

## Product Guidelines

### FNMA DU REFI PLUS PROGRAM (DU) CONFORMING

PROGRAM CODES: See the Program Codes section

Version 1.8 – 12/07/18



RATE/TERM REFINANCE - CONFORMING							
Occupancy		Max Loan Amount	Maximum LTV/CLTV	Min FICO	Max Ratios	Mortgage/Rental History	Reserves
<b>Primary</b>	1 Unit	\$484,350	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
	2 Units	\$620,200	No Limit	No Limit			
	3 Units	\$749,650	No Limit	No Limit			
	4 Units	\$931,600	No Limit	No Limit			
<b>2nd Homes</b>	1 Unit	\$484,350	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
<b>Non-Owner</b>	1 Unit	\$484,350	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
	2 Units	\$620,200	No Limit	No Limit			
	3 Units	\$749,650	No Limit	No Limit			
	4 Units	\$931,600	No Limit	No Limit			

\*Must follow MI Guidelines for particular state

\*\*Does not apply to Rate/Term Refinance

Alaska & Hawaii \$726,525

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RATE/TERM REFINANCE – HIGH BALANCE CONFORMING							
Occupancy		Max Loan Amount	Maximum LTV/CLTV	Min FICO	Max Ratios	Mortgage/Rental History	Reserves
Primary	1 Unit	\$726,525	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
Primary	2 Units	\$930,300	No Limit	No Limit			
Primary	3 Units	\$1,124,475	No Limit	No Limit			
Primary	4 Units	\$1,397,400	No Limit	No Limit			
2nd Homes	1 Unit	\$726,525	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
Non-Owner	1 Unit	\$726,525	No Limit	No Limit	Evaluated by DU	Evaluated by DU	Evaluated by DU
Non-Owner	2 Units	\$930,300	No Limit	No Limit			
Non-Owner	3 Units	\$1,124,475	No Limit	No Limit			
Non-Owner	4 Units	\$1,397,400	No Limit	No Limit			

\* Higher Priced Mortgage Loans (HPML) maximum DTI is 45%.

MANUFACTURED HOUSING			
Occupancy		Loan Purpose	Max LTV/CLTV/HCLTV
Primary	1 Unit	Purchase & Rate/Term Refinance	95%
Primary	1 Unit - Max Term ≤ 20 Years	Cash-Out Refinance	65%
2 <sup>nd</sup> Homes	1 Unit	Purchase & Rate/Term Refinance	90%
Non-Owner	Not Permitted		

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#### DU REFI PLUS Underwriting Guidelines Requirements (All loan amounts must be submitted through DU as Refi Plus)

##### COLLATERAL

General	DU Approved/Eligible with the following message from DU: This loan casefile was underwritten according to the DU Refi Plus expanded eligibility guidelines offered on certain limited cash-out refinance loan casefiles where the borrower's existing loan is identified by DU as a Fannie Mae loan. This casefile must be delivered with Special Feature Code 14.7.
Appraisal	Properties with condition rating of C5 or below are not eligible. Full Appraisal required, interior & exterior inspection or follow DU Recommendation below. Transferred or ported appraisals are not permitted. Re-use of an appraisal report is not permitted. Additional state restrictions may apply for loans in KS or WV. Please contact Underwriting for restrictions. HPML loans may require second appraisal. Transferred or ported appraisals are not permitted. Re-use of an appraisal report is not permitted. If the appraisal report is marked "subject-to" a final inspection 1004D will always be required, processor certifications will not be accepted in lieu of.
Second Appraisals	When a new appraisal is obtained, CMS must document the deficiencies that are the basis for ordering the new appraisal and select the most reliable appraisal. CMS must either document the resolution of the noted deficiencies in the original appraisal or detail the reasons for relying on a second opinion of market value.
Property Fieldwork Waiver	<u>Property Fieldwork Waiver is allowed</u> if offered by DU and credit/property criteria is met. A \$75 fee is applied if CMS exercises the waiver option. The loan must be resubmitted to DU using the estimated value provided by DU. The borrower's estimate of value or any other value obtained for the property may not be used. Property value rep/warrants are waived. It is the borrower's choice on whether to exercise this option. The bedroom and bathroom count must be listed on the 1008. Excludes 2-4 unit properties for all occupancy types. <u>Property Fieldwork Waiver is NOT allowed</u> if there is any reason to believe that fieldwork is warranted based on additional information about the property OR subsequent events such as natural disaster OR additional information provided by DU regarding the subject property and/or loan.
Condo	Project review is not required. Documentation that project is NOT a condo hotel (Condotel), houseboat, timeshare or segmented ownership is required. Detached Condo: hazard coverage for a single family detached dwelling, and insurance on 100% replacement cost, or \$1,000,000 liability coverage. Attached Condo: \$1,000,000 liability coverage and insured on 100% replacement cost.

