

Eagle Funding Matrix: Fixed Rate

Universal American Mortgage Company LLC dba Eagle Funding
 301 116th Ave. SE - Ste. 400
 Bellevue, WA 98004
 ph. (425) 822-0180
 fax (425) 827-1836

Occupancy Requirements	Owner Occupied	Own Occ / 2nd Home / NOO	
Property Type	97 LTV Conventional	Standard Conforming Product	
Term	SFR, PUD	1-4 Units, PUD, Condo	
Minimum Credit Scores	Fixed Rate	Manufactured Home	
LTV/CLTV/Loan Limits Purchase & N/C/O	720 (see below)	see below	
<p style="text-align: center;">PURCHASE LOANS ONLY</p> <p style="text-align: center;">O/O SFR 97</p> <p style="text-align: center;">Effective 5/23/11, gift funds may be used for the entire down payment. Contact your AE with questions. Loan Code is ECF1 Gift</p> <p style="text-align: center;">If Gift funds are used, minimum credit score is 740</p>	<p style="text-align: center;">700 FICO O/O 1-2 Unit Purchase 95/95 \$Conf. Limit</p> <p style="text-align: center;">680 FICO O/O 1-2 Unit Purchase & R/T Refi 90/90 \$Conf. Limit</p> <p style="text-align: center;">640 FICO O/O 1-2 Unit 80/80 \$Conf. Limit</p> <p style="text-align: center;">O/O 3-4 Unit 80/80 \$Conf. Limit</p> <p style="text-align: center;">2nd Home SFR 90/90 \$Conf. Limit 720 FICO 80/80 \$Conf. Limit</p> <p style="text-align: center;">N/O/O SFR 80/80 \$Conf. Limit (Purchase) 75/75 \$Conf. Limit (R/T Refi)</p> <p style="text-align: center;">N/O/O 2-4 Unit 75/75 \$Conf. Limit 680 FICO</p>	<p style="text-align: center;">Manufactured Homes 640 FICO Minimum - No Exceptions O/O 80/95 \$Conf. Limit</p> <p style="text-align: center;">2nd Home 80/85 \$Conf. Limit</p> <p style="text-align: center;">Effective 5/23/11, gift funds may be used for the entire down payment. Contact your AE with questions. Loan Code is ECF1 Gift</p> <p style="text-align: center;">NOTE LTV > 80% subject to Mortgage Insurance FICO and DTI restrictions</p>	
		<p style="text-align: center;">N/A</p> <p style="text-align: center;">MAX DTI RATIOS Gift Funds - 41%</p> <p style="text-align: center;">Own Funds - 720 FICO - 41% Own Funds - 740 FICO - 45%</p>	<p style="text-align: center;">640 FICO O/O SFR 85/85 \$Conf. Limit</p> <p style="text-align: center;">O/O 2-4 Unit 75/75 \$Conf. Limit</p> <p style="text-align: center;">2nd Home SFR 75/75 \$Conf. Limit</p> <p style="text-align: center;">N/O/O SFR 75/75 \$Conf. Limit 700 FICO</p> <p style="text-align: center;">N/O/O 2-4 Unit 70/70 \$Conf. Limit 680 FICO</p>
Rate Sheet / Pricing	Page 1	Page 1	
Max DTI	see above	50 (41 if LTV > 80 and FICO < 740)	
Cash Reserves	2 mos. PITI	2 mos. PITI minimum	
Seller Contribution	3%	Owner Occupied & 2nd Home >90 LTV - 3% <=90 LTV - 6% Non-Owner-Occupied - 2%	
# of Financed Properties	4	4	
Underwriting	DU	AUS (LP only for Manuf. Homes)	
Loan Code	ECF1 (97 LTV)	ECF1	

