Jumbo Express Flow Buyer Comparison

(Effective January 5, 2026)

MAXEX	MAXEX Jumbo Express 1	MAXEX Jumbo Express 2	MAXEX Jumbo Exress 4	MAXEX Jumbo Express 5	MAXEX Jumbo Express 6	MAXEX Jumbo Express 9
	The industry's leading jumbo program. Streamline your ops with AUS underwriting to current Agency guides.					
Max Loan Amount	$3,500,000	$3,000,000	$3,000,000	$3,500,000	$3,000,000	$2,500,000
Min Loan Amount	$1 over current one-unit conforming loan limit based on subject property county **and** number of units	$400,000	$1 over the current conforming loan limit based on the subject property number of units	$400,000	$1 over current one-unit conforming loan limit regardless of subject property county **or** number of units	$1 over current one-unit conforming loan limit regardless of subject property county **or** number of units
Min Credit Score	660	660	680	660	700	680
Credit Scores	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts	Min. 2 scores per borrower Rescore not permitted unless corrects erroneous line item or disputed accounts
Max LTV/CLTV	LTV/CLTV up to 89.99%	LTV/CLTV up to 80%	LTV/CLTV up to 80%	LTV/CLTV up to 90%	LTV/CLTV up to 89.99%	LTV/CLTV up to 80%
Loan Terms Offered	**Fixed:** 15 yr, 30 yr, 30 yr IO **ARMs:** 5/6 (30 yr), 7/6 (30 yr) and 10/6 (30 yr)	**Fixed:** 15 yr, 30 yr **ARMs:** 5/6 (30 yr), 7/6 (30 yr) and 10/6 (30 yr)	**Fixed:** 15 yr, 30 yr	**Fixed:** 30 yr **ARMs:** 5/6 (30 yr), 7/6 (30 yr) and 10/6 (30 yr)	**Fixed:** 15 yr, 30 yr **ARMs:** Not eligible	**Fixed:** 15 yr, 30 yr **ARMs:** 5/6 (30 yr), 7/6 (30 yr) and 10/6 (30 yr)
Mortgage Insurance	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible
Max Cash Out	AUS	$500,000	$500,000	AUS	$500,000	$500,000
Max DTI	50%	49.99%	45%	50%	45%	45%
Mortgage / Housing History	0x30x12 0X60X24	0x30x12 0X60X24	0x30x12 0X60X24	0x30x12 0X60X24	0x30x12 0X60X24	0x30x12 0X60X24
Solar / Geothermal	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible
Seasoning on Major Derogatory Events	7 yrs from date of completion to date of application	7 yrs from date of completion to date of application	7 yrs from date of completion to date of application	7 yrs from date of completion to date of application	7 yrs from date of completion to date of application	7 yrs from date of completion to date of application
RSU Income	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible

	MAXEX Jumbo Express 1	MAXEX Jumbo Express 2	MAXEX Jumbo Express 4	MAXEX Jumbo Express 5	MAXEX Jumbo Express 6	MAXEX Jumbo Express 9	M
Recasting	Not eligible	Eligible after purchase/servicing transfer on a case-by-case basis		Eligible after purchase/servicing transfer on a case-by-case basis	Not eligible	Not eligible	N
Tax Transcripts	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	Not required on loans where the AUS validates the income. For all other loans, required for each tax year the AUS requires income documentation.	R ye
Fraud Guard	Fraud Guard report or similar must be included in each file submission	Fraud Guard report or similar must be included in each file submission	Fraud Guard report or similar must be included in each file submission	Fraud Guard report or similar must be included in each file submission	Fraud Guard report or similar must be included in each file submission	Fraud Guard report or similar must be included in each file submission	Fr in
Business Purpose and Occupancy Affidavit	Required for investment property C/O refi to be exempt from TILA compliance	Required for investment property C/O refi to be exempt from TILA compliance	Required for investment property C/O refi to be exempt from TILA compliance	Required for investment property C/O refi to be exempt from TILA compliance	Required for investment property C/O refi to be exempt from TILA compliance	Required for investment property C/O refi to be exempt from TILA compliance	R to
CDA	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	Needed for each loan with CU/LCA score >2.5 or no score Desk review not required for loans w/2 appraisals, regardless of CU/LCA score	N >2 D ap
Reserves	See matrix	See matrix	See matrix	See matrix	See matrix	See matrix	Se
Temporary Buydown	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	N
Non-Occupant Co-Borrower	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	El
First-Time Homebuyer	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	El
Foreign Nationals	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	N
Non-Warrantable Condos	Not eligible	Primary residence, second home only 30 yr fixed fully amortizing only Reduce max LTV/CLTV by 10%	Not eligible	Not eligible	Not eligible	Not eligible	N
Cooperatives	Eligible with no restrictions	Not eligible	Not eligible	Not eligible	Second home not eligible	Not eligible	El
Single Closing Construction-to-Perm	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	N

MAXEX

First and Last Name
Title

Phone Number
Email

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