

Manhattan Jumbo Matrix

Revision: November 2, 2020

Products: MJ-30, MJ-15						
Purchase and Rate/Term Refinances (1 Unit Only)						
Occupancy	Owner Occupied			Second Home		
	Max LTV/CLTV/HCLTV ¹	Min FICO	Max DTI	Max LTV/CLTV/HCLTV ¹	Min FICO	Max DTI
Up to \$1.250mm	80/80%	720	43	75/75%	720	40
Greater \$1.25mm to 1.50mm	70/70%	720	43	65/65%	720	40
Greater \$1.5mm to \$2.0mm	65/65%	720	43	60/60%	720	40
Greater \$2.0mm to \$2.5mm	50/50%	740	40	N/A	N/A	N/A
¹ For Florida, there is a 5% reduction in LTV/CLTV/HCLTV and max loan amount max is at \$1.5Million.						

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General Guidelines	
Appendix Q to Part 1026- Standards for Determining Monthly Debt and Income	All income use to qualify must be documented to Appendix Q guidelines. In absence of a definition for a specific topic in Appendix Q, Investor or FNMA guidelines applies.
Income Verification	4506T TRANSCRIPTS REQUIRED FOR BOTH PERSONAL AND BUSINESS (if applicable) FOR 2 YEARS.
Early Paid Off Policy (EPO)	EPO timeline is 6 months (180 days) from closing date of the loan.
Eligible Borrowers	US Citizens; Permanent Resident Aliens; Revocable Trust; Must have valid Social Security Number; Maximum of 4 borrowers per loan application are allowed
Eligible Property Types	SFR, PUDS, Condos (Low and High-Rise, and new Condo Projects with Fannie Mae approval)
State Restrictions	<ul style="list-style-type: none"> All of California is NOT considered soft market so no restrictions on LTV/CLTV FL is limited to \$1.5Million loan amount with 5% adjustor to max LTV/CLTV allowed Texas cash out not allowed. In addition, rate and term refinance is not allowed if there was a previous Texas cash out transaction.
Minimum Loan Amount	The minimum loan amount must be \$1 higher than the standard conforming loan limit.
Product	30 and 15 Year Fixed
Qualifying Ratios	Purchase and R&T: 43%
Housing Payment History	<ul style="list-style-type: none"> A minimum 24-month history of the borrower's mortgage and/or rental payment history must be provided (This is independent of the housing payment history verification). A VOM or VOR is acceptable if the payment history is not on the credit report. <ul style="list-style-type: none"> If the VOM or VOR is completed by private party, a minimum of 12 months' validation of checks or bank statements are required. First Time Home Buyer with no housing payment history needs to meet the following requirements: <ul style="list-style-type: none"> Borrower must meet the minimum credit requirements Borrower to provide LOE as to why they do not have housing history <p>Provide LOE from family member to state that borrower lives rent free</p>

