



## Conforming and Government Product List

### CONFORMING PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
CON10 CON15 CON20 CON25 CON30	Conforming Conventional - 10 Year Fixed Conforming Conventional - 15 Year Fixed Conforming Conventional - 20 Year Fixed Conforming Conventional - 25 Year Fixed Conforming Conventional - 30 Year Fixed	A fixed rate, fully amortizing mortgage with standard Fannie Mae / Freddie Mac Conforming loan amounts.
CSA56 CSA76 CSA10	Conforming Conventional – 5/6 SOFR ARM Conforming Conventional – 7/6 SOFR ARM Conforming Conventional – 10/6 SOFR ARM	An Adjustable Rate, fully amortizing mortgage with standard Fannie Mae / Freddie Mac Conforming loan amounts
BPC30 BPC25 BPC20 BPC15 BPJB3	Borrower Paid Single Premium MI - 30 yr Fixed Borrower Paid Single Premium MI - 25 yr Fixed Borrower Paid Single Premium MI - 20 yr Fixed Borrower Paid Single Premium MI - 15 yr Fixed Borrower Paid Single Prem MI - 30 yr Fxd HiBal	Conforming conventional product that allows the use of Borrower Paid Single Premium Mortgage Insurance.
LPC30 LPC25 LPC20 LPC15 LPJB3	Lender Paid Single Premium MI - 30 yr Fixed Lender Paid Single Premium MI - 25 yr Fixed Lender Paid Single Premium MI - 20 yr Fixed Lender Paid Single Premium MI - 15 yr Fixed Lender Paid Single Prem MI - 30 yr Fxd HiBal	Conforming conventional product that allows the use of Lender Paid Single Premium Mortgage Insurance.
CJB15 CJB30	Agency Jumbo High Balance – 15 Year Fixed Agency Jumbo High Balance – 30 Year Fixed	Agency fixed rate, fully amortizing mortgage utilizing the increased agency loan limits.
NGL56 NGL76 NGL106 NGL30	Preferred Jumbo SOFR 5/6 ARM Preferred Jumbo SOFR 7/6 ARM Preferred Jumbo SOFR 10/6 ARM Preferred Jumbo 30 Year Fixed	A 30-year amortizing, non-convertible, non-conforming, fully amortizing 5/16, 7/6, and 10/6 SOFR ARM with non-conforming loan amount down to \$350,000 minimum, fixed for the first 5, 7, or 10 years and then rolls to a 6 Month ARM for the remainder of the loan term. Up to \$3,000,000.00.
JEF15 JEF30	Sapphire Jumbo 15 Year Fixed Sapphire Jumbo 30 Year Fixed	Non-Conforming Jumbo Fixed rate 15- and 30-year program up to 90% LTV. No MI required. Manual UW.
EEJ30 EEJ15	Elite Express Jumbo 30 Year Fixed Elite Express Jumbo 15 Year Fixed	Non-Conforming Jumbo Fixed rate 15- and 30-year program up to 80% LTV. No MI required. Generally, follows DU/LPA (AUS) Findings.
CA615 CA630	Texas (A)(6) – Conventional Conforming 15yr Texas (A)(6) – Conventional Conforming 30yr	A fixed rate, fully amortizing mortgage for Texas Home Equity (a)(6) eligible loan transactions.
FHR30 FHP30V LP97R FHP30 FHP30V LP97P	FNMA HomeReady 30y Fxd FNMA HomeReady 30y Fxd VLIP FNMA HomeReady 30y LPMI FHLMC HomePossible 30 Fxd FHLMC HomePossible 30 Fxd VLIP FHLMC HomePossible 30y LPMI	Agency Affordable Housing Programs: FNMA’s HomeReady and FHLMC’s HomePossible are our affordable, low down payment mortgage products designed for creditworthy low- to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities.



