

Portfolio Product Guidelines – Key Community

Product Description	Affordable mortgage product with low down payment options																																
Product Codes	30 Fixed	5000	15 Fixed	5001																													
Repayment Type	Principal and Interest payments for the term of the loan																																
Maximum Loan Amount	\$510,400																																
Eligibility Chart	<table border="1"> <thead> <tr> <th colspan="5">Owner Occupied Properties</th> </tr> <tr> <th>Loan Purpose</th> <th>Property Type</th> <th>Min. Credit Score</th> <th>LTV^(2,3)</th> <th>CLTV^{1,2,3}</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Purchase</td> <td>1 Unit SFD; SFA; PUD; Condos</td> <td>660</td> <td>100</td> <td>105</td> </tr> <tr> <td>2 units</td> <td>660</td> <td>95</td> <td>105</td> </tr> <tr> <td rowspan="2">Rate Term Refinance</td> <td>1 Unit SFD; SFA; PUD; Condos</td> <td>660</td> <td>90</td> <td>90</td> </tr> <tr> <td>2 units</td> <td>660</td> <td>85</td> <td>85</td> </tr> </tbody> </table> <p>1) Maximum CLTV applies if any payment is required on the subordinate loan during the term of the first mortgage; no max CLTV if no monthly payment required 2) Maximum 80% LTV for Nonresident Alien and no subordinate financing 3) Maximum LTV/CLTV is 95% for non-occupant co-borrowers Max CLTV can be 105% if the subordinate lien is a Community Seconds loan</p>					Owner Occupied Properties					Loan Purpose	Property Type	Min. Credit Score	LTV^(2,3)	CLTV^{1,2,3}	Purchase	1 Unit SFD; SFA; PUD; Condos	660	100	105	2 units	660	95	105	Rate Term Refinance	1 Unit SFD; SFA; PUD; Condos	660	90	90	2 units	660	85	85
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Underwriting Requirements	Underwrite according to the KeyBank Home Lending: Mortgage Underwriting Guidelines unless noted differently within this product description																																
Risk Assessment	Loans will be manually underwritten																																
Borrower Eligibility	<p><u>Allowable:</u></p> <p>Reference the Borrower Eligibility section of the Underwriting Manual for additional restrictions that apply based on residency status/citizenship:</p> <ul style="list-style-type: none"> • U.S. Citizens; Permanent resident aliens • Nonresident Aliens – permitted with certain VISA restrictions and LTV/CLTV restrictions may apply (see eligibility grid) • Trusts only if meet the below requirements: <ul style="list-style-type: none"> ○ Trust requirements: Will adhere to KBM Underwriting guidelines ○ Trust Review Fee: Fee disclosed as required but waived for Private Banking clients only • Power of Attorney not permitted at application. Can use at closing provided one borrower is present. POAs must be durable through closing as well as transaction specific and approved by KeyBank. <p>Non-occupant co-borrowers must meet the following:</p> <ul style="list-style-type: none"> • 1-Unit primary residences only • Occupying borrower must qualify on their own using only their income-Max DTI 43% <p><u>Not Allowable:</u></p> <ul style="list-style-type: none"> • Property titled as an LLC; Foreign National; Nonresident Aliens with ITIN's <p>Borrowers are not permitted to own any other real estate at the time of closing including, but not limited to:</p> <ul style="list-style-type: none"> • Unimproved land • Manufactured and Mobile Homes (on leased or owned land) • Borrowers with non-borrowing spouses who own other residential real estate are ineligible • Note: Borrowers who have an interest in a timeshare are eligible 																																