Ineligible Income	<ul style="list-style-type: none">• Capital gain not allowed.• Asset Dissipation• Educational benefits such as VA benefits or scholarships• Lump sum payments such as inheritances or lawsuit settlements (may be verified as assets to close)• One-time signing bonus• Retained earnings• Reverse mortgage loan proceeds• Secondary income that will continue for less than 3 years• Taxable forms of income that the applicant does not declare on federal income tax returns• Value of employment benefit packages that are not received as cash wages• Lump sum payments of lottery earnings that are not ongoing• Student loans/grants• Allowance income• Stipends• Stock options / RSU• Room and board received for the applicant's principal residence• Severance pay• Any income that is from a business activity that may be permitted by state law, (such as the growing and sale of marijuana), but is against Federal Law
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Credit Scores, Credit and Disputes	<p>There may be instances where the borrower's credit score is valid but insufficient credit exists. In addition, the credit risk of the entire borrower profile must be evaluated to determine if the credit history supports the borrower's ability and willingness to repay the loan</p> <p><u>Rescoring and Credit Repair</u></p> <ul style="list-style-type: none"> JMAC prohibits the use of credit repair vendors designed to help a borrower falsely repair their credit profile by intentionally manipulating data to improve their credit score for purposes of loan eligibility, pricing improvement, and/or creditworthiness. <p>Credit score is deemed valid or usable if it has been based on a minimum number of tradelines</p> <ul style="list-style-type: none"> Each borrower must have 2 fico scores. Length of credit history needs to be 2 years. At least 3 open or closed tradelines <ul style="list-style-type: none"> A 12-month history is required for the tradelines, regardless of whether the account is open or closed. At least 3 open tradelines are required for each applicant who does not have a previous 12-month mortgage payment history <ul style="list-style-type: none"> Tradelines may not be in collections, charge-offs, foreclosures, repossessions, disputed accounts, flexible spending accounts or authorized user accounts. <p><u>For First Time Home Buyer:</u> Borrower needs to meet the credit requirements listed above.</p> <ul style="list-style-type: none"> Mortgage late: 0x30 last 12 months, 0x60 in the last 24 months Chapter 7 or 13 Bankruptcies: 7 years seasoning from discharge or dismissal of bankruptcy filings Short Sale, Foreclosure, Deed in Lieu, Loan Modification, Pre-foreclosure: Requires 7 years seasoning from date of completion Foreclosure limitations apply to formal foreclosure filings; In the instance when the borrower has been or is currently delinquent for 120 days or longer and the lender has not initiated formal actions, the 120 day plus delinquency will be treated as a foreclosure FORBEARANCE is considered foreclosure so forbearance needs to be 7 years seasoned from the date of completion. Revolving credit – no more than 2x30 in last 12 months Installment Credit – no more than 1x30 in last 12 months <p><u>Disputed Accounts</u> – Disputed accounts are reviewed to determine current balance and derogatory information (a 30-day or more delinquency) within 2 years prior to the credit report date:</p> <ul style="list-style-type: none"> Zero balance and no derogatory information – no action required Zero balance and derogatory information – remove and pull new credit A positive balance and no derogatory information – remove and pull new credit report A positive balance and derogatory information – remove and pull new credit report
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Installment Debts	Must be included to debt ratio regardless of the number of payments left. Installment debt with 10 or less payment can be omitted if there is sufficient liquid assets such as checking, saving, stock, or money market accounts to cover the balance in addition to the reserve requirements.
Revolving Debts	Paying off some revolving debts for qualification is allowed but it's subject to Ability-to-Repay under the ATR/QM rule. The accounts are required to be closed prior to funding.
Tax Lien	<ul style="list-style-type: none"> Delinquent income taxes must be paid in full unless: <ul style="list-style-type: none"> The applicant can demonstrate they have entered into a repayment plan and had made satisfactory repayments for the past 6 months. Any tax lien must be subordinate to the new lien.
Trust Income	<p>Trust Income allowed with the following requirements:</p> <ul style="list-style-type: none"> Need 3 months proof of payments made prior to application is required and 3 years continuance is required Provide copy of the trust agreement, trust assets and letter from trust administrator stating the monthly distribution amount.
Gift	<ul style="list-style-type: none"> Gift for down payment is allowed but at least 5% needs to be borrower's own funds and only allowed on primary residence. Gift funds can be wired directly to escrow. Wire needs to show donor's name as a remitter. Not allow for reserve
Assets	<p>Allowable Assets for down payment, reserve and closing:</p> <ul style="list-style-type: none"> Checking Savings 401K (vested 100%) – 60% of value Stock – 70% of the stock value Business Funds – maximum percentage allowed is based on the percentage of ownership Life Insurance – 100% of cash value Government Bonds – 70% of redemption value Helocs – allowed but only for closing costs not for reserve. 529 College Savings Plans are acceptable sources of funds for the down payment, closing costs, discount points, prepaids and reserves. 529 College Savings Plans funds may be held in a variety of account types, such as mutual funds, stocks, savings, certificates of deposit, etc. <ul style="list-style-type: none"> When used for down payment, closing costs, discount points or prepaids: <ul style="list-style-type: none"> The applicant must be the account owner. Proof of liquidation required; value at the time of sale or liquidation must be net of any margin accounts When used for reserves: <ul style="list-style-type: none"> If held in a mutual fund or stocks, only 70% of the value of stock and mutual funds may be used. Proof of liquidation is not required.

	<p>Ineligible Assets:</p> <ul style="list-style-type: none"> • Cash advances from a credit card • Commission from Sale of Subject Property • Disaster Relief Funds • Funds donated by property seller, builder, real estate agent or any other party not related to the applicant to satisfy down payment requirements • Hedge Funds • Individual Development Accounts • Margin accounts used to secure a margin loan • Pension fund • Personal loan • Private Stock • Private Equities • Reverse Mortgage • Salary advances • Seller real estate tax credit • Seller real estate tax proration's received or credited at closing • Signature loans • Sweat equity • Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) unless the applicant is the account beneficiary and is of legal age • Unsecured financing • Except for Employer Assisted Unsecured Loans for relocating applicants • Unvested stock options
Self-Employed Borrowers Two Maximum Business Owned	For borrowers who own 25% or more, the maximum business owned is 2 (two) excluding Schedule C. Example of types of filings are 1120S, 1120, 1065.

