### HARP Loan Matrix

Updated 5.26.15

#### DU Refi Plus Mortgages

<table>
<thead>
<tr>
<th>Occupancy</th>
<th>Transaction Type</th>
<th>Number of Units</th>
<th>Minimum FICO</th>
<th>Max LTV/CLTV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Residence</td>
<td>Limited Cash-Out Refinance</td>
<td>1-4 Units</td>
<td>580</td>
<td>N/A</td>
</tr>
<tr>
<td>Second Home</td>
<td>Limited Cash-Out Refinance</td>
<td>1 Unit</td>
<td>580</td>
<td>N/A</td>
</tr>
<tr>
<td>Non-Owner Occupied</td>
<td></td>
<td>1-4 Units</td>
<td>580</td>
<td>N/A</td>
</tr>
</tbody>
</table>

#### Freddie Mac Open Access Mortgages

<table>
<thead>
<tr>
<th>Occupancy</th>
<th>Transaction Type</th>
<th>Number of Units</th>
<th>Minimum FICO</th>
<th>Max LTV/CLTV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Residence</td>
<td></td>
<td>1-4 Units</td>
<td>620</td>
<td>N/A</td>
</tr>
<tr>
<td>Second Home</td>
<td>Limited Cash-Out Refinance</td>
<td>1 Unit</td>
<td>620</td>
<td>N/A</td>
</tr>
<tr>
<td>Non-Owner Occupied</td>
<td></td>
<td>1-4 Units</td>
<td>620</td>
<td>N/A</td>
</tr>
</tbody>
</table>

#### DU Refi Plus Helpful Links

- FNMA Loan Look-up
- DURP FAQ
- FNMA Selling Guide
- United Guarantee
- Radian
- MGIC

#### Open Access Helpful Links

- FHLMC Loan Look-up
- OA FAQ
- OA Eligibility
- FHLMC Selling Guide
- Home Value Explorer

#### Harp Product Overlays

**Applies to all HARP Products**
- Every borrower must have a valid Social Security number and at least one credit score.
- ResMac will not close a loan in which properties are held in Life Estates, Non-Revocable Trusts, Guardianships, LLCs, Corporations or Partnerships.
- Ineligible properties Co-ops, Manufactured homes and Mobile homes.
- ResMac does not allow manual underwrites.
- Available in 15 & 30 Year Fixed Rate terms only

**DU Refi Plus**
- Approved MI companies are: MGIC, Radian, & United Guarantee
- LP Accept Only
- 2-4 Units in New Jersey not allowed
- Maximum Allowable DTI 55%

**Open Access**
- HPML is permitted on Open Access loans with max DTI of 45%, Minimum credit score 620.

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Information in this matrix is a summary only and is not a complete representation of ResMac Lending Policies. Refer to the ResMac Underwriting Policy and Fannie Mae / Freddie Mac Selling Guide for detailed requirements. Information is accurate as of the date of publishing and is subject to change without notice. The overlays outlined in this matrix apply to agency loans submitted to DU & LP. In addition to applying these ResMac specific overlays, all loans submitted to DU must comply with the DU Findings and Fannie Mae requirements and all loans submitted to LP must comply with the LP findings and Freddie Mac requirements. This document should not be relied upon or treated as legal advice.