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FRN10 FRN15 FRN20 FRN25 FRN30 FRN10LP FRN15LP FRN20LP FRN25LP FRN30LP	RefiNow 10y Fxd RefiNow 15y Fxd RefiNow 20y Fxd RefiNow 25y Fxd RefiNow 30y Fxd RefiNow 10y Fxd w/ LPMI RefiNow 15y Fxd w/ LPMI RefiNow 20y Fxd w/ LPMI RefiNow 25y Fxd w/ LPMI RefiNow 30y Fxd w/ LPMI	Fannie Mae's Conventional RefiNow program.
FRP10 FRP15 FRP20 FRP25 FRP30 FRP10LP FRP15LP FRP20LP FRP25LP FRP30LP	RefiPossible 10y Fxd RefiPossible 15y Fxd RefiPossible 20y Fxd RefiPossible 25y Fxd RefiPossible 30y Fxd RefiPossible 10y Fxd w/ LPMI RefiPossible 15y Fxd w/ LPMI RefiPossible 20y Fxd w/ LPMI RefiPossible 25y Fxd w/ LPMI RefiPossible 30y Fxd w/ LPMI	Freddie Mac's Conventional RefiPossible program.

## GOVERNMENT PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
FHA15 FHA20 FHA25 FHA30	FHA – 15 Year Fixed FHA – 20 Year Fixed FHA – 25 Year Fixed FHA – 30 Year Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply. FH215 for GNMA II rates only (15 Year fixed).
FHA3S FHA2S FHA1S FH3SA FH2SA FH1SA	FHA Streamline - 30 Year Fixed FHA Streamline - 20 Year Fixed FHA Streamline - 15 Year Fixed FHA Simple Refinance - 30 Year Fixed FHA Simple Refinance - 20 Year Fixed FHA Simple Refinance - 15 Year Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply.
FJB30 FJ3SA FJB3S	FHA Jumbo High Balance – 30 Year Fixed FHA Simple Refi High Balance – 30 Fixed FHA Streamline High Balance – 30 Fixed	A fixed rate, fully amortizing mortgage with statutory loan limits. FHA Section 203 (b) and 234 (c) program parameters apply.
FVA10 FVA15 FVA20 FVA25 FVA30	VA 10 Year Fixed VA 15 Year Fixed VA 20 Year Fixed VA 25 Year Fixed VA 30 Year Fixed	A fixed rate, fully amortizing mortgage guaranteed by the Dept. of Veterans Affairs (VA). Details of the VA Loan Program not specifically addressed here can be found at the Dept. of Veterans Affairs website: <a href="http://www.vga.va.gov">www.vga.va.gov</a>



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VIR15 VIR20 VIR25 VIR30 VIRJ3	VA IRRRL 15 Year Fixed VA IRRRL 20 Year Fixed VA IRRRL 25 Year Fixed VA IRRRL 30 Year Fixed VA IRRRL 30 Year Fixed – Jumbo High Balance	VA IRRRL - A fixed rate, fully amortizing mortgage guaranteed by the Dept. of Veterans Affairs (VA). Details of the VA Loan Program not specifically addressed here can be found at the Dept. of Veterans Affairs website: <a href="http://www.vba.va.gov">www.vba.va.gov</a>
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### SECOND MORTGAGE PRODUCTS

PRODUCT CODE	PRODUCT NAME	PRODUCT DESCRIPTION
FCBBR2 FCBBR	FLC Bank Advantage Bridge loan ** ONLY AVAILABLE TO APPROVED PARTNERS ** FCBBR = 1st Lien FCBBR2 = 2nd Lien	Bridge loan using current primary residence equity to purchase new home without having to have a contingency on the new contract offer. Up to 89.99% CLTV, 11 months fixed rate interest only.
HELOC2 2ND15 2ND20 2ND30  HELOC2S 2ND15S 2ND20S 2ND30S	Piggyback/Combo Home Equity Line of Credit Home Equity Closed End Second 15 Year Fixed Home Equity Closed End Second 20 Year Fixed Home Equity Closed End Second 30/15 Year Fixed  Standalone Home Equity Line of Credit Home Equity Closed End Second 15 Year Fixed Home Equity Closed End Second 20 Year Fixed Home Equity Closed End Second 30/15 Year Fixed	HELOC is I/O first 10 years then amortizes over 20 years, prime +, up to 95% LTV. 2ND15 and 2ND20 are closed end seconds that amortized for 15 and 20 years respectively with a maximum LTV of 95% 2ND30 is a closed end second amortizing for 30 years with a 15-year balloon. Piggyback/Combo and Standalone versions are available. Standalone versions end with an "S".