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#### Collateral (continued)

Ineligible Properties	Co-ops, Land Contracts, On-frame modular construction, Single wide manufactured homes, Boarding houses, Bed and Breakfast properties, properties that are not suitable for year-round occupancy regardless of location, agricultural properties, such as farms or ranches, properties that are not readily accessible by roads that meet local standards, properties encumbered with Property Assessed Clean Energy (PACE) or Home Energy Renovation Opportunity (HERO) obligations, vacant land or land development properties, properties serviced by hauled water, State-approved medical marijuana producing properties, properties with more than one unit where one or more of the units is a manufactured home, properties located on Tribal Lands which include section 184, and properties with water sourced by a river are not eligible. See complete ineligible property list in CMS CONV guidelines.
Resale/Deed Restrictions	Resale/Deed restrictions are not permitted.
Maximum Number of Financed Properties	For second home and investment property transactions - FNMA is the Agency that allows for up to 10 properties (financed means the # of properties not the number of loans on it), FNMA requires a 720 Fico for this feature. DU cannot count the number of properties so the lender must apply the 720 FICO restriction manually to the file.
State Specific Restrictions	New York and West Virginia are not permitted.
Rent Loss Insurance	Required for 2-4 unit primary properties and all 1-4 unit investment properties when rental income from the subject property is used to qualify borrower.

#### TYPES OF FINANCING

Rate and Term Refinances only	Loan amount may include payoff 1st Mortgage + closings costs + prepaids + discount points. May not include delinquent taxes & escrow shortages. Cash out is not allowed. If cash back exceeds \$250, the lessor of 2% or \$2,000 must be applied as principal reduction with no cash back to borrower.
Listed For Sale or Purchase	Properties listed for sale are ineligible for refinance. Property must be taken off the market prior to the loan application date.
Secondary Financing	New subordinate financing is only permitted if it replaces existing subordinate financing. Existing subordinate financing may not be satisfied with the proceeds of the new DU Refi Plus. Existing subordinate financing can remain in place as long as it is resubordinated to the new DU Refi Plus. Existing subordinate financing may be simultaneously refinanced as long as the new subordinate lien loan amount does not exceed the existing unpaid principal balance.
All Refinances	Must have Net Tangible Benefit to Borrower.

