



GSF Link Program Matrix 4-7-2015

Program	Purpose	Max LTV	Min. Score	Max Loan Amount	DTI	Available Term	Notes
USDA	Purchase	100% (plus 2% financed guaranty fee)	620	As income limits allow	29/41 or as GUS allows	30 year	Must be in eligible area and income limits apply. BK 3yrs, foreclosure 3yrs
	Refinance						Must be USDA to USDA. Reduce rate 1%, timely payments
VA	Purchase	100%	600	Follow conforming loan limits	41% or as AUS allows. Also watch residual.	15,20,25,30 year terms	Check program guidelines for appraisal requirements. BK; CH 7 2yrs, FH 13 active. Foreclosure 2yrs.
	R/T Refinance	100%					
	IRRRL	100%	620				
	C/O Refinance	100%					
FHA	Purchase	96.5%	600	Follow county limits	29/41 or as AUS allows. Higher DTI will req. Comp Factors	10,15,20,25, 30 yr terms	Check program guidelines for appraisal requirements. BK > 2yrs. Foreclosure > 3yrs. See additional Streamline information on ThinkGSF.com.
	R/T Refi	96.5%	600				
	Streamline	NA	620				
Jumbo	Purchase or Refi	80% Max based on loan amount	680 Min. depending on loan amount	3M Max depending on LTV, credit score, and max # of units.	43%	30yr fixed	6 months min. Reserves required. 2 appraisals may be required. Primary or 2 nd homes. No BK, foreclosure, pre-foreclosure, short sale or modification in last 7yrs. Refer to OB for program guides.
FNMA	Purch or Refi	95%	620	417,000 or per county limits.	Per AUS findings	10,15,20,25, 30yr fixed	Follow AUS findings. No Expanded Level approvals or referred decisions allowed. Also, refer to specific guidelines.
	Cash out refi	80%					
FHLMC	Open Access	NA					

- The intended use of this matrix is for general program highlights.
- All products listed are fixed-rate only.