<p>Borrower Eligibility continued</p>	<p>The following applies if borrower has recently sold residential real estate and the credit report does not show the mortgage as \$0 balance:</p> <ul style="list-style-type: none"> ○ Borrower must present a Closing Disclosure or Settlement Statement on the sale of the current residence ○ Borrower may not sell that property by land contract or lease purchase <p>If a borrower has previously transferred title to a property via quit claim deed, the following applies:</p> <ul style="list-style-type: none"> ○ All quit claim deeds removing the borrower from title must be recorded prior to the date of application and the borrowers must not be obligated on any debt associated with that property or Key Community product cannot be used. <p><u>Homebuyer Education/Counseling:</u> Homebuyer education/counseling is required for at least one borrower on a Purchase Transaction with LTV, CLTV or HCLTV greater than 95%, when all borrowers are first-time homebuyers from one of the following:</p> <ul style="list-style-type: none"> ○ Framework on line education program OR ○ A HUD-approved nonprofit housing counseling agency; OR ○ A Community Second or Down Payment Assistance program by a HUD approved agency <p>HUD approved Homebuyer Education certificates are valid for 12 months. After 12 months a refresher course must be taken from any Hud Approved Agency using the following link</p> <p><u>Landlord Counseling:</u></p> <ul style="list-style-type: none"> ● Required prior to closing on all 2-unit transactions, regardless of down payment, when rental income is used to qualify the borrower(s). ● Landlord counseling may be waived in an exception basis in areas where landlord counseling is not available. If landlord counseling is available by phone or internet, it cannot be waived. <p><u>Post Purchase Counseling:</u></p> <ul style="list-style-type: none"> ● Referral to counseling agency in the event of default, including sharing personal information, including the information that the loan is in default, must be accepted by all borrowers signing the note by signing the form, "Authorization for Counseling" included in the disclosure and closing packages. If a borrower refuses to sign the form, the loan may not be closed.
<p>Transaction Type</p>	<ul style="list-style-type: none"> ○ CEMA transactions are allowed with a minimum outstanding balance of \$75K on current loan ○ PACE (Property Assessed Clean Energy) not permitted <p><u>Requirements for Rate Term Refinance</u></p> <ul style="list-style-type: none"> ○ Payoff of any debt secured by the subject property is allowed with no seasoning requirements ○ LTV will be based on the current appraised value ○ Closing costs and prepaids may be financed ○ Properties previously listed for sale must have been removed from the market at least 6 months preceding application

Geographic Locations / Restrictions	<p>Financing is only available in specific assessment areas within footprint markets Reference the Key Community Assessment Areas document KeyNet and the Determining Assessment Areas section below.</p> <table border="1" data-bbox="394 218 1539 390"> <tr> <td>Alaska</td> <td>Colorado</td> <td>Connecticut</td> <td>Florida</td> <td>Idaho</td> </tr> <tr> <td>Indiana</td> <td>Maine</td> <td>Massachusetts</td> <td>Michigan</td> <td>New York</td> </tr> <tr> <td>Ohio</td> <td>Oregon</td> <td>Pennsylvania</td> <td>Utah</td> <td>Vermont</td> </tr> <tr> <td>Washington</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Alaska	Colorado	Connecticut	Florida	Idaho	Indiana	Maine	Massachusetts	Michigan	New York	Ohio	Oregon	Pennsylvania	Utah	Vermont	Washington				
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Property Eligibility – Ineligible	<p>Examples of ineligible property types include but are not limited to:</p> <table border="1" data-bbox="394 457 1539 709"> <tr> <td>Condo / PUD Hotel</td> <td>Co-ops</td> <td>Geodesic Domes</td> <td>Hotel Condos</td> <td>Land Trusts</td> </tr> <tr> <td>Leaseholds</td> <td>Life Estates</td> <td>Manufactured Homes</td> <td>Mixed Use</td> <td>Mobile Homes</td> </tr> <tr> <td>Properties list for sale</td> <td>Property in Litigation</td> <td>Timeshare</td> <td>3-4 Units</td> <td>Unimproved Lands</td> </tr> <tr> <td>Working farm/ranch</td> <td>2-4 Units located in a PUD project</td> <td>Construction-permanent financing</td> <td>Homes not suitable for year-round occupancy</td> <td></td> </tr> </table> <p>Property with deed restriction (Including zoning)</p> <p>Property with Resale Restrictions, with the exception of age restricted communities</p> <p>Property located within designated Coastal Barrier Resource System (CBRS) areas</p> <p>Indian lands/reservations are allowed if land is owned in fee simple and KeyBank has the ability to secure a mortgage lien on the property.</p> <p>Property with oil and gas lease executed within 20 years of the application date</p>	Condo / PUD Hotel	Co-ops	Geodesic Domes	Hotel Condos	Land Trusts	Leaseholds	Life Estates	Manufactured Homes	Mixed Use	Mobile Homes	Properties list for sale	Property in Litigation	Timeshare	3-4 Units	Unimproved Lands	Working farm/ranch	2-4 Units located in a PUD project	Construction-permanent financing	Homes not suitable for year-round occupancy	
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Project Review	<ul style="list-style-type: none"> Refer to the Conventional Underwriting Guidelines for project review requirements For non-agency ineligible projects, see the non-warrantable condos located at the end of the product guidelines 																				
Appraisal Analysis	<p><u>Appraisal requirements:</u></p> <ul style="list-style-type: none"> External appraisal transfers are permitted subject to verified chain of custody and acceptance of the appraisal from KRETS If the appraisal report is more than 120 days from the Note date, and less than 365 days old, a recertification of value is required If the appraisal is more than 365 days old, a new appraisal report is required KRETS reviews all portfolio appraisals and opines on the value if it is reasonable and supported (not marketability) The Underwriter will carefully evaluate any property to ensure its residential in nature, safe, sound and structurally secure and the highest and best use of the property as improved is residential. It must be legal or legal non-conforming use 																				
Escrows & Insurance	<p><u>Private Mortgage Insurance (PMI):</u> Not required</p> <p><u>Escrows:</u> Tax and insurance escrows are required</p> <p><u>Escrow Holdbacks:</u></p> <ul style="list-style-type: none"> Standard guidelines apply Escrow Holdbacks not permitted – Exceptions permitted for weather related items only – must be approved by KeyBank 																				

