

**UNDERWRITING POLICY GUIDELINE CHANGES EFFECTIVE APRIL 2, 2010
FOR THE FREDDIE MAC SUPER CONFORMING 5/1 ARMS****★ Loan-To-Value (LTV) ≤ 80%**

- Primary Residence: (Purchase & Rate/Term Refinance)
 - Refinance ≤ \$625,500
 - Maximum LTV/CLTV = **80/90%**
 - Minimum FICO = 680
 - Refinance > \$625,500
 - Maximum LTV/CLTV = **80/80%**
 - Minimum FICO = 680
- Primary Residence: (Cash Out)
 - Refinance ≤ \$625,500
 - Maximum LTV/CLTV = **75/75%**
 - Minimum FICO = 740
 - Refinance > \$625,500
 - Maximum LTV/CLTV = **65/65%**
 - Minimum FICO = 740

★ Loan-To-Value (LTV) > 80%

- Primary Residence: (Purchase Money)
 - Non Restricted
 - Maximum LTV/CLTV = 90/90%
 - Minimum FICO = 700
 - Restricted Tier 1:
 - Maximum LTV/CLTV = 85/85%
 - Minimum FICO = 700
 - **Restricted Tier 2:**
 - Maximum LTV/CLTV = 85/85%
 - Minimum FICO = **760**
- Primary Residence: (Rate/Term Refinance ≤ \$625,500)
 - Non Restricted
 - Maximum LTV/CLTV = 90/90%
 - Minimum FICO = 700
 - Restricted Tier 1:
 - Maximum LTV/CLTV = 85/85%
 - Minimum FICO = 700
 - **Restricted Tier 2:**
 - Maximum LTV/CLTV = 85/85%
 - Minimum FICO = **760**

[CLICK HERE TO VIEW OUR CONVENTIONAL HIGH BALANCE MATRIX](#)

PLEASE NOTE: Nationstar's Conventional Matrices with LTV > 80% have been updated to reflect recent Mortgage Insurance (MI) restrictions and guideline changes.

If you have questions, contact your Account Executive or visit us online.

1.877.698.7300 ★ nationstarbroker.com



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