Business Funds for Assets

The following business structures permit the use of business funds for down payment, closing costs, discount points, prepaids and reserves:

- o Sole Proprietorship
- o Partnership
- o Corporation

- The following requirements must be met when the applicant obtains funds from business accounts:
 - o Allow up to 30% of percentage of ownership. For example if you owned 50% of the business and the total company business statements shows \$100,000 then they can use up to \$15,000.

Ownership Verification	The applicant's ownership or interest in the business must be confirmed by documentation such as a Business License, Sole Proprietorship, Corporation or Partnership tax returns.
Sole Proprietorship	Verify the applicant has 100% ownership of the business.
Partnership	<ul style="list-style-type: none"> • Applicant <u>must be a general partner</u> • Percentage of ownership must be verified <ul style="list-style-type: none"> o The percentage of ownership can be validated using the U.S. Partnership Return of Income (IRS Form 1065) and the Partner's Share of Income. Credits, Deductions, etc. (Schedule K-1) for filing income tax returns for the partnership. o Verification of the ability to withdraw funds to the extent of the percentage of ownership o All other general partners must provide approval
Corporation	<ul style="list-style-type: none"> • Verify the applicant's percentage of ownership <ul style="list-style-type: none"> o The applicant's percentage of ownership can usually be determined from the Compensation of Officers section of the corporate tax return. • Verification of the ability to withdraw funds to the extent of the percentage of ownership • A corporate resolution indicating stockholder's approval
Minimum Contribution	<ul style="list-style-type: none"> • If the business funds are from a Partnership or Corporation, the applicant must provide evidence of a minimum of 5% cash investment from their own personal assets (non-business account)

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			<ul style="list-style-type: none"> If the business funds are from a Sole Proprietorship, a separate account is not required. 																		
	Account Statements		<ul style="list-style-type: none"> Copies of the most recent, concurrent 6 months of business account statements Review of the most recent account statements provided to ascertain what is normal and typical for the business <ul style="list-style-type: none"> All funds must be seasoned with the source of funds for any large deposits fully documented and explained Sole proprietorship funds may be in a personal or business account 																		
	Cash Flow Analysis		<ul style="list-style-type: none"> YTD Profit and Loss Statement P&L Current balance sheet as of the most recent quarter Letter from the applicant confirming impact to the business if funds are withdrawn from business Tax returns for the most recent 2 years The loan file documentation must include a review of any potential tax implications on funds received. 																		
	Access and Use of Funds		<ul style="list-style-type: none"> The loan file must contain written documentation to evidence all of the following: <ul style="list-style-type: none"> Applicant has full use of the business funds. There is no required repayment Funds are not an advancement against future earnings or future cash distributions The following table provides the acceptable sources to obtain the required documentation for each business structure. <table border="1"> <thead> <tr> <th rowspan="2">Business Structure</th><th colspan="3">Eligible Verification Sources</th></tr> <tr> <th>Accountant</th><th>CPA</th><th>Other Source</th></tr> </thead> <tbody> <tr> <td>Sole proprietorship</td><td>Yes</td><td>Yes</td><td>Applicant, only if tax returns are self-prepared</td></tr> <tr> <td>Partnership</td><td>Yes</td><td>Yes</td><td>Other general partners</td></tr> <tr> <td>Corporation</td><td>Yes</td><td>Yes</td><td>May be found on the Corporate Resolution</td></tr> </tbody> </table>	Business Structure	Eligible Verification Sources			Accountant	CPA	Other Source	Sole proprietorship	Yes	Yes	Applicant, only if tax returns are self-prepared	Partnership	Yes	Yes	Other general partners	Corporation	Yes	Yes
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Reserves	<p>For all transaction types:</p> <ul style="list-style-type: none"> • Loan amounts <= \$1.0M: 12 months of reserve PITI(A) • Loan amounts > \$1.0M: 15 months of reserve PITI(A) • Loan amounts > \$2.0M: 24 months of reserve PITI(A) <p>Reserve is only required for the subject property.</p> <p>NOTE: Gift not allowed for reserve.</p>
Appraisal Requirements	<ul style="list-style-type: none"> • 1 (one) full appraisal is required when the following applies: <ul style="list-style-type: none"> ○ Transaction is a purchase or rate/term refinances up to \$1.5mm excludes Florida ○ Property in Florida <= \$1.0mm for all transaction types • 2 (two) full appraisal is required when the following applies: <ul style="list-style-type: none"> ○ 1st Lien Loan Amount > \$1.5mm ○ 1st Lien Loan amount > \$1.0mm, for all transaction types in the state of Florida • Appraisal must be dated within 90 days prior to the Note date else a Re-cert of Value is required. Any additional cost needs to be paid by borrower or broker. • Desk review (CDA) is required on all loans. <ul style="list-style-type: none"> ○ LTV > 75%: CDA Variance >= 5% and < 10% requires a field review ○ CDA > 10% will require field review regardless of LTV. ○ Field review cost needs to be paid by borrower or broker. • Appraisal transferred NOT allowed.
Departing Property	<ul style="list-style-type: none"> • Departing Property requires 25% of equity position • Departing Property requires full appraisal + 1007 <ul style="list-style-type: none"> ○ If property is free and clear, no appraisal is required. A current hazard insurance policy must be obtained to validate there are no liens • Copy of the lease agreement for one-year duration • Copy of security deposit slip and/or first month's rent was paid to the homeowner. • May use 75% of gross rental income to offset payment.

