



**MOUNTAIN STAND ALONE 2ND PROGRAM**

This information is not intended or authorized for consumer use. Credit and collateral are subject to approval. Terms and conditions may apply. This is not a commitment to lend.

**Mountain Stand Alone 2<sup>nd</sup> Program**

2<sup>nd</sup> TD: MC30, MC20, MC15, MC10

Closed end, Fixed Rate, Fully Amortizing Loan						
Property Type	Transaction Type	Min Loan Amount	Max Loan Amount	Max CLTV	Min FICO Score	Max DTI
<b>Primary Only</b>						
1 Unit	Rate/Term Refi	\$20,000	\$500,000	95% <sup>1</sup>	680	35%
2 Unit				90%	680	45%
3-4 Unit				85%	680	45%
1 Unit	Cash-Out			95% <sup>1</sup>	720	35%
2-4Unit				85%	680	45%
2-4Unit				80%	680	45%
<b>Second Home</b>						
1 Unit	Rate/Term Refi	\$20,000	\$500,000	85%	680	45%
	Cash-Out			80%		

<sup>1</sup> 2-4 Units Not Allowed

Qualifying Payment: Fully amortized fixed payment

Refer to [Mountain Combo Product Matrix](#) and [Underwriting Guidelines](#) for additional details