

# Jumbo ONE Loan Programs

## Jumbo ONE

- LTV up to 90%
- Min FICO 660
- Loan Amounts to \$3.5 million
- Max DTI - AUS or Max 50%
- 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Warrantable Condos
- Buydowns N/A
- Minimum loan amount \$1 above conforming loan limit

## Jumbo ONE Advantage

- LTV Up to 89.99%
- Min FICO 660
- Loan Amounts to \$3 million
- Max DTI - AUS or 45% Max (fixed), 43% (I/O)
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Warrantable Condos
- Minimum loan amount \$1 above conforming loan limit

## Jumbo ONE Premier

- LTV Up to 80%
- Min FICO 660\*
- Loan Amounts to \$3 million
- Max DTI - DU or 49.99% Max
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Non-Warrantable Allowed
- Buydowns - 2:1, 1:0\*\*
- Minimum loan amount \$1 above conforming loan limit

## Jumbo ONE Select

- LTV up to 85%
- Min FICO 680
- Loan Amounts to \$3 million
- Max DTI - Max 45%
- 15, 30 Year, Non-Standard Terms Available
- Primary, Second, Investment
- Non-Warrantable Condos Ineligible
- 2:1 and 1:0 Temp Buydowns on 30 YR only\*\*
- Minimum loan amount is \$1 above conforming limit
- **Use Personal and Business Bank Statements for Income Qualification**
- Full Doc (W2, Tax Returns) also available

## Don't limit your buying potential if you require a loan amount beyond conventional limits!

Our Jumbo ONE loan programs empower you to give your clients more options, and you close more loans! We have **four** versatile Jumbo ONE programs to help you, available for Purchase, Cash-Out, and Rate & Term Refinance.

*Non-Standard Terms excluded on: Closed-End Seconds, HELOCs, DPA, CalHFA, and Non-QM 40-year term.  
\*Min FICO 661 in MA and NV. \*\*Buydown program does not reduce the Note Rate of the Loan.*