Ratios	Max DTI: 45%
Credit	<p>Standard guidelines apply with the following exceptions:</p> <p><u>Traditional Credit History (applies to all borrowers):</u></p> <ul style="list-style-type: none"> • Refer to LTV, CLTV, and Loan Amount Chart for minimum credit score requirements. • Borrowers must meet the following traditional credit history criteria: <ul style="list-style-type: none"> ○ Tradeline Requirements: <ul style="list-style-type: none"> ▪ 1 tradeline, as defined above, with a 24-month history and no late payments within the last 12 months ▪ 3 tradelines that exist on a consumer credit report, each having a 12-month history and no late payments within the past 12 months ▪ a housing reference is NOT required if min FICO and above is met” ○ Borrower(s) who have a reported credit score of 660, but do not meet the minimum number of required tradelines as defined above. The remaining tradelines can be satisfied with a satisfactory housing history as defined below: ○ Minimum 12 month history is required with no late payments ○ Written VOR is required from Management Company or Private Landlord ○ VOR from a private party also requires one of the following <ul style="list-style-type: none"> ▪ 12 months cancelled checks ▪ 12 months bank statements evidencing rental payment <p>Note: A credit report showing no credit scores and derogatory credit will not be eligible Miscellaneous collections may be treated as described below</p> <p><u>Derogatory Credit:</u></p> <ul style="list-style-type: none"> • No late payments in the last 12 months • Collection accounts are not required to be paid if Medical in nature and less than \$1,000 • Other type of collections accounts are not required to be paid if less than \$250 • All judgments and any collections exceeding the limits above must be paid in full prior to closing • Borrower’s with late payments within the most recent 12 months of credit history are unacceptable. Borrower’s with no more than 1X30 in the last 24 months may be considered if all other debts have been paid as agreed during the same period. <p>The following items are subject to individual evaluation, regardless how high the credit score: Bankruptcy, foreclosure, deed-in-lieu, short sale Judgments, collections, charge-offs, tax liens</p> <p>Bankruptcy: All Chapters (except 13)</p> <ul style="list-style-type: none"> • 4 years from discharge or dismissal • No KeyBank loan losses since discharge or dismissal • Minimum 2 years’ reestablished credit with no delinquencies in the last 12 months <p>Chapter 13:</p> <ul style="list-style-type: none"> • 2 years from discharge, or 4 years from dismissal • No KeyBank loan losses since discharge or dismissal • Minimum 2 years’ reestablished credit with no delinquencies in the last 12 months

