

Matrix Update Summary

Effective for Locks on or After 03/04/24

Program	Previous Guideline	New Guideline
Non-Prime	Rural max 80%, Primary and 2 nd Home Only Non-Warrantable Condo to 80% LTV	<ul style="list-style-type: none"> • Rural (max 15 acres primary/2nd, 5 acres investment) • Non-Warrantable Condos - Max LTV 75%
DSCR	Rural not allowed	<ul style="list-style-type: none"> • Rural (if rentals are prevalent in market, max 5 acres, SFR/Condo only)