

DG Pinnacle TPO Conforming Product Summary:

DG Pinnacle TPO overlays are identified with yellow highlighting

This document is a product summary; the DG Pinnacle TPO Underwriting Guide must be referenced for complete underwriting guideline requirements

FANNIE MAE (DU) STANDARD and HIGH-BALANCE ELIGIBILITY MATRIX							
Excludes Manufactured Housing and Co-ops							
Units	Transaction Type	Occupancy	Credit Score ¹	Fixed Rate	ARM	DTI	
				LTV/CLTV	LTV/CLTV		
1	Purchase Rate & Term Refi	Primary Residence	580	97% ²	95%	Follow DU	
1				95% ³			
2				95% ^{3,4}	95% ⁴		
3-4				95% ^{3,4}	95% ⁴		
1	Cash-out Refi		580	80%	80%		
2-4				75%	75%		
1	Purchase Rate & Term Refi		Second Home	580	90%		90%
1	Cash-out Refi				75%		75%
1	Purchase	Investment Property	580	85%	85%		
2-4				75%	75%		
1-4	Rate & Term Refi		580	75%	75%		
1	Cash-out Refi		580	75%	75%		
2-4				70%	70%		

¹ LPMI products require a minimum 620 credit score

² 95.01%-97% LTV

- Fannie Mae Conforming Fixed Rate
- Maximum 105% CLTV with Community Second
- Purchase
 - At least one borrower must be a first-time homebuyer
- Rate & Term Refinance
 - Current mortgage being refinanced must be owned by Fannie Mae
 - [Fannie Mae Loan Lookup](#) tool
- The following are not permitted with an LTV > 95%
 - High-Balance
 - Non-occupant co-borrowers

³ Fannie Mae Community Seconds

- Fannie Mae Conforming Fixed Rate
- Maximum 95% LTV or program maximum
- Maximum 105% CLTV

Information is accurate as of the date of publishing and is subject to change without notice. The overlays outlined in this matrix and on our overlay matrix apply to agency loans submitted to DU/LPA. In addition to applying DG Pinnacle Funding LLC. specific overlays, all loans submitted to DU must comply with the DU Findings and Fannie Mae requirements and that all loans submitted to LPA comply with the LPA Findings and Freddie Mac requirements. This document should not be relied upon or treated as legal advice. **Guidelines subject to change without notice;** Printed copies may not be the most current version. For the most current version, always refer to the online version

DG Pinnacle TPO Conforming HomeReady Product Summary:

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ELIGIBILITY MATRIX						
Excludes Manufactured Housing and Co-ops						
Units	Transaction Type	Occupancy	Credit Score ¹	Fixed Rate	ARM	DTI
				LTV/CLTV	LTV/CLTV	
1	Purchase Rate & Term Refi	Primary Residence	580	97% ²	95%	50%
2				95% ^{3,4}	95% ⁴	
3-4				95% ^{3,4}	95% ⁴	

¹LPMI products require a minimum 620 credit score

² 95.01%-97% LTV

- Max 105% CLTV with Community Second
- Rate & Term Refinance:
 - Current mortgage being refinanced must be owned by Fannie Mae
 - [Fannie Mae Loan Lookup](#) tool
- The following are not permitted with an LTV > 95%
 - High-Balance
 - Non-occupant co-borrowers

³ **Fannie Mae Community Seconds**

- Fannie Mae Conforming Fixed Rate
- Maximum 95% LTV or program maximum
- Maximum 105% CLTV
- 1-4 units
- High-Balance not permitted

⁴ High Balance Fixed and ARM

- 2 unit-85% LTV/CLTV
- 3-4 unit -75% LTV/CLTV

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