

To: Wholesale Sales Personnel

From: Jeff Rosato

RE: Expanded Eligibility

Date: September 27, 2019

Effective Friday, September 27, 2019 new eligibility rules are available in Blue Sage.

New eligibility for all fixed terms:

Min FICO	Max CLTV
700	100
660	90
640	70

- Added investment properties to 70 CLTV, 740 FICO, 25 and 30 year fixed terms only
- Added DTI up to 50% for up to 90 CLTV, 700 FICO, 25 and 30 year fixed terms only

New rate sheet is attached with base rates in the expanded FICO/CLTV buckets and there are new adjustments for investment properties and >43 DTI.

If you have questions, please email the lock desk at lockdesk@springeq.com.

Thank you,

Jeff Rosato