

## UWM Jumbo Loans

Source: [https://www.uwm.com/jumbo-offerings?\\_gl=1\\*\\_h3056h\\*\\_ga\\*MTQxMTg1NDYxOC4xNzMzMjY3OTg5\\*\\_ga\\_GDSBKKLNKL\\*czE3NDgyMTU1MTYkbzkkZzEkdDE3NDgyMTYzNDgkajAkbdAkaDA](https://www.uwm.com/jumbo-offerings?_gl=1*_h3056h*_ga*MTQxMTg1NDYxOC4xNzMzMjY3OTg5*_ga_GDSBKKLNKL*czE3NDgyMTU1MTYkbzkkZzEkdDE3NDgyMTYzNDgkajAkbdAkaDA).

UWM offers a comprehensive suite of jumbo loan products. Here's what's available:

### Jumbo Product Lines <sup>[1]</sup>

UWM offers fixed-rate, adjustable-rate mortgage (ARM), and interest-only jumbo products with competitive pricing and transparent investor guidelines. The main jumbo product lines include:

**Jumbo Purple** - Available in 30-year fixed, 40-year fixed, and 40-year interest-only options. Maximum loan amount is \$5,000,000 with a minimum FICO of 700 and maximum DTI of 50%. Eligible on primary, second, and investment properties for purchases and rate/term refinances (cash-out refinances limited to primary and second homes).

**Jumbo Blue, Pink, Yellow, and Green** - Additional fixed-rate options with varying parameters and loan limits.

**Prime Jumbo Products** - Including ARMs and interest-only options with loan amounts up to \$5,000,000. These have minimum FICO requirements ranging from 660-740 depending on loan size and LTV.

### Key Features Across Jumbo Products:

- Control Your Price Match available on non-agency jumbo loans <sup>[2]</sup>
- Temporary rate buydowns available on select products (2-1 and 1-0 options) <sup>[3]</sup>
- Second appraisals required for loan amounts over \$2,000,000
- Minimum 6-12 months of reserves depending on product and property type

## Fixed-Rate Jumbo Loans

Looking to grow your jumbo business? Take control with more options and better pricing. UWM offers fixed-rate, adjustable-rate mortgage (ARM), and interest-only jumbo products with competitive pricing and transparent investor guidelines. These custom options aren't offered at most big banks or retail lenders. Information subject to change. Certain restrictions apply. For more up-to-Date information and Offerings from Other Lenders, please Contact Us. Here's what's available as of April 2026 at UWM:

## Jumbo Product Offerings

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### Fixed-Rate Loan Products

These six fixed-rate jumbo products featuring competitive pricing along with transparent investor guidelines and loan qualifications allow you to tailor a fixed-rate jumbo loan to your borrower's situation.

## Jumbo 30-Year/40-Year Fixed – Purple

**Jumbo Purple** - Available in 30-year fixed, 40-year fixed, and 40-year Interest-only options. Maximum loan amount is \$5,000,000 with a minimum FICO of 700 and maximum DTI of 50%. Eligible on primary, second, and investment properties for purchases and rate/term refinances (cash-out refinances limited to primary and second homes).

## Jumbo 30-Year Fixed – Blue

Here's the detailed information on the Jumbo 30-Year Fixed – Blue product:

### Loan Amount & LTV Requirements <sup>[4]</sup>

For **Purchase and Rate/Term transactions:**

- **Up to \$2,000,000:** Primary residence 89.99% LTV (680 FICO), Second home 89.99% LTV (680 FICO), Investment 80% LTV (680 FICO)
- **Up to \$3,000,000:** Primary residence 89.99% LTV (700 FICO), Second home 89.99% LTV (700 FICO), Investment 75% LTV (720 FICO)

For **Cash-Out Refinances:**

- **Up to \$2,000,000:** Primary 89.99% CLTV (680 FICO), Second home 89.99% CLTV (680 FICO), Investment 75% CLTV (680 FICO)
- **Up to \$3,000,000:** Primary 89.99% CLTV (740 FICO), Second home 89.99% CLTV (740 FICO), Investment 70% CLTV (740 FICO)

### Key Product Parameters <sup>[4]</sup>

- Maximum loan amount: \$3,000,000
- Minimum loan amount: \$1 over conforming loan limit
- Maximum DTI: 50% (determined by DU/LPA)
- Appraisal waivers: Not permitted
- Temporary rate buydowns: 1-0 and 2-1 options available on primary and second home purchases only
- Maximum cash-out: \$500,000 for loans >\$1,500,000; \$350,000 for loans ≤\$1,500,000
- 6 months seasoning required if paying off existing first lien mortgage

### Eligible Property Types <sup>[5]</sup>

Single-family residences, 1-4 unit properties, planned unit developments (PUDs), and condominiums. Barndominiums may be reviewed on an escalation basis with specific requirements.