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#### CREDIT

Manual Underwrite	Not permitted. Must receive DU Approve/Eligible
Bankruptcy	Chapter 13: Must be discharged > 2 years prior to application. BK discharge must be > 2 years seasoned. BK dismissal must be >4 years seasoned. Chapter 7: Must be discharged > 4 years prior to application. BK discharge must be > 4 years seasoned. BK dismissal must be > 4 years seasoned. Multiple Bankruptcy filings within past 7 years must be discharged/dismissed > 5 years. <u>Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.</u> Multiple BK filings - 5 years if more than one filing within the past 7 years ***Chapter 11 > 4 years prior to application***
Bankruptcy (with extenuating circumstances)	BK7 or BK 11: A two-year waiting period is permitted if extenuating circumstances can be documented, and is measured from the discharge or dismissal date of the bankruptcy action. BK13 A two-year waiting period is permitted after a Chapter 13 dismissal, if extenuating circumstances can be documented. There are no exceptions permitted to the two-year waiting period after a Chapter 13 discharge. <u>Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.</u> Multiple BK filings - 3 years from the most recent discharge or dismissal date.
Short Refinance/Modifications	A borrower who has applied for or received a loan modification is eligible to refinance under DU Refi Plus. Note the following: <ul style="list-style-type: none"> <li>The borrower benefit provision (described above) must be met. The terms of the modified loan (trial or permanent) must be used for this comparison. If the borrower was previously in a trial period plan, but denied a permanent modification, the current terms of the loan must be used for this purpose.</li> <li>The borrower must meet DU's mortgage delinquency policy.</li> </ul>
Short Sale/Pre-Foreclosure/Deed in Lieu of Foreclosure	A four-year waiting period is required from the completion date of the deed-in-lieu of foreclosure, preforeclosure sale, or charge-off as reported on the credit report or other documents provided by the borrower. <u>Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.</u>
Short Sale/Pre-Foreclosure/Deed in Lieu of Foreclosure (with extenuating circumstances)	A two-year waiting period is permitted if extenuating circumstances can be documented. Note: Deeds-in-lieu and preforeclosure sales may not be accurately or consistently reported in the same manner by all creditors or credit reporting agencies. See Identification of Significant Derogatory Credit Events in the Credit Report above for additional information. <u>Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.</u>
Collections/Charge Offs	Refer to AUS stipulations

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#### Credit (continued)

Judgments/Liens	Outstanding judgments and liens must be paid at or prior to loan closing. All outstanding debt owed to a state or the IRS for income or property tax must be paid off, at or prior to Closing, regardless of whether or not the debt has become an actual lien. All state and IRS tax liens on the subject property and other properties are required to be paid whether or not they currently affect title. No payment plans or subordination is allowed. Documentation of the satisfaction of these liabilities, along with verification of funds sufficient to satisfy these obligations must be obtained.
Federal Income Tax Installment Agreements	The monthly payment amount may be included as part of the borrower's monthly debt obligations (in lieu of requiring payment in full) if no Federal Tax Lien has been filed against the borrower. Refer to CMS Conventional FNMA guidelines for additional requirements.
Foreclosure	A seven-year waiting period is required, and is measured from the completion date of the foreclosure action as reported on the credit report or other foreclosure documents provided by the borrower. Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.
Foreclosure (with extenuating circumstances)	A three-year waiting period is permitted if extenuating circumstances can be documented, and is measured from the completion date of the foreclosure action. Additional requirements apply between three and seven years, which include: Maximum LTV, CLTV, or HCLTV ratios of the lesser of 90% or the maximum LTV, CLTV, or HCLTV ratios for the transaction per the Eligibility Matrix. The purchase of a principal residence is permitted. Limited cash-out refinances are permitted for all occupancy types pursuant to the eligibility requirements in effect at that time. Note: The purchase of second homes or investment properties and cash-out refinances (any occupancy type) are not permitted until a seven-year waiting period has elapsed. <u>Loan MUST receive DU Approve/Eligible recommendation in order to be FNMA eligible.</u>
Minimum FICO	Fannie Mae recommends obtaining at least two credit scores for each borrower.
Debts/Minimum Payment	If the credit report does not show a required minimum payment amount and there is no supplemental documentation to support a payment of less than 5%, the lender must use 5% of the outstanding balance as the borrower's recurring monthly debt obligation. For DU loan casefiles, if a revolving debt is provided on the loan application without a monthly payment amount, DU will use the greater of \$10 or 5% of the outstanding balance as the monthly payment when calculating the total debt-to-income ratio.

