>• Non-permanent residents</li> <li>• Form 1099 statement income documentation</li> </ul>				
<sup>1</sup> Condotels				
<ul style="list-style-type: none"> <li>• Maximum 75% LTV/CLTV for cash out refi or the maximum based on loan amount</li> </ul>				
<sup>2</sup> Cooperative – Non-Delegated only				
<ul style="list-style-type: none"> <li>• Maximum LTV/CLTV is the lower of the maximum permitted based on FICO/Loan Amount or 70%</li> </ul>				

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