### Borrower Requirements <sup>[5]</sup>

- All borrowers must have a valid Social Security number
- Maximum 4 borrowers per loan
- No individual borrower can exceed \$8 million in total loan exposure across Prime Jumbo Max ARMs, Jumbo Blue, Bank Statement Blue, and Investor Flex Blue products
- Eligible borrowers include U.S. citizens, permanent resident aliens, and non-permanent resident aliens
- Non-occupant co-borrowers are ineligible for LPA cash-out refinances on primary residences

### Additional Features:

Control Your Price Match is available on this product, allowing you to earn basis points per quarter for pricing enhancements. <sup>[2]</sup>

## Jumbo 30-Year Fixed – Green

Here's the detailed information on the Jumbo 30-Year Fixed – Green product:

### Loan Amount & LTV Requirements <sup>[6]</sup>

For **Purchase and Rate/Term transactions:**

- **Up to \$2,000,000:** Primary residence 80% LTV (720 FICO), Second home 75% LTV (720 FICO)
- **Up to \$3,000,000:** Primary residence 75% LTV (720 FICO), Second home 70% LTV (720 FICO)
- **Up to \$3,500,000:** Primary residence 65% LTV (740 FICO)

For **Cash-Out Refinances:**

- **Up to \$2,000,000:** Primary 75% CLTV (720 FICO), Second home 70% CLTV (720 FICO)

### Key Product Parameters <sup>[6]</sup>

- Maximum loan amount: \$3,500,000
- Minimum loan amount: \$1 over conforming loan limit
- Maximum DTI: 50% for primary residence purchases/rate-term; 45% for higher loan amounts and second homes
- Maximum cash-out: \$500,000
- **Appraisal waivers:** Not permitted
- **Temporary rate buydowns:** Not permitted

- Minimum reserves: 6 months for loans ≤\$1,500,000; 9 months for loans >\$1,500,000 and ≤\$2,000,000; 24 months for loans >\$2,000,000

### State Restrictions <sup>[6]</sup>

Texas 50(a)(6) and Maine loans are not permitted.

### Additional Features:

Control Your Price Match is available on this product, allowing you to earn basis points per quarter for pricing enhancements. <sup>[2]</sup>

## Jumbo 30-Year Fixed – Pink

Here's the detailed information on the Jumbo 30-Year Fixed – Pink product:

### Loan Amount & LTV Requirements <sup>[7]</sup>

#### For Purchase and Rate/Term transactions:

- **Up to \$2,000,000:** Primary residence 89.99% LTV (680 FICO), Second home 89.99% LTV (680 FICO), Investment 80% LTV (680 FICO)
- **Up to \$2,000,000:** Primary residence 80% LTV (660 FICO), Second home 80% LTV (660 FICO), Investment 70% LTV (660 FICO)
- **Up to \$3,000,000:** Primary residence 89.99% LTV (700 FICO), Second home 89.99% LTV (700 FICO), Investment 75% LTV (720 FICO)
- **Up to \$5,000,000:** Primary residence 80% LTV (740 FICO), Second home 80% LTV (740 FICO)

#### For Cash-Out Refinances:

- **Up to \$2,000,000:** Primary 89.99% CLTV (680 FICO), Second home 89.99% CLTV (680 FICO), Investment 75% CLTV (680 FICO)
- **Up to \$3,000,000:** Primary 89.99% CLTV (740 FICO), Second home 89.99% CLTV (740 FICO), Investment 70% CLTV (740 FICO)

### Key Product Parameters <sup>[7]</sup>

- Maximum loan amount: \$5,000,000
- Minimum loan amount: \$1 over conforming loan limit
- Maximum DTI: 50% (determined by DU/LPA)
- Appraisal waivers: Not permitted

- Temporary rate buydowns: 1-0 and 2-1 options available on primary and second home purchases only <sup>[7]</sup>
- 6 months seasoning required if paying off existing first lien mortgage
- Conforming loan limits allowed on cash-out refinances

### Eligible Property Types & Borrower Requirements <sup>[8]</sup>

Single-family residences, planned unit developments (PUDs), condominiums, and 2-4 unit properties. Barndominiums may be reviewed on an escalation basis with specific requirements. All borrowers must have a valid Social Security number, and there can be no more than four borrowers per loan.

### State Restrictions <sup>[7]</sup>

Not permitted in Texas 50(a)(6).

### Additional Features:

Control Your Price Match is available on this product, allowing you to earn basis points per quarter for pricing enhancements. <sup>[2]</sup>

## Jumbo 30-Year Fixed – Yellow

Here's the detailed information on the Jumbo 30-Year Fixed – Yellow product:

### Loan Amount & LTV Requirements <sup>[9]</sup>

- **Minimum loan amount:** \$400,000
- **Maximum loan amount:** \$3,500,000

### Key Product Parameters <sup>[9]</sup>

- **Appraisal waivers:** Not permitted
- **AUS findings:** DU Approve Ineligible feedback / LPA Accept Ineligible Feedback for loan amount or cash-out refinance over 80% LTV only
- **Maximum Debt-to-Income ratio:** Determined by DU/LPA, but not to exceed 50%

### Temporary Rate Buydowns <sup>[10]</sup>

1-0 and 2-1 lender-paid, agent-paid, and seller-paid buydowns are acceptable on primary residence or second homes only; no investment properties. Purchase-only transactions.

## **Eligible Borrowers** <sup>[10]</sup>

- U.S. citizens
- Permanent Resident Aliens
- Non-Permanent Resident Aliens
- Inter Vivos Revocable Trusts
- Non-occupant co-borrowers
- Non-arm's length
- First-time homebuyers

## **Ineligible Borrowers** <sup>[10]</sup>

Foreign Nationals, individuals with diplomatic immunity, entities such as corporations/partnerships, non-profit organizations, applicants involved in federally prohibited activities, and applicants living or working in a foreign country.

## **Non-Occupant Co-Borrowers** <sup>[10]</sup>

On loans using LPA as the AUS, non-occupant co-borrowers are ineligible when the transaction is a cash-out refinance of a primary residence.

## **Ineligible Property Types** <sup>[10]</sup>

Agricultural properties (40+ acres, working farms), barndominiums, boarding houses, commercial property, condotels, co-ops, factory-built, fraternity/sorority houses, geodesic domes, hotel/motel conversions, manufactured homes, non-warrantable condos, private clubs, projects in litigation, properties sold at auction, and properties with federally prohibited activities.

## **Reserve Requirements** <sup>[10]</sup>

- Loan amounts greater than \$2,000,000 require 6 months of subject PITI reserves
- Loan amounts greater than \$3,000,000 require 12 months of subject PITI reserves

## **Appraisal Requirements** <sup>[10]</sup>

A secondary valuation, in addition to the initial appraisal, is required on all loans and cannot be more than 10% less than the initial appraisal. Acceptable options include CU/LCA scores, Collateral Desktop Analysis, exterior-only appraisals, field reviews, or second full appraisals.

## **Credit Requirements** <sup>[10]</sup>

Self-reported or non-traditional credit ratings are ineligible. Rapid re-scores are not allowed unless correcting an error on the credit report. Extenuating circumstances cannot be used to reduce waiting periods for foreclosure, bankruptcy, or delinquency.

## Jumbo 15-Year Fixed – White

Here's the detailed information on the Jumbo 15-Year Fixed – White product:

### Loan Amount & LTV Requirements <sup>[11]</sup>

For **Purchase and Rate/Term transactions:**

- **Up to \$1,000,000:** Primary residence 70% LTV (700 FICO), Max DTI 40%
- **Up to \$2,000,000:** Primary residence 80% LTV (720 FICO), Max DTI 45%
- **Up to \$3,000,000:** Primary residence 80% LTV (740 FICO), Max DTI 45%

For **Cash-Out Refinances:**

- **Up to \$1,000,000:** Primary 65% CLTV (720 FICO), Max DTI 45%
- **Up to \$2,000,000:** Primary 65% CLTV (740 FICO), Max DTI 45%
- **Up to \$3,000,000:** Primary 65% CLTV (760 FICO), Max DTI 45%

### Key Product Parameters <sup>[11]</sup>

- Minimum loan amount: \$600,000
- Maximum loan amount: \$3,000,000
- Owner-occupied, primary residences only
- Appraisal waivers: Not permitted
- Temporary rate buydowns: Not permitted
- Maximum cash-out: \$500,000
- Maximum cash-back (rate/term): \$5,000
- First-time homebuyers: Maximum loan amount of \$1,250,000 with minimum FICO of 740

### Eligible Property Types <sup>[12]</sup>

Single-family residences, planned unit developments (PUDs), and warranted condominiums. Barndominiums may be reviewed on an escalation basis when the appraisal contains at least two sold barndominium comparables and the appraiser sufficiently supports that barndominiums are not unique in the subject market.

### Borrower Requirements <sup>[12]</sup>

- All borrowers must have a valid Social Security number

- Maximum 4 borrowers per loan
- Eligible borrowers include U.S. citizens, permanent resident aliens, non-permanent resident aliens, inter vivos revocable trusts, non-occupant co-borrowers, and first-time homebuyers
- Non-occupant co-borrowers cannot be in Borrower Position 1 and are ineligible for LPA cash-out refinances on primary residences
- Borrowers cannot own more than 5 residential properties (including the subject property)

### **Credit Requirements** <sup>[12]</sup>

- Credit report must reflect at least two reported scores
- 7-year seasoning required for bankruptcy, short sale, deed-in-lieu, loan modification due to default, tax liens, collection items, and judgements
- Rapid re-scores not allowed unless correcting a credit report error

### **Appraisal Requirements** <sup>[12]</sup>

A full appraisal with interior and exterior inspection is required on Form 1004, 1073, or 1025. A Collateral Desktop Analysis (CDA) from Clear Capital is also required. Field reviews may be required depending on variance between appraisal and CDA values.

### **State Restrictions** <sup>[11]</sup>

Texas 50(a)(6) is not permitted.

### **Additional Features:**

Control Your Price Match is available on this product, allowing you to earn basis points per quarter for pricing enhancements. <sup>[2]</sup>

### **Additional Jumbo Loan Products**

In addition to our fixed-rate jumbo products, UWM also provides adjustable-rate and interest-only options — all to help you compete and win these high-value borrowers.

## **Prime Jumbo ARMs (5-, 7- And 10-Year)**

- Loan amounts up to \$3M
- 680+ FICO and up to 45% DTI
- Up to 80% LTV
- Eligible on primary, second and investment properties for purchases, rate/term and cash-out refinances

- Loan amounts greater than \$2M — 18 months' reserves in addition to any reserves required by AUS
- Appraisal requirements
  - One appraisal required for purchases up to \$3M and refinances up to \$2M\*
  - Two appraisals from two different appraisers required for refinances over \$2M\*

### **Prime Jumbo Interest Only (30-Year Fixed)**

- Loan amounts up to \$3M
- 700+ FICO and up to 43% DTI
- Up to 80% LTV
- 10-year interest only, 20-year amortization period
- Eligible for primary and second homes for purchases and rate/term refinances
- Reserve requirements
  - Loan amounts up to \$1M — 12 months' reserves in addition to any reserves required by AUS
  - Loan amounts over \$1M — 24 months' reserves in addition to any reserves required by AUS
- Appraisal requirements
  - One appraisal required for purchases up to \$3M and refinances up to \$2M\*
  - Two appraisals from two different appraisers required for refinances over \$2M\*

### **Prime Jumbo Max ARMs (7- and 10-year fixed)**

- Loan amounts up to \$3M
- 700+ FICO and up to 43% DTI
- Up to 80% LTV
- Eligible for primary and second homes for purchases, rate/term and cash-out refinances
- Reserve requirements for purchase and rate/term refinances
  - For primary purchase loans up to \$3M – 6-18 months' reserves required
  - For second home purchase loans up to \$3M – 12-18 months' reserves required
- Reserve requirements for cash-out refinances
  - For primary cash-out loans up to \$1.5M — 12 months' reserves required (up to \$250,000 cash back)
  - For primary cash-out loans between \$1.5M-\$2M — 15 months' reserves required (up to \$500,000 cash back)
  - For second home cash-out loans up to \$1.5M — 12-18 months' reserves required (up to \$250,000 cash back)
  - For second home cash-out loans between up to \$1.5M-\$2M — 18 months' reserves required (up to \$500,000 cash back)
- Appraisal requirements
  - One appraisal required for loans up to \$1.5M\*
  - Two appraisals from two different appraisers required for loans over \$1.5M\*

*\*Appraisal waivers are not applicable on Prime Jumbo, Prime Jumbo Released, Prime Jumbo ARMs, Prime Jumbo Interest Only, Prime Jumbo Max and Prime Jumbo Max ARMs.*

*Information subject to change. Certain restrictions apply. Subject to borrower approval.*

<b>Product</b>	<b>Max DTI</b>	<b>Minimum Reserves Required</b>	<b>Min FICO</b>	<b>Max LTV/CLTV</b>	
<b>Jumbo Yellow - 30 Year</b>	50%	Determined by DU/LPA	680	90%	
<b>Jumbo Pink - 30 Year</b>	50%	Determined by DU/LPA	660	89.99%	
<b>Jumbo Purple - 30 Year</b>	50%	6 months	700	89.99%	\$1 over the the
<b>Jumbo Green - 30 Year</b>	50%	6 months	720	80%	
<b>Jumbo Blue - 30 Year</b>	49.99%	6 months	660	80%	
<b>Jumbo White - 15 Year</b>	45%	Determined by DU/LPA	700	80%	

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