Credit
continued

Foreclosure:

- Discharged at least 7 years
- No KeyBank loan losses since foreclosure, short sale, or Deed in Lieu
- Minimum 3 years' reestablished credit with no delinquencies in the last 12 months

Short Sale and Deed-in-Lieu:

- Discharged at least 4 years
- No KeyBank loan losses since foreclosure, short sale or Deed in Lieu
- Minimum 2 years' reestablished credit with no delinquencies in the last 12 months

Loans in forbearance or deferment

Prior to an application being considered for approval, forbearances, deferments or similar relief will require additional due diligence to determine ability to repay or overall creditworthiness. In some cases, the applicant may need to prove that they are no longer in an active forbearances and all deferments have been brought current

Revolving Debt:

- Accounts with balances and no payment reported on the credit report: Use the greater of 5% of the balance or \$10 to calculate the monthly payment to be used in qualifying ratios
- Payoff of revolving debt to qualify is not permitted

Inactive Tradelines:

- The maximum look back period for inactive tradelines is 48 months from the date of application. Tradelines older than 48 months cannot be used to support credit approval.

Credit Counseling

- Repayment arrangements with a satisfactory history of at least 12 months prior to the date of application which are being paid as agreed with a creditor, collection agency or counseling service (i.e. Consumer Credit Counseling) are acceptable.
Provide a written verification of payment history including amount, length of time, timeliness of payments, individual contacted, processor, and signature and date. The credit report must reflect the accounts covered by the repayment or CCCS plan and must be reflected as current

Liabilities

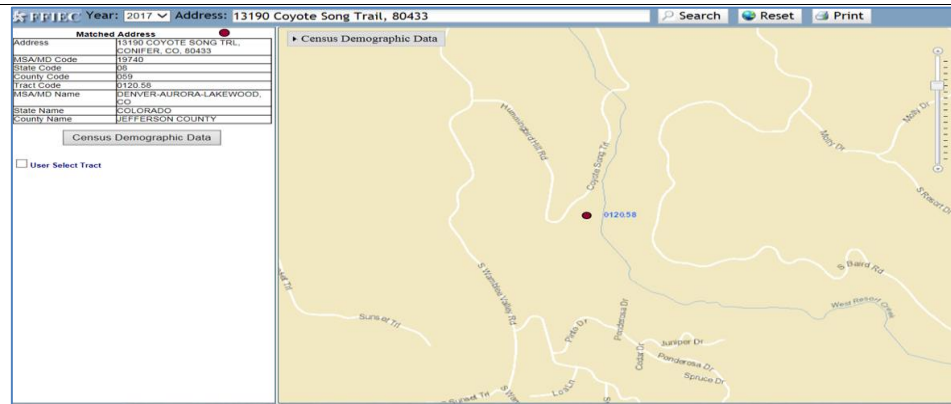
Standard guidelines apply with the following restrictions:

Subordinate financing:

- Community Lending second mortgages are permitted from non-profits and government agencies
- The payment must be included in the qualifying ratios
- Forgivable or Deferred second liens that do not require a monthly payment during the term of the KeyBank first mortgage – there is no maximum CLTV when Forgivable and Deferred secondary financing is used
- Secondary financing that requires a payment during the term of the KeyBank first mortgage must be included in the qualifying ratios even if deferred for some period. Information to calculate a qualifying payment that meets the terms of the secondary financing must be provided to the underwriter.

