

PHH Mortgage Non-Delegated Government Product Listing

Correspondent Forward Lending

Effective Date: October 10, 2025

			COVORDE	ent Products - Fixe	a di			
Produc	ct Category Description		Product Amortization 30 yr Fixed	Product Number 880	ARM Index N/A	ARM Lookback	ARM Margin	ARM Cap Structure
Standard, High Baland Next Door, and Strea	_		25 yr Fixed 20 yr Fixed	825 820	N/A N/A	N/A N/A	N/A N/A	N/A N/A
			15 yr Fixed 30 yr Fixed	885 990	N/A N/A	N/A N/A	N/A N/A	N/A N/A
<u>VA Fixed</u> Standard, High Balance and IRRRL			25 yr Fixed 20 yr Fixed	925 920	N/A N/A	N/A N/A	N/A N/A	N/A N/A
				995 H Product Limitati	N/A ons	N/A	N/A	N/A
	All		Geographic Restrictions Guam, US Virgin Islands and Puerto Rico			N	Overlay lot Permitted	
	All		Product NY CEMA			N	Overlay lot Permitted	
	All All		Co-ops One Time Close				lot Permitted lot Permitted	
	All		eNote Manufactured Housing Condo Projects (MH	CP)			lot Permitted lot Permitted	
	All		Mortgage Credit Certificates (MCC) Shared Appreciation - Secondary Financing/	DPA			lot Permitted lot Permitted	
	FHA FHA		FHA Title II Multifamily Accelerated Processing A HA Home Equity Conversion Mortgage (HECM or	•			lot Permitted r Account Executive for detail	S
	FHA		Energy Efficient Mortgage 203K				lot Permitted lot Permitted	
	FHA VA		247 Hawaiian Home Lands Hawaiian Home Lands				lot Permitted lot Permitted	
	VA VA		VA Supplemental Loans (ex. VA Reno) Energy Efficient Mortgage				lot Permitted lot Permitted	
	VA uct Type		Loans with Dual Entitlement Documentation Requirements			N	lot Permitted Overlay	
	All		Fraud report	FHA Fixed		All loan participants	must be run through fraud to	ool
	Occupancy		Loan Purpose		Property Type 1-4 Unit		Max LTV/CLTV 96.5 / 105	Min FICO 580, HB 620
Owner Occupied			Purchase	Manufactured 1-4 Unit			96.5 / 105 97.75 / 97.75	640 580, HB 620
		Rate Term	Manufactured 1-4 Unit			97.75 / 97.75 FHA calc / 105	640 580, HB 620	
		Streamline	Manufactured 1-4 Unit			FHA calc / 105 97.75 / 97.75	640 580, HB 620	
			Simple	Manufactured 1-4 Unit			97.75 / 97.75 80 / 80	640 580, HB 620
Second Home			Cash Out Streamline	Manufactured 1 Unit / Manufactured Home		Home	80 / 80 FHA calc / 105	640
	Investment		Streamline	VA Fixed	Unit / Manufactured I	Home	FHA calc / 105	640
	Occupancy		Loan Purpose	Proper	ty Type	Max LTV/CLTV	Max Loan Amount \$1,000,000	Min FICO 620
			Purchase - Standard/High Balance	1-4	Unit	100 + FF	\$2,000,000	700 720
Owner Occupied				Manufa	actured	100 + FF	\$1,000,000 \$1,000,000	640 620
		Cash Out	1-4	Unit	90 / 90	\$2,000,000	700 720	
			Manufa	actured	90 / 90	\$1,000,000 \$1,000,000	640 620	
			IRRRL	1-4	Unit	100 + FF	\$2,000,000	700 720
			Manufa	actured	100 + FF	\$1,000,000 \$2,000,000	700	
	Second Home		IRRRL	1 U	Jnit	100 + FF	\$2,500,000	720
	Second Home			N.4 - 1 - 1 - 1 - 1	a atuura al	100 . 55	ć1 000 000	700
			IDDDI		actured Jnit	100 + FF 100 + FF	\$1,000,000 \$2,000,000	700 700
	Second Home Investment		IRRRL DUL Additions	1 L Manufa	Jnit actured			
Product Type	Investment	r Payments	PHH Additiona	Manufa I Government Lim	Unit actured itations Overlay	100 + FF 100 + FF	\$2,000,000 \$2,500,000 \$1,000,000	700 720
Product Type All All	Topic Housing Choice Voucher Income/Asset Source a	•	PHH Additional Section 8 Homeownership Vouchers must go of Income or Assets derived from Marijuana rela	Manufal Government Limits	Unit actured itations Overlay er. Payments to the se	100 + FF 100 + FF rvicer with a voucher are	\$2,000,000 \$2,500,000 \$1,000,000	700 720 700
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