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Seasoning Rate/Term	<ul style="list-style-type: none"> Rate & Term: <ul style="list-style-type: none"> No seasoning requirements from purchase transaction to refinance. 6 months seasoning from note date to application date to use current market value. Value is based on the lower of the purchase price or current market value if not seasoned for 6 months. If previous loan was a cash out transaction, must have 1-year seasoning from note date to application date.
Cash-Out	Not allowed.
Pay off a Junior Lien Regardless of Age	<p>Permitted with the following restrictions:</p> <ul style="list-style-type: none"> Junior liens seasoned, opened 12 months or more, prior to application date <ul style="list-style-type: none"> HELOCs Only <ul style="list-style-type: none"> Document draws within the past 12-month period If aggregate total of draws within the past 12 months exceed \$2000, seasoning is based on the date of the last draw. <p>NOTE: Non-purchase money 2nd liens are considered R&T if there is 12 months seasoning.</p>
Secondary Financing	<ul style="list-style-type: none"> Allowed <ul style="list-style-type: none"> Second liens must be FDIC insured. If the payment is not reflected on the credit report and a billing statement is not obtained, use 0.75% of the full line amount.
Max.# of Properties	Up to 4 total properties ** The total number of properties includes property that are free and clear. Excluding commercial properties and vacant land.
Non-Occupant	Not Allowed
Properties Listed for Sale	Refinances on properties listed for sale are not permitted. Properties previously listed for sale must have been off the market and the listing agreement canceled at least one day prior to the date the application. A copy of the canceled/expired listing should be placed in the file and a search of the current multiple listing services should be completed to verify that the property is not currently listed by a different agency. For Cash Out Transaction, need at least to be off the market for 6 months.
Rent Back	Assignment of rent payments or leaseback: If the purchase contract or HUD-1 provide for rental payments or leasebacks of more than 60 day, the property must be considered investment.
Delayed Financing	Not Allowed
Eligible Transactions: Municipal Energy Obligations	JMAC will not finance a first mortgage secured by a property with an outstanding PACE loan, or a similar loan program.
Additional Restrictions	Temporary Buydown / Leasehold: Not Allowed

