

Bulletin 23-28

Introduction of the New Jumbo Gold Program

Homebridge is pleased to announce the introduction of the Jumbo Gold program that is available for new submissions beginning Friday, May 26, 2023.

Owner-Occupied Primary Residence Fixed Rate and ARM						
Transaction Type	Units ²	LTV/CLTV	Maximum Loan Amount ³	Credit Score	Maximum DTI ⁶	Reserves
Purchase / Rate & Term Refinance	1-2	80%	\$1,000,000	720	43%	12 Months
		75%	\$2,000,000	720	41%	18 Months
		70%	\$3,000,000	760	41%	24 Months
	3-4	75%	\$3,000,000	760	41%	36 Months
		70%	\$2,000,000	720	43%	18 Months
Cash-Out ⁵	1-2	70%	\$1,000,000	740	43%	18 Months
		65%	\$1,500,000			

Second Home Fixed Rate and ARM						
Transaction Type	Units	LTV/CLTV	Maximum Loan Amount ³	Credit Score	Maximum DTI ⁵	Reserves
Purchase / Rate & Term Refinance	1	70%	\$1,500,000	740	43%	18 Months
Cash-Out	Ineligible					

Investment Property Fixed Rate and ARM						
Transaction Type	Units ²	LTV/CLTV	Maximum Loan Amount ³	Credit Score	Maximum DTI ⁵	Reserves
Purchase / Rate & Term Refinance	1	65%	\$1,500,000	760	40%	36 Months
Cash-Out	Ineligible					

The Jumbo Gold guidelines have been posted on the Products and Guidelines page of the Homebridge website at www.HomebridgeWholesale.com

Jumbo Gold is eligible for **Brokered transactions disclosed by Homebridge ONLY**; NDC/EB and **Broker disclosed transactions** are **ineligible**. A commitment fee buyout is **ineligible**.

Jumbo Gold pricing will be reflected on the Homebridge Wholesale rate sheet as of May 26, 2023 and P.A.T.H. has been updated to include the Jumbo Gold program

NOTE: With the introduction of Jumbo Gold, Homebridge will retire the Jumbo AUS program. Homebridge will no longer accept new Jumbo AUS submissions as of May 26, 2023

If you have any questions, please contact your Account Executive