



BRIGHTEN LENDING

CONVENTIONAL CONFORMING ARM						
PURCHASE OR RATE & TERM REFINANCE						
OCCUPANCY	UNITS	MIN. FICO	MAX. LTV/CLTV	NOTES	LOAN LIMIT	
PRIMARY RESIDENCE	1	620	90%	1	1 UNIT	\$ 679,650
	2	620	85%	1	2 UNITS	\$ 870,225
	3-4	620	75%		3 UNITS	\$ 1,051,875
					4 UNITS	\$ 1,307,175
2ND HOME	1	620	90%	1		
INVESTMENT PROPERTY	1	620	75%			
CASH OUT REFINANCE						
OCCUPANCY	UNITS	MIN. FICO	MAX. LTV/CLTV	NOTES		
PRIMARY RESIDENCE	1	620	80			
	2-4	620	75			
2ND HOME	1	620	75			
INVESTMENT PROPERTY	1	620	75			
NOTES:						
1. Impounds required over 80% LTV						
GENERAL GUIDELINES						
ARM Information	*5/1 ARM = 2/2/5 cap *7/1 and 10/1 ARM = 5/2/5 cap *Margin/Floor rate = 2.25% *1 Year LIBOR Index *5/1 ARM qualify at the greater of Note rate + 2% or fully indexed rate *7/1 and 10/1 ARM qualify at Note rate					
All other guidelines, see conventional						