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Ineligible Properties	<ul style="list-style-type: none"> • Acreage greater than 10 acres (appraisal must include total acreage), Agricultural zoned property (unless property is intended for residential use and must have like comps) * New Condos * Condo Gut Conversion * Condo Newly Converted Non-Gut Projects * Condo Hotel * Co-Ops * Hobby Farms * Income Producing properties with acreage * Log Homes * Manufactured Housing * Mixed Used properties * Modular homes * Properties subject to oil and/or gas leases * Title may not be held in a business name * Unique properties * Working farms, ranches or orchards.
Non-Arm's Length Transaction	<ul style="list-style-type: none"> • A non-arm's length transaction exists when there is a personal or business relationship between the applicant and the builder or seller the party • Transactions involving principles of a broker or other vendor involved in the lending process of the subject loan transaction may also be considered a non-arm's length transaction • Purchase from a builder <ul style="list-style-type: none"> ○ If the subject property is a second home or investment property, the applicant must not be affiliated with or related to the following: <ul style="list-style-type: none"> ▪ Builder ▪ Developer ▪ Seller ○ It is considered a non-arm's length transaction if the applicant(s) are purchasing a property from a builder who is purchasing the applicant's existing residence • Family or Non-Family Member <ul style="list-style-type: none"> ○ Transaction from a family member non-arm's length transactions with a family member are generally acceptable if: <ul style="list-style-type: none"> ▪ The family member or relative is the applicant's spouse, child, parent, fiancé, fiancée, domestic partner or any other individual related to the applicant by blood, adoption, or legal guardianship. ▪ An executed purchase contract between the purchaser and the family member is in the loan file ▪ Refinance transactions must have at least one applicant from the loan being refinanced on the new loan ▪ If no borrower from the existing loan will be an applicant on the new loan, the transaction must be underwritten as a purchase. ▪ The source and ownership of funds for the down payment, closing costs, and reserves are well documented in the loan file. ▪ The appraised value of the property is well supported, particularly for gifts of equity or gifts of more than 20% of the LTV. ○ Transaction with non-family Member, transactions involving principals of a correspondent or broker or other vendor may be permitted only on an exception basis, if: <ul style="list-style-type: none"> ▪ It is a bona fide sales transaction and the purchaser will occupy as their primary residence. ▪ A field review appraisal needs to be ordered from one of JMAC approved AMC. Broker/Borrower to pay cost.

	<ul style="list-style-type: none"> • Applicant is an interested Party: <ul style="list-style-type: none"> ○ An interested party is a person or entity who benefits from the completion of the sales transaction. ○ This type of transaction is not permitted if the builder, property seller, and/or any party currently on title on the subject property is any of the following: <ul style="list-style-type: none"> ▪ A company owned by the applicant ▪ An applicant who is related to the builder, property seller, or any party currently on title as a: <ul style="list-style-type: none"> • Registered agent • Sales agent • Partner • Employee • An applicant may act as an interested party to a sales transaction for the subject property; however, they may not use any payment for services rendered from the sales transaction of the subject party toward the down payment, closing costs, or reserve requirements. • Payment for services rendered means payment for, but is not limited to: <ul style="list-style-type: none"> ○ Realtor commissions ○ Broker commissions ○ Sales employee commissions
Seller Contributions	<p>Seller Contributions: Basis for the limit is now based on CLTV ratio</p> <ul style="list-style-type: none"> • Primary Residence <ul style="list-style-type: none"> ○ 6%: LTV 75.01 -80% ○ 9%: LTV < 75%
HERO/PACE	Must be paid off in full and remove from title. Must come from borrower's own funds.
Student Loan	<ul style="list-style-type: none"> • Student loans are considered installment accounts and are considered a liability. <ul style="list-style-type: none"> ○ Student loans with deferred payments must have a payment recognized as a liability and included in the DTI ratio. • If the monthly student loan payment cannot be verified by the credit report, a copy of the applicant's payment letter or forbearance agreement must be obtained. <ul style="list-style-type: none"> ○ If the applicant's payment letter or forbearance agreement cannot be obtained, or also does not reflect a payment, then a payment must be calculated using 2% of the outstanding balance of the student loan as the applicant's recurring monthly obligation. ○ If the student loan has gone into default and a renegotiated payment plan has been established, copies of the past 12 months payments and repayment agreement will be required. If a repayment plan has not been established, the defaulted loan must be paid in full at or prior to loan closing.

Income Documentation Overview and Submission's Requirements		
	Salary/Wage Earner	Self-Employed
	Required:	Required:
<ul style="list-style-type: none"> The Borrower's application (1003) must include all sources and amounts of income Borrowers must have completed two years of employment with the same employer or in a similar line of work If self-employed, the Borrower must have the same business entity for two years 	<ul style="list-style-type: none"> IRS Form W-2's for the past two years and most recent paystub with YTD earnings WVOE showing earnings for the past two years and YTD earnings (if using bonus, overtime, commission, and other type of income other base income) WVOE for previous employer as noted on 1003 Two years personal tax returns with all schedules 	<ul style="list-style-type: none"> Two years personal tax returns with all schedules and K1's. Twenty-five percent (25%) or more ownership interest in an Partnership 1065 and S Corp 1120S requires: Two years business tax returns with all schedules Two years Corporate 1120 tax returns. <p>NOTE: For self-employed borrower(s), P&L and Balance Sheet are required documents</p>
	<p>NOTE: 4506T TRANSCRIPTS REQUIRED FOR BOTH PERSONAL AND BUSINESS (if applicable) FOR 2 YEARS.</p>	
	<p>Lender will use broker's credit report if report was pulled within 30 days of submission. Rapid re-score for purpose of pricing is not allowed.</p>	

