



REM N Platinum Pricing Qualification Grid

Product	Qualifying Requirements
Government Loan Products: FHA FHA Credit Qualifying Streamline FHA Non-Credit Qualifying Streamline USDA VA (NOT Eligible on VA IRRRLs)	Minimum FICO = 660 Minimum Loan Amount on Credit Qualifying loans = \$125,000 Minimum Loan Amount on Non-Credit Qualifying Streamlines = \$250,000
Conventional Loan Products: FNMA (High Balance eligible) FHLMC (High Balance eligible)	Primary Residence and Second Homes eligible No more than 1 other property/REO can be owned Allowable Loan Terms & Income Types: *Loans Registered PRIOR to 4/23/25: (ALL Term lengths) : W-2, fixed income, or self-employed borrowers (only 1 business) are eligible *Loans Registered on or after 4/23/25 : - 30-Year Term : W-2 or fixed income borrowers ONLY - Any Other Term : W-2, fixed income, or self-employed borrowers (only 1 business) are eligible Loan Types Ineligible for Conventional Platinum Program: - Multiple properties owned (financed and/or free and clear) - Investment properties - Multiple self-employed businesses
Jumbo Loan Product	W-2 or fixed income borrowers ONLY Primary Residence ONLY No other properties owned (including second homes or investment properties) Maximum loan amount is \$1.5 Million Loan Types Ineligible for Jumbo Platinum Program: - Self Employed borrowers - Loan amounts over \$1.5 Million - Multiple properties owned (financed and/or free and clear) - Loans requiring Tax Returns for any borrower - Second homes and investment properties