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Occupancy Requirements	2nd Home / NOO	Own Occ / 2nd Home / NOO	Own Occ / 2nd Home / NOO
Property Type	<i>Conforming 5-10 financed properties</i>	FNMA HomePath - Conforming	FNMA HomePath - Super Conforming
	1-4 Units, PUD, Condo	1-4 Units, PUD, Condo	1-4 Units, PUD, Condo
Term	Fixed Rate	30 & 15 Fixed	30 Fixed
Minimum Credit Scores	720	640 660 with LTV > 80	660 700 with LTV > 80
LTV/CLTV/Loan Limits Purchase & N/C/O	2nd Home & N/O/O SFR Purchase 75/75 \$Conf. Limit R/T Refinance 70/70 \$Conf. Limit N/O/O 2-4 Units Purchase & R/T Refi 70/70 \$Conf. Limit	PURCHASE LOANS ONLY O/O SFR 97/97 \$Conf. Limit O/O 2 Unit 80/80 \$Conf. Limit O/O 3-4 Unit 75/75 \$Conf. Limit 2nd Home SFR 90/90 \$Conf. Limit N/O/O SFR 90/90 \$Conf. Limit N/O/O 2 Unit 80/80 \$Conf. Limit N/O/O 3-4 Unit 75/75 \$Conf. Limit	PURCHASE LOANS ONLY O/O SFR 90/90 O/O 2-4 Unit 75/75 2nd Home SFR 65/65 N/O/O 65/65 No Mortgage Insurance Required regardless of LTV No Appraisal Required LTV Based on Sales Price
LTV/CLTV/Loan Limits Cash-Out	N/A	No Mortgage Insurance Required regardless of LTV No Appraisal Required LTV Based on Sales Price Program available only for qualifying FNMA REO properties that appear on their website www.homepath.com	Program available only for qualifying FNMA REO properties that appear on their website www.homepath.com Maximum Loan Amount is determined by median sales price in the subject property market area. Contact your AE for assistance.
Rate Sheet / Pricing	Page 1	Page 3	Page 3
Max DTI	45	45	45
Cash Reserves	6 mos. PITI on all financed properties	per DU	per DU
Seller Contribution	2nd Home - 6% NOO - 2%	O/O & 2nd Home 6% N/O/O 2%	O/O & 2nd Home 6% N/O/O 2%
# of Financed Properties	10	4	4
Underwriting	AUS	DU	DU
Loan Code	ECF1 FNMA MP	HOMEPath 30 / 15	HOMEPath HIGH BAL 30

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Property Type	FHLMC Open Access	DU REFI PLUS	Conf. High Balance
	1-4 Units, PUD, Condo	1-4 Units, PUD, Condo	1-4 Units, PUD, Condo
Term	Fixed Rate	Fixed Rate	30 and 15 Fixed
Minimum Credit Scores	640 (LP required)	640 (DU required)	660 if LTV / CLTV <= 75 700 if LTV / CLTV > 75
LTV/CLTV/Loan Limits Purchase & N/C/O	Own Occ / 2nd Home / NOO 125 LTV / No CLTV Limit LP Open Access only available if underlying mortgage is currently serviced by Freddie Mac AND available in the LP findings Maximum Loan Amount is determined by median sales price in the subject property market area. Contact your AE for assistance. Maximum financeable closing costs are the lesser of \$5000 or 4% of the unpaid principal balance of the existing loan.	Own Occ / 2nd Home / NOO 125 LTV / No CLTV Limit DU Refi Plus only available if underlying mortgage is currently serviced by Fannie Mae AND available in the DU findings Property may qualify for an appraisal waiver Maximum Loan Amount is determined by median sales price in the subject property market area. Contact your AE for assistance.	O/O SFR 90/90 O/O 2-4 Unit 75/75 2nd Home SFR 80/80 N/O/O SFR 80/80 N/O/O 2-4 Unit 70/70 NOTE LTV > 80% subject to Mortgage Insurance FICO and DTI restrictions
LTV/CLTV/Loan Limits Cash-Out	N/A	N/A	O/O SFR 75/75 LP Only O/O 2-4 Unit 65/65 2nd Home SFR 65/65 N/O/O 1-4 Unit 65/65 Maximum Loan Amount is determined by median sales price in the subject property market area. Contact your AE for assistance. Cash-Out Limit: No Limit
Rate Sheet / Pricing	Page 1	Page 1	Page 1
Max DTI	50	50	50
Cash Reserves	per LP	per DU	O/O - 2 mos, 2nd & N/O/O - 6 mos.
Seller Contribution	n/a	n/a	O/O & 2nd Home - 3% N/O/O - 2%
# of Financed Properties	O/O - no limit otherwise limit is 4	O/O - no limit otherwise limit is 4	4
Underwriting	LP	DU	AUS
Loan Code	FHLMC Open Access	DU REFI PLUS	ECF1JUMBO

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Property Type	USDA SFR, PUD, Condo Manufactured Home	FHA 1-4 Units, PUD, Condo Manufactured Home	VA SFR, PUD, Condo Manufactured Home
Term	30 Year Fixed	Fixed Rate	30 Year Fixed
Minimum Credit Scores	640	640 (see below)	620 (see below)
LTV/CLTV/Loan Limits Purchase & N/C/O	O/O SFR 100 No Limit Property must be located in a USDA Eligible Area Contact your AE for details Borrowers are subject to Income Limits Contact your AE for details Manufactured Home allowable if the home is brand new from an approved dealer	O/O Purchase 96.5 County Limit R/T Refi 97.75 County Limit <i>97.75% is LTV and CLTV limit</i> Manufactured Home Minimum FICO 660 Requires 3 mos. PITI in reserve Max DTI 45%	O/O SFR 100 \$417k Manufactured Home Minimum FICO 660 Requires 3 mos. PITI in reserve Max DTI 45%
LTV/CLTV/Loan Limits Cash-Out	N/A	O/O 85 County Limit <i>85% is LTV and CLTV limit</i> High Balance FHA 660 FICO Manufactured Home cash out N/A	O/O SFR 90 \$417k Manufactured Home cash-out N/A
Rate Sheet / Pricing	Page 2	Page 2	Page 2
Max DTI	50	50	50
Cash Reserves	N/A	per AUS (see above)	per AUS (see above)
Seller Contribution	6%	6%	no limit
# of Financed Properties	Zero	per agency guidelines	Zero
Underwriting	Manual	AUS (manual for "Jumbo FHA")	AUS
Loan Code	EGFF	EGF30	EGFVA

