DU/Loan Product Advisor Guideline Summary

Effective: November 17, 2025

For loans with a DU®/Loan Product Advisor® response as follows:

» DU Approve/Eligible or Loan Product Advisor Accept/Eligible

» DU Approve/Ineligible or Loan Product Advisor Accept/Ineligible for:

- ARMs with an initial fixed term ≥5 years, where the ineligibility is due only to the ARM plan/type

The following Essent overlay applies:

» 3-4 Unit properties are ineligible

LOAN PURPOSE	PROPERTY TYPE	MAX. LOAN AMOUNT	MAX. LTV/CLTV	MIN. FICO	MAX. DTI
PRIMARY RESIDENCE					
Purchase or Rate/Term Refinance	Single Family/ Condo/Co-op/ MH Advantage®/ CHOICEHome®[1]	Base Conforming Loan Limit	97/105[2]	600	Per DU/Loan Product Advisor Approval
		FHFA Max	95		
	Manufactured Housing[3]	FHFA Max	95		
	2-unit	Base Conforming Loan Limit	95/105[2]		
		FHFA Max	85		
Construction-to-Permanent	Single Family/Condo	Base Conforming Loan Limit	97/105[2]	680	
			95/105[2]	600	
		FHFA Max	95	600	
SECOND HOME					
Purchase or Rate/Term Refinance	Single Family/Condo/ Co-op/MH Advantage[1]	FHFA Max	90	600	Per DU/Loan Product Advisor Approval
Construction-to-Permanent	Single Family/Condo				
INVESTMENT PROPERTY (6 Months PITI Reserves Required)					
Purchase or Rate/Term Refinance	Single Family/Condo	FHFA Max	85	720	Per DU/Loan Product Advisor Approval

[1]MH Advantage® and CHOICEHome® refer to manufactured housing that meets certain eligibility and construction criteria as determined by Fannie Mae and Freddie Mac.

[2]Subordinate financing must meet Fannie Mae Community Seconds® or Freddie Mac Affordable Seconds® requirements.

[3]Single-wide and properties with a single-wide accessory unit are ineligible; must meet requirements in Section 5.4.(8) of the Essent Underwriting Guideline Manual.

Base Conforming Loan Limit denotes the currently effective general loan limits as specified by the FHFA for the contiguous United States, AK and HI. FHFA Max denotes the greater of the currently effective Base Conforming Loan Limit or the county-specific loan limit as specified by the FHFA for designated high-cost areas.

NOTE: The minimum income/asset documentation requirements as per the DU/Loan Product Advisor findings/feedback are permitted. All DU findings and Loan Product Advisor feedback certificate conditions must be satisfied and the DU/Loan Product Advisor decision must be present in the file. Loans with lender-negotiated guideline waivers/variances are deemed to be outside of Agency Selling Guide requirements and are thus ineligible.

Mortgage Insurance provided by Essent Guaranty, Inc.

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