Loan Programs	Bank of Texas	Blue Star Residential Mortgage	Guardian Mortgage Company	Highlands Residential Mortgage	Integrity First Home Loans	JP Morgan Chase	Prime_ Residential Mortgage	<u>Supreme</u> <u>Lending</u>	SWBC	Washington Federal	<u>Wells</u> <u>Fargo</u>
PRIMARY RESIDENCE											
Standard conforming loans	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х
Asset Based Loans		Х							Х	Х	
100% Physicians Loan	Х										
Jumbo < \$2MM	Х	Х	X					X	Х		
Jumbo > \$2MM	Х	X			Х				Х	Х	
Jumbo Cash-out		X	X					Х	Х	Х	
FHA 620+ FICO	Х	X	X	Х	X	X	X	X	Х		X
FHA < 620 FICO		X	X								
95% condo (full review)	Х							Х	Х		
90% condo (limited review)	Х							Х	Х		
Non Warrantable Condo	Х								Х	Х	
LOW INCOME/LOW DP											
3% neighborhood programs	Х	Х						X			
Texas Bond programs		X						X			
USDA	Х	X			Х			Х	Х		X
VA	Х	X	X	Х	Х	Х	X	Х	Х		X
Tex Vet Landboard		X			X				Х		X
HomePossible	Х	X			Х						
Homepath		Х			Х			X	Х		
REHAB/REPAIR ESCROWS											
One time close		X			X				Х	Х	
Conv Rehab					X				Х	Х	Х
FHA 203ks (streamline)		Х			Х			Х			X
FHA 203k		Х									X
Homepath w/Renovations											
Escrow holdbacks < \$5k	X	Х	X		X			X	Х	Х	
Escrow holdbacks > \$5k		Х	Х						Х	Х	
INVESTMENT PROPERTIES											
<= 4 financed properties	Х	Х	Х	Х	X	X	Х	Х	Х	Х	X
5-10 financed properties	Х	Х	Х		Х				Х	Х	
2-4 family properties	Х	Х	X		X			Х	Х	Х	X
Condo											
OTHER SCENARIOS											
Interim Construction Loans					Х						
Lot Loans										Х	
manufactured housing	Х	Х									
other states	Х				Х			Х			
Extended locks (120+ days)	Х	Х	Х					Х	Х		
Interest only		Х	X					X			
Reverse mortgages		Х			Х			Х			
Blanket Loans					Х						

data as of 11/19/11