Additional restrictions based on state:

The loan amount must exceed the conforming loan limit in place at the time of origination for the specific area in which the property is located. To determine the maximum loan amount by county, refer to the following Web sites. Fannie Mae: <https://www.efanniemae.com/sf/refmaterials/loanlimits/index.jsp>

State	LTV/CLTV Adjustor			
	Up to \$1mm	\$1mm to \$1.5mm	\$1.5mm to \$2.0mm	
FL	5.0	5.0	N/A	

California (CA) State Restrictions

The following table lists the applicable geographic restrictions for all loan programs in California (CA). This table will be updated as needed.

Area	Geographic Restrictions			
Big Rock Mesa (Malibu) and Castellamare (Pacific Palisades)	All of the following conditions apply to any loan if the subject property is located in the Castellamare area of Pacific Palisades or on the following streets in the Big Rock Mesa Area (Malibu):			
	Big Rock Drive	McAnany Way	Rockcroft Drive	Seaboard Way
	Cool Oak Way	Piedra Chica Road	Rockpoint Way	Seamore Way
	Inland Way	Pinnacle Way	Rockport Way	Whitecap Way
	Little Rock Way	Roca Chica Drive	Royal Stone Drive	
	Due to earth slippage and land slides, the following conditions apply: <ul style="list-style-type: none"> • Verify soil engineer's report stating soil is stable and not subject to future expansion, slippage or slide activity. • Verify structural engineer's report confirming dwelling and any outbuildings or garages have not been affected by soil expansion, slippage or land slides and are in, at least, good condition. • Homes on septic systems are not acceptable. • Borrowers must sign a Borrower Property Indemnification Certificate. 			

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La Conchita Area (San Buena Ventura)	<p>This area is known to have experienced earth slippage and landslide problems. All of the following conditions apply to any loan if the security property is located in these areas:</p> <p>Clear soil engineer’s report stating that the subject soil is stable and not subject to future expansion, slippage or slide activity.</p> <p>Clear structural engineer’s report confirming that soil expansion, slippage, or landslides have not affected the subject dwelling and any outbuildings, garages, etc. and are in at least good condition.</p> <p>Borrowers are required to sign the <u>La Conchita Area (San Buena Ventura) Borrower Property Condition Indemnification Certificate</u>. The properties located on the following streets in the La Conchita area are subject to all three conditions above:</p> <table><tr><td>Vista Del Rincon Drive</td><td>San Fernando Avenue</td><td>Carpinteria Avenue</td></tr><tr><td>West Surfside Street</td><td>Zelzah Avenue</td><td>Santa Paula Avenue</td></tr><tr><td>Bakersfield Avenue</td><td>Santa Barbara Avenue</td><td>North Sunland Avenue</td></tr><tr><td>Filmore Avenue</td><td>Ojai Avenue</td><td>Oxnard Avenue</td></tr></table> <p>All properties are a portion of Sections 1 and 12 of La Conchita Del Mar No. 2, Book Page 31. La Conchita is an unincorporated area of Ventura County, CA.</p>			Vista Del Rincon Drive	San Fernando Avenue	Carpinteria Avenue	West Surfside Street	Zelzah Avenue	Santa Paula Avenue	Bakersfield Avenue	Santa Barbara Avenue	North Sunland Avenue	Filmore Avenue	Ojai Avenue	Oxnard Avenue
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Bakersfield Avenue	Santa Barbara Avenue	North Sunland Avenue													
Filmore Avenue	Ojai Avenue	Oxnard Avenue													
Oakley, Contra Costa County	<p>Purchase transactions only – The Dupont Chemical Plant, located at 6000 Bridgehead St., Oakley, CA, is a potential environmental hazard site. The appraiser is responsible for making appropriate comments on the appraisal report regarding the potential hazard. If the appraiser determines the property is located within one mile of the site or any impact is noted on the appraisal, the borrowers are required to sign the Notice to Prospective Buyers of Properties form acknowledging that the property is near a source of potential hazard.</p>														

Colorado (CO) State Restrictions

Area	Geographic Restrictions
All	<ul style="list-style-type: none"> • All refinance loans must include the Colorado state-specific tangible benefit worksheet.