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#### Credit (continued)

<p>Minimum Payment Student Loans</p>	<p>For all student loans, if a monthly student loan payment amount is provided on the credit report, use that amount for qualifying purposes. If the credit report does not reflect the correct monthly payment, use the monthly payment that is on the student loan documentation (the most recent student loan statement) to qualify the borrower.</p> <p>If the credit report does not provide a monthly payment for the student loan, or if the credit report shows \$0 as the monthly payment, Determine the qualifying monthly payment using one of the options below.</p> <ul style="list-style-type: none"> <li>• If the borrower is on an income-driven payment plan, obtain student loan documentation to verify the actual monthly payment is \$0 and then qualify the borrower with a \$0 payment.</li> <li>• For deferred loans or loans in forbearance, calculate a payment equal to 1% of the outstanding student loan balance (even if this amount is lower than the actual fully amortizing payment), or a fully amortizing payment using the documented loan repayment terms.</li> </ul>
<p>30-day Charge Accounts</p>	<p>Open 30–day charge accounts require the balance to be paid in full every month. Fannie Mae does not require open 30–day charge accounts to be included in the debt-to-income ratio.</p>
<p>Mortgage History</p>	<p>Mortgage History evaluated by AUS</p>
<p>Long Term Debts</p>	<p>Revolving charge accounts and unsecured lines of credit are open-ended and should be treated as long-term debts and must be considered part of the borrower's recurring monthly debt obligations. The monthly payment on every revolving and open-end account with a balance must be included in ratio calculation. Accounts cannot be paid down to qualify, installments or Mortgage accounts must be paid in full. Payoff of revolving accounts in order to qualify the borrower is generally not allowed.</p>
<p>Court Ordered Debt</p>	<p>If the obligation to make payments on a debt has been assigned to another person by court order, such as a divorce decree, and transfer of ownership of any related property has taken place, the payment may be excluded from long-term debt. The following documents are required: copy of the court order; and for mortgage debt, a copy of the recorded documents transferring ownership of the property (e.g.: Quit Claim Deed). If a transfer of ownership has not taken place, late payments associated with the loan repayment of the debt owing on the property should be taken into account when reviewing the Borrower's credit profile.</p>
<p>Non-Occupant Co-borrowers and blended ratios</p>	<p>For DU loan casefiles, if the income of a guarantor, co-signer, or co-borrower is used for qualifying purposes, and that guarantor, co-signer, or co-borrower will not occupy the subject property, the maximum LTV, CLTV, and HCLTV ratio may not exceed 95%. The DTI ratio is calculated using the income and liabilities of all borrowers; there is no separate DTI ratio requirement for the occupant borrower.</p>

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#### Credit (continued)

Soft pull expiration	120 days lender policy and procedure
Business Debt	If the Borrower is personally liable for a business debt, whether the debt is reflected on the Borrower's personal credit report or not, the Borrower is personally liable and the debt must be included in the debt-to-income ratios. If the Borrower can provide twelve (12) months' proof of payment/canceled checks drawn against a business account, this debt need not be included in the debt-to-income ratio.
Contingent Liabilities	A contingent liability may be disregarded if the Borrower provides conclusive evidence from the creditor that there is no possibility that the creditor will pursue debt collection against the Borrower should the other party on the debt default.
Disputed	DU will issue the disputed tradeline message. If it is determined that the disputed tradeline information is accurate and complete, the lender must ensure the disputed tradelines are considered in the credit risk assessment by either obtaining a new credit report with the tradeline no longer reported as disputed and resubmitting the loan casefile to DU. If DU does not issue the disputed tradeline message, the lender is not required to: further investigate the disputed tradeline on the credit report, obtain an updated credit report (with the undisputed tradeline).

