



Access More  
Liquidity with  
Our Partnership



## Non-Agency Options Offered:

- Bank Statement.
- Debt Service Coverage Ratio (DSCR).
- Expanded.
- Prime.
- Express.
- IRS Form 1099 Verification.
- Asset Depletion.
- Jumbo Loans.
- Purchase, Rate/Term and Cash-Out Refinances.
- Primary, Second Home and Investment Properties.

Arch Mortgage Funding, Inc.® (AMF) — a division of Arch Global Mortgage Group — draws upon Arch's global mortgage expertise in underwriting, compliance, credit risk analysis, pricing and securitization to provide solutions for lenders' specific risk management needs.

AMF is a purchaser of non-Agency mortgage products. Our disciplined approach to underwriting and risk management enables us to provide stable liquidity for your non-Agency business.

## CONTACT US

- Call us at 1-800-450-3868.
- Email us at [sales@archmortgagefunding.com](mailto:sales@archmortgagefunding.com).
- Visit [archmortgagefunding.com](http://archmortgagefunding.com).



## Program Summary

Product and Guideline Comparison Matrix Version 3  
Note: This matrix is a quick-reference tool only. See specific investor guidelines for eligibility requirements.

|                   |  | AMF Expanded   |                  |                 |                   |          | AMF AUS Express                                      |                  |                 |                   |          | AMF Prime             |                  |                 |                   |          |
|-------------------|--|--|------------------|-----------------|-------------------|----------|--|------------------|-----------------|-------------------|----------|-----------------------|------------------|-----------------|-------------------|----------|
|                   |  | Full Documentation, Asset Depletion and Bank Statement/IRS Form 1099   |                  |                 |                   |          | Fannie Mae DU® and Freddie Mac LPA <sup>SM</sup> AUS |                  |                 |                   |          | Full Documentation    |                  |                 |                   |          |
|                   |  | Units  | Max. Loan Amount | Max. LTV/H/CLTV | Min. Credit Score | Max. DTI | Units  | Max. Loan Amount | Max. LTV/H/CLTV | Min. Credit Score | Max. DTI | Units                 | Max. Loan Amount | Max. LTV/H/CLTV | Min. Credit Score | Max. DTI |
| Primary Residence | Primary Residence 1-Unit Purchase or Rate/Term Refinance                 | 1  | \$3,000,000      | 90%*            | 680               | 50%**    | 1  | \$2,500,000      | 90%*            | 680               | 50%      | 1                     | \$3,000,000      | 90%*            | 680               | 45%      |
|                   | Primary 1-Unit Cash-Out Refinance  | 1  | \$3,000,000      | 85%*            | 680               | 50%**    | 1  | \$2,500,000      | 85%*            | 680               | 50%      | 1                     | \$3,000,000      | 85%*            | 680               | 45%      |
|                   | Primary Residence 2–4 Unit Purchase or Rate/Term Refinance               | 2-4  | \$3,000,000      | 85%*            | 700               | 50%**    | 2–4  | \$2,500,000      | 85%*            | 700               | 45%      | 2–4                   | \$3,000,000      | 85%*            | 700               | 45%      |
|                   | Primary 2–4 Unit Cash-Out Refinance                                      | 2 -4   | \$3,000,000      | 75%             | 700               | 50%**    | 2–4  | \$2,500,000      | 75%             | 700               | 45%      | 2–4                   | \$3,000,000      | 75%             | 700               | 45%      |
| Second Home       | Second Home Purchase or Rate/Term Refinance                              | 1  | \$2,500,000      | 80%             | 700               | 50%**    | 1  | \$2,500,000      | 80%             | 700               | 45%      | 1                     | \$2,500,000      | 80%             | 700               | 45%      |
|                   | Second Home Cash-Out Refinance   | 1  | \$2,500,000      | 75%             | 720               | 50%**    | 1  | \$2,500,000      | 75%             | 720               | 45%      | 1                     | \$2,500,000      | 75%             | 720               | 45%      |
| Investment        | Non-Owner-Occupied Purchase or Rate/Term Refinance                       | 1  | \$2,500,000      | 80%             | 700               | 50%**    | 1  | \$2,500,000      | 80%             | 700               | 45%      | 1                     | \$2,500,000      | 80%             | 700               | 45%      |