<p>Income</p>	<p>Standard guidelines apply with the following exceptions</p> <p><u>Income Limitations:</u></p> <ul style="list-style-type: none"> • For property located in low or moderate census tracts, no income limits apply. • For property located in middle, upper or unknown tracts, total qualifying income for all borrower(s) MUST be less than 80% of the FFIEC area median income, which is NOT adjusted for family size, in the MSA in which the subject property is located. • If a loan is submitted to underwriting and the income of the borrower(s) exceeds the stated limits, the loan will be denied. If submitted originally with two borrowers, it cannot be restructured using only one borrower. • Verify the Census Tract Level and FFIEC Estimated MSA/MD/Non-MSA/MD Median Family Income for the subject property at Geocoder <p><u>Non-Taxable Income:</u></p> <ul style="list-style-type: none"> • Non-taxable income may be grossed up to 110% Grossing up non-taxable income more than 110% requires tax returns to establish the applicable tax rate <p><u>Social security:</u></p> <ul style="list-style-type: none"> • Only the non-taxable portion of social security income may be grossed up to 110% • Non-taxable income may be grossed up to 125% only if the borrower is not required to file a Federal tax return • Social Security Income for a child in the name of a parent or legal guardian can be used as qualifying income as long as the parent or legal guardian is the borrower on the loan and the income will continue for at least three years. Social Security income in the name of other parties, who are not borrowers, although living in the property, is not acceptable for qualifying or as a compensating factor <p><u>Rental Income from Subject Property:</u></p> <ul style="list-style-type: none"> • If the subject property is a 2-unit, 75% of market rent or actual lease for a unit that will be rented must be used for qualifying and included in the income limit calculation. <p><u>Ineligible Income:</u></p> <ul style="list-style-type: none"> • Income from prohibited industries – Refer to Enterprise Risk Management (ERM) Policy (p.37) that lists Prohibitions – see link – Prohibitions
<p>Assets</p>	<p>Standard guidelines apply with the following exceptions:</p> <p><u>Reserves:</u> 1-month PITI required from the borrowers’ own liquid funds</p> <p><u>Down Payment, Closing Costs, and Prepaids</u></p> <ul style="list-style-type: none"> • Minimum \$0 required from the borrower(s) own funds. Remainder of down payment and closing costs may come from gift, grant, and eligible secondary financing • The amount of borrower’s funds paid outside of closing may be counted toward the borrower’s minimum cash contribution and apply to any line item on the Closing Disclosure or Settlement Statement. Examples include but are not limited to Homeowner’s Insurance premiums or repairs. • Cash on hand: maximum of \$1000 permitted without verification of source of funds; must be listed on the 1003. All cash on hand over \$1000 must be verified and deposited into a financial institution prior to closing. • IDA matching funds are considered as borrower own funds. • For Refinances: Cash back at closing is not permitted for refinances. Net proceeds up to a maximum of \$250.00, must be applied as a principal reduction. If the net proceeds exceed

	<p>\$250.00 the loan must be restructured.</p> <ul style="list-style-type: none"> For Purchases: Cash back at closing is limited to the borrower’s verified investment into the transactions such as earnest money deposit or other deposits. Does not apply to grants; seller’s credits or items paid by credit card. Net proceeds up to a maximum of \$250.00, must be applied as a principal reduction. If the net proceeds exceed \$250.00 the loan must be restructured <p><u>Seller Contributions:</u> Maximum 4%</p>																																																																																																						
Contract / Agreement of Sale	Standard Guidelines apply																																																																																																						
Temporary Buydowns	Not permitted																																																																																																						
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Pre-payment Penalty	No																																																																																																						
Additional information	N/A																																																																																																						
QM Points and Fees	Total points and fees may not exceed the QM Points and Fees thresholds																																																																																																						
General Guidelines and Definitions:	<p><u>Determining Assessment Areas:</u></p> <p>Step 1: Determine which county the property is located in: Ex: The subject property is 13190 Coyote Song Trail, CONIFER, CO 80433 Jefferson county</p> <p>Step 2: Next go to KeyBank Assessment Areas document located on KeyNet and determine if the county the subject property is located on the list – (The county may be at the final page of the document under a multi-state area). In our example, the property is located in Jefferson county, Colorado and appears in the KeyBank Assessment area web page.</p> <table border="1"> <thead> <tr> <th>State</th> <th>MSA/Non-MSA A.A.’s</th> <th>County Code</th> <th>Counties</th> <th>Individual Census Tracts</th> <th>Total Tracts</th> </tr> </thead> <tbody> <tr> <td>08-Colorado</td> <td>1450 Boulder/Longmont</td> <td>013</td> <td>Boulder</td> <td></td> <td>68</td> </tr> <tr> <td></td> <td>1450 Boulder/Longmont Total</td> <td></td> <td></td> <td></td> <td>68</td> </tr> <tