



Last Reviewed: 04/22/2025

 Union Home Mortgage Corp.
NMLS 2229 | nmlsconsumeraccess.org

WHOLESALE PRODUCT MATRIX

Loan Programs

FNMA Conventional Fixed Rate

Transaction Type	Property Type	Max LTV/CLTV	Minimum FICO	Additional Notes
Primary Residence				
Purchase & R/T Refinance	1 Unit	97	UHM Overlay: 620 permitted with AUS Approve/Eligible	FNMA 97% requires Approve/Eligible Findings
	2 Units	95		N/A
	3-4 Units	95		
		Manufactured Homes*	95 No Subordinate Financing Allowed	620
Cash-out Refinance	1 Unit	80	UHM Overlay: 620 permitted with AUS Approve/Eligible	Fannie Mae Eligibility Matrix
	2 Units	75		
		Manufactured Homes (Double Wide Only)	65	620
Investment				
Purchase	1 Unit	85	UHM Overlay: 620 permitted with AUS Approve/Eligible	Fannie Mae Eligibility Matrix
	2-4 Units	75		
R/T Refinance	1 Unit	75		N/A
	2-4 Units			
Cash-out Refinance	1 Unit	75		
	2-4 Units	70		
Second Home				
Purchase and “No Cash-out” Refinance	1 Unit	90	UHM Overlay: 620 permitted with AUS	N/A
Cash-Out Refinance	1 Unit	75	Approve/Eligible	



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FHLMC Conventional Fixed Rate

Transaction Type	Property Type	Max LTV/CLTV	Minimum FICO	Additional Notes
Primary Residence				
Purchase & R/T Refinance	1 Unit	95	Per AUS	UHM Overlay: 600 permitted with AUS Accept/Eligible
	2-4 Units	80	Per AUS	
	Manufactured Homes (Double Wide Only)	95 No Subordinate Financing Allowed	620	HomePossible Financing Not Permitted
HomeOne Purchase	1 Unit	97	Per AUS	UHM Overlay: 600 permitted with AUS Accept/Eligible
HomePossible R/T Refinance	1-4 Units	95	620	Home Possible Accept/Eligible Findings Required
Cash-out Refinance	1 Unit	80	Per AUS	UHM Overlay: 600 permitted with AUS Accept/Eligible
	2 Units	75	Per AUS	
	Manufactured Homes (Double Wide Only)	65	620	Maximum Loan Term: 20 Years
Investment				
Purchase	1 Unit	85	Per AUS	UHM Overlay: 600 permitted with AUS Accept/Eligible
	2-4 Units	75		
R/T Refinance	1 Unit	85		
	2-4 Units	75		
Cash-out Refinance	1 Unit	75		
	2-4 Units	70		
Second Home				
Purchase and “No Cash-out” Refinance	1 Unit	85	Per AUS	UHM Overlay: 600 permitted with AUS Accept/Eligible
Cash-Out Refinance	1 Unit	75		



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UNIONHOME MORTGAGE

FHA Fixed Rate

Transaction Type	Property Type	Max LTV/CLTV	Minimum FICO	Additional Notes
Primary Residence				
Purchase	1-4 Units	96.5	UHM Overlay: AUS Approve/Eligible: 500 AUS Refer/Eligible: 580	Follow 4000.1
	Manufactured Homes*	96.5 No Subordinate Financing Allowed	580	AUS Refer/Eligible Allowed Follow 4000.1 *Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.
R/T Refinance	1-4 Units	96.5	UHM Overlay: AUS Approve/Eligible: 500 AUS Refer/Eligible: 580	Follow 4000.1
	1-4 Units	97.75*		*Must have occupied at least 12 months from Case Number assignment date. Follow 4000.1
	1-4 Units	85*		*If not occupied for 12 months from Case Number assignment date.
	Manufactured Homes*	96.5 No Subordinate Financing Allowed	580	AUS Refer/Eligible Allowed Follow 4000.1 *Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.
Streamline Refinance	1-4 Units	97.75 CLTV: 125	N/A	N/A
Cash-out Refinance	1-4 Units	80	500	Must have occupied at least 12 months from Case Number assignment date. AUS Approve/Eligible Required (UHM Overlay)
	Manufactured Homes*	80	620	Must be permanently installed on a site for more than 12 months prior to Case Number assignment. *Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.



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UNIONHOME MORTGAGE

VA Fixed Rate

Transaction Type	Property Type	Max LTV/CLTV	Minimum FICO	Additional Notes
Primary Residence				
Purchase	1-4 Units	100	UHM Overlay: AUS Approve/Eligible: 500 AUS Refer/Eligible: 580	N/A
	High Balance 1-4 Units	100	500	AUS Approve/Eligible Required
	Manufactured Homes*	100 No Subordinate Financing Allowed	580	Refer/Eligible Allowed *Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.
Streamline Refinance (IRRRL)	1-4 Units	N/A	N/A	N/A
Cash-out Refinance	1-4 Units	100	LTV ≤ 90%: 500 LTV 90.01%-100%: 620	AUS Approve/Eligible Required (UHM Overlay)
	Manufactured Homes*	100 (Base Loan Amount)	620	*Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.

USDA Fixed Rate

Transaction Type	Property Type	Max LTV/CLTV	Minimum FICO	Additional Notes
Primary Residence				
Purchase	1-4 Units	100	600	Manual Underwriting Allowed
	Manufactured Homes*	100 No Subordinate Financing Allowed	620	Manual Underwriting Allowed *Additional Restrictions apply to Single-Wide Manufactured Homes. Please refer to the Manufactured Home Guidance on UHMGo! for further information.