#### INCOME/ASSETS

Debt Ratios	Per AUS findings, must receive Approve/Eligible.
Residual Income	Residual Income is required on HPML loans only.
Non-Taxable Income	Must verify and document source of income is non-taxable. Documentation includes award letters, policy agreements, account statements or any other documents that address the non-taxable status of the income. All disclosed, non-taxable income must be grossed-up even if not being used for qualification.
Rental Income from Other Real Estate Owned	Document Per AUS requirements. Can use 24-month average from Schedule E for calculation. The full amount of the mortgage payment (PITIA) must be included in the borrower's total monthly obligations when calculating the DTI ratio.



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#### INCOME/ASSETS, continued

Tax Return Transcripts / W2 transcripts	When federal income tax information is used to document income for qualifying purposes, the lender may obtain transcripts of the applicable federal income tax documents directly from the IRS (or designee) by using IRS Form 4506-T. For example, the lender may obtain Tax Return Transcripts for Form 1040, 1040A or 1040EZ or Wage and Income Transcripts for W2s, 1098s, and 1099s. However, in certain instances, copies of the actual returns, schedules, or forms are needed because the tax return transcripts will not provide the detail required to qualify the borrower. For example, the lender must obtain copies of Schedules B through F, Schedule K-1, Form 2106, or business returns.
Long Term Debt	The monthly payment on every revolving and open-end account with a balance must be included in ratio calculation. Accounts cannot be paid down to qualify. Installment or Mortgage accounts must be paid in full. Payoff of revolving accounts in order to qualify the borrower is generally not allowed.
Minimum Reserves	Evaluated by DU. For DU Refi Plus, reserves and assets must be verified to the extent that the DU Underwriting Findings Report requires such verification. Minimum documentation requirements are one month asset statement (monthly, quarterly or annual). Statements do not require analysis for large deposits or proof of liquidation of funds needed to close.

#### GENERAL

Mortgage Eligibility	Existing first mortgage must have Fannie Mae as the investor. DU will determine if existing 1st mortgage is eligible. The Existing mortgage must have a note date prior to June 1, 2009 to be eligible for DU Refi Plus. DU Refi Plus mortgage loans must have application dates on or before December 31, 2018. All DU Refi Plus whole loans must be purchased by Fannie Mae on or before September 30, 2019, or must be delivered into MBS pools with issue dates on or before September 1, 2019.
Maximum Loan Amount	See Matrix Above
Maximum Combined Loan Amount	\$1 million. Aggregate on all properties with one investor/servicer is \$1.5 million or maximum of 4 financed properties with the same investor/servicer - whichever is less.
Age of Documents	Must be <120 days old at time of closing. Appraisal must be <120 days old.
Loan Terms Available	10, 15, 20, & 30 Year Fixed. Note - LTV > 100% must be 20 or 30 year term. High balance must be 15 and 30 year. LTV > 100% and high balance = 30 year term only.

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#### General (continued)

Qualifying Fixed Products	Qualify at Note Rate
Assumptions	Not permitted
High Cost / High Priced Loans (HPML)	High Cost loans are not permitted. High Priced Mortgage Loans (HPML) maximum DTI is 45% and minimum FICO requirement is 620. These requirements must be manually applied.
Borrower Eligibility	Permanent and Non-Permanent Resident Aliens allowed with supporting documentation. Foreign Nationals or borrowers with Diplomatic Immunity are not permitted. Trust Agreements not permitted. Borrowers on the existing note (or current borrowers if the existing mortgage was assumed) must be the same as the borrowers on the new note. An existing borrower may be removed from the transaction provided at least one borrower from the original Note remains on the new loan and deed of title. The borrower removed must also be removed from the deed. A borrower may be added to the new loan, provided the original borrower remains.
Co-Borrowers	Non Occupant Co-Borrowers are permitted with DU approval. Occupant co-borrower must qualify.
Accurate Property Addresses	An accurate property address is critical to determining if the subject property address on the loan casefile matches a subject property address for an existing Fannie Mae loan. Incomplete or inaccurate property address data may prevent a loan casefile from being underwritten according to the DU Refi Plus underwriting flexibilities.
Escrow Waivers	Escrow waivers are allowed if the current payment does not include taxes and insurance regardless of occupancy type and the new AUS Findings are Approve/Eligible. Primary Residence: eligible when the existing payment is not escrowed or LTV <= 80% and maximum 45% DTI. Properties located in CA with LTV <= 90%. The maximum DTI limit is not applicable in CA. Second Home - eligible when the existing payment is not escrowed or LTV <= 80% and DTI <= 45%. In CA, LTV <= 90%. The maximum DTI limit is not applicable in CA. Investment - eligible when the existing payment is not escrowed or for CA properties, LTV <= 90%. The maximum DTI limit is not applicable in CA. Partial escrows are not permitted.
Prepayment Penalty	Not permitted.
Ineligible Programs	Refi Plus, Homestyle/Homepath Renovations, HomeReady Loans, Temp Buydown, Interest Only Loan Programs, and ARM loans.
Short Payoffs	Ineligible. FNMA will NOT accept a refinance transaction where the loan CMS is paying off was a Short Payoff.