|                   | Non-Owner-Occupied Cash-Out Refinance                                    | 1  | \$2,500,000      | 75%             | 720               | 50%**    | 1  | \$2,500,000      | 75%             | 720               | 45%      | 1                     | \$2,500,000      | 75%             | 720               | 45%      |
|                   | Non-Owner-Occupied Purchase or Rate/Term Refinance                       | 2–4  | \$2,500,000      | 75%             | 700               | 50%**    | 2–4  | \$2,500,000      | 75%             | 700               | 45%      | 2–4                   | \$2,500,000      | 75%             | 700               | 45%      |
|                   | Non-Owner-Occupied Cash-Out Refinance                                    | 2–4  | \$2,500,000      | 70%             | 720               | 50%**    | 2–4  | \$2,500,000      | 70%             | 720               | 45%      | 2–4                   | \$2,500,000      | 70%             | 720               | 45%      |
| FTHB              | First-Time Homebuyer   | 1  | \$2,000,000      | 80%             | 700               | 50%**    | 1  | \$2,000,000      | 80%             | 700               | 45%      | 1                     | \$2,000,000      | 80%             | 700               | 45%      |
| Loan Terms        | Eligible Properties  | Single-family primary residences: 1–4 unit detached, attached, PUD, eligible condos and eligible New York co-ops.<br>Second homes: 1-unit detached, attached, PUD and eligible condos and investment properties: 1–4 unit detached, attached, PUD and eligible condos. |                  |                 |                   |          |  |                  |                 |                   |          |                       |                  |                 |                   |          |
|                   | Rate Schedules   | 15-, 20- and 30-Year Fixed-Rates.<br>5-year/6-month, 7-year/6-month and 10-year/6-month SOFR ARMs.<br>Note: Greater than 80% LTV/H/CLTV limited to only fixed rates and 10/6 SOFR ARM financing options.   |                  |                 |                   |          |  |                  |                 |                   |          |                       |                  |                 |                   |          |
|                   | Interest-Only (IO) Options   | 30- and 40-year IO Fixed-Rate or ARM Rate options with 10-year IO period. Qualifying payments based on 20-year or 30-year amortization.  |                  |                 |                   |          |  |                  |                 |                   |          |                       |                  |                 |                   |          |
|                   | Minimum Loan Amount  | Minimum loan amount for all programs is \$150,000.   |                  |                 |                   |          |  |                  |                 |                   |          |                       |                  |                 |                   |          |
|                   | Cash-Out Refinance   | > \$500,000, reduce LTV by 10%.  |                  |                 |                   |          |  |                  |                 |                   |          |                       |                  |                 |                   |          |
| Credit History    | Housing or Rental History  | 0 x 30 for 12 months.  |                  |                 |                   |          | 0 x 30 for 12 months.                                |                  |                 |                   |          | 0 x 30 for 24 months. |                  |                 |                   |          |
|                   | Foreclosure  | 4 Years.   |                  |                 |                   |          | Follow AUS.  |                  |                 |                   |          | 7 Years.              |                  |                 |                   |          |
|                   | Bankruptcy, Deed-in-Lieu, Pre-Foreclosure Sale or Charge-Off of Mortgage | 4 Years.   |                  |                 |                   |          | Follow AUS.  |                  |                 |                   |          | 7 Years.              |                  |                 |                   |          |

\* Greater than 80% LTV/CLTV limited to fixed-rates and 10-year/6-month SOFR ARM financing options.

\*\* Greater than 45% DTI requires monthly residual income of \$3,500.