

System Release Notes

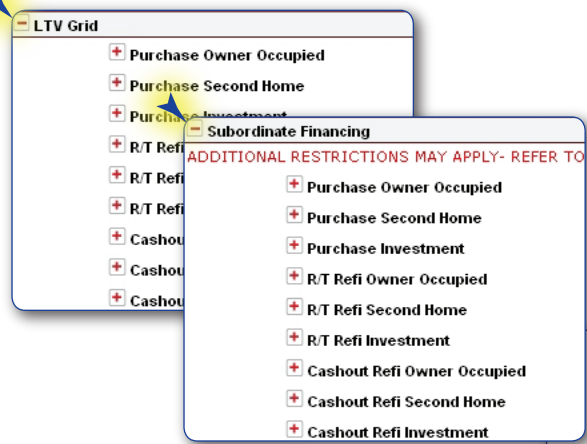
This booklet provides detailed information regarding the latest enhancements to the Marksman system. As your Marksman system administrator, please be sure to share these release notes with each of your program users. These changes will become available in the near future. Contact your account manager with any questions you may have:

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Grid Redesign on Product Eligibility Criteria

Location

Go to any Product Eligibility Criteria page. To do this, you will need to perform a search that returns investor/product results and click on the “View product eligibility criteria” link.



Details

When viewing Product Eligibility Criteria, the LTV and CLTV (subordinate financing) grids have been split out into separate folders (by purpose and occupancy). Clicking the “+” or “-” button opens and closes the grid. If there is no grid for a particular scenario, the message “Not Allowed” is displayed.

The grid is returned sorted by units, max loan amount, LTV and CLTV (if applicable), and minimum FICO score.

Purchase Owner Occupied

Units	Max Loan Amount	Max LTV	Max CLTV	Min FICO
<i>(Min Loan 50,000)</i>				
1	400,000	97 %	100 %	700
1 - 2	450,000	95 %	100 %	680
1 - 2	650,000	90 %	95 %	660
1 - 2	650,000	90 %	100 %	680
1 - 4	1,000,000	80 %	95 %	640
1 - 4	1,500,000	75 %	95 %	640
1 - 4	4,000,000	70 %	95 %	640
3 - 4	417,000	2 %	100 %	700

Purchase Second Home

Units	Max Loan Amount	Max LTV	Max CLTV	Min FICO
<i>(Min Loan 50,000)</i>				
1	650,000	90 %	90 %	660
1	1,000,000	80 %	90 %	640
1	1,500,000	75 %	90 %	640
1	4,000,000	70 %	90 %	640

Purchase Investment

R/T Refi Owner Occupied

R/T Refi Second Home

R/T Refi Investment

Cashout Refi Owner Occupied

Cashout Refi Second Home

Cashout Refi Investment