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### General (continued)

Removing a Borrower	An existing borrower(s) may be removed from the new loan provided that at least one of the original borrower(s) is retained on the new loan.		
Adding a Borrower	Borrower(s) may be added to the new loan, provided the existing borrower(s) is retained.		
DU Refi Eligible TX A6	<p>All Texas Section 50(a)(6) mortgage requirements apply, including the following, which may be different than the standard DU Refi Plus requirements: maximum 80% LTV and CLTV ratio; minimum 12 months seasoning; one-unit principal residences only; a new full appraisal is required; title insurance requirements for Texas Section 50(a)(6) loans must be met.</p> <p>If the existing loan was originated as a Texas Section 50(a)(6) loan, and if the new DU Refi Plus loan will be a Texas Section 50(a)(6) loan, then the new DU Refi Plus loan must meet the most restrictive of the Texas Section 50(a)(6) loan requirements, per the Selling Guide or the DU Refi Plus requirements, as applicable. The only exceptions to this requirement are that a minimum credit score does not apply (unless the monthly principal and interest payment is increasing more than 20%) and the DU Refi Plus loan-level price adjustments are applicable.</p>		
High Balance Loans	The eligibility parameters for DU Refi Plus supersede those for the high-balance feature. The new loan may have a high-balance feature, subject to current loan limits.		
Mortgage Insurance	Borrower paid primary MI or Lender-paid primary MI.		
	<b>Original Loan LTV Ratio</b>	<b>Existing MI Coverage</b>	<b>MI Coverage for New Loan</b>
	80% or less	None	Not required
	Over 80%	None (previously canceled or terminated per <i>Selling and Servicing Guide</i> requirements).	Not required
		Yes	The level of coverage in force on the existing loan or standard coverage in accordance with the <i>Selling Guide</i> .
*Lenders are encouraged to use their best efforts to obtain MI coverage that provides the lowest-cost MI option available to the borrower.			

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#### Program Codes

30 Year Fixed	
Program Code	LTV
C30FP80	Up to 80.00
C30FP105	80.01-100.00
C30FP125	100.01-125.00
C30FP135	125.01-135.00
H30FP80	Up to 80.00
H30FP105	80.01-100.00
H30FP125	100.01-125.00
H30FP135	125.01-135.00

15 Year Fixed	
Program Code	LTV
C15FP80	Up to 80.00
C15FP105	80.01-100.00
H15FP80	Up to 80.00
H15FP105	80.01-100.00

20 Year Fixed	
Program Code	LTV
C20FP80	Up to 80.00
C20FP105	80.01-100.00
C20FP125	100.01-125.00
C20FP135	125.01-135.00

10 Year Fixed	
Program Code	LTV
C10FP80	Up to 80.00
C10FP105	80.01-100.00