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Property Type	VA Streamline - No Appraisal 1-4 Units, PUD, Condo	VA Streamline - With Appraisal 1-4 Units, PUD, Condo	FHA Streamline - No Appraisal 1-4 Units, PUD, Condo
Term	30 Fixed	30 Fixed	30 Fixed
Minimum Credit Scores	620 (see below)	620	640
LTV/CLTV/Loan Limits Purchase & N/C/O	O/O Maximum Loan Amount \$417,000 Manufactured Home N/A	O/O, 2nd Home, N/O/O Maximum LTV 100% Maximum Loan Amount \$1,000,000 Manufactured Home Full-qualifying IRRRL allowed Income and assets fully documented Ratios will be calculated 3 mos. PITI in reserves required	O/O, 2nd Home, N/O/O Maximum Loan Amount Cannot exceed the current principal balance minus the UFMIP refund plus the new UFMIP <i>CLTV limit 125%</i> Manufactured Home N/A
LTV/CLTV/Loan Limits Cash-Out	N/A Minimum credit score determined by investor. Please contact your AE	N/A	N/A
Rate Sheet / Pricing	Page 2	Page 2	Page 2
Max DTI	N/A	N/A	N/A
Cash Reserves	N/A	N/A	N/A
Seller Contribution	N/A	N/A	N/A
# of Financed Properties	No Limit	No Limit	No Limit
Underwriting	Manual	Manual	AUS
Loan Code	VA IRRRL NO APPRSL	VA IRRRL W/APPRSL	FHA STRMLN REFI NO APRSL

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Property Type	FHA Streamline - With Appraisal	JUMBO	JUMBO
	1-4 Units, PUD, Condo	1-4 Units, PUD, Condo	1-2 Units, PUD, Condo
Term	30 Fixed	Fixed Rate	Fixed Rate
Minimum Credit Scores	640	700 (see below)	680 - LTV <= 65 720 - LTV > 65
LTV/CLTV/Loan Limits Purchase & N/C/O	O/O, 2nd Home, N/O/O Maximum LTV 97.75% <i>CLTV limit 125%</i> Manufactured Home N/A	O/O 1-2 Unit 80/80 \$1MM 80/80 \$2MM 720 FICO O/O 3-4 Unit 70/70 \$1MM 70/70 \$1.5MM 720 FICO 2nd Home SFR 65/65 \$1MM 740 FICO	O/O 80/85 \$650k 80/80 \$1MM 70/70 \$1.5MM 65/65 \$2MM 2nd Home SFR 75/75 \$650k 70/70 \$1MM
LTV/CLTV/Loan Limits Cash-Out	N/A	O/O 1-2 Unit 80/80 \$1MM 80/80 \$1.5MM 720 FICO	O/O 1-2 Unit 70/70 \$1MM 65/65 \$1.5MM 2nd Home SFR 70/70 \$560k 65/65 \$1MM
Rate Sheet / Pricing	Page 2	Page 4	Page 4
Max DTI	N/A	O/O 45% 2nd Home 35%	LTV <= 65 50% LTV > 65 45%
Cash Reserves	N/A	call for details	LA <= \$1MM 6 mos. PITI ... else 12 mos.
Seller Contribution	N/A	3%	6% of sales price
# of Financed Properties	No Limit	4	4
Underwriting	AUS	DU	LP
Loan Code	FHA STRML REFI W/APRSL	GM JF	USJF

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Occupancy Requirements	Owner Occ / 2nd Home	
Property Type	JUMBO - INTEREST ONLY	
	1-2 Units, PUD, Condo	
Term	Fixed Rate - Interest Only	
Minimum Credit Scores	700 - LTV <= 70 720 - LTV > 70	
LTV/CLTV/Loan Limits Purchase & N/C/O	O/O 75/80 \$650k 70/80 \$1MM 65/65 \$1.5MM 2nd Home SFR 70/70 \$650k 65/65 \$1MM Loan amounts > \$1MM require 720 FICO	
LTV/CLTV/Loan Limits Cash-Out	N/A	
Rate Sheet / Pricing	Page 4	
Max DTI	45% using fully amortized payment	
Cash Reserves	call for details	
Seller Contribution	6% of sales price	
# of Financed Properties	4	
Underwriting	LP	
Loan Code	USJA (3/1, 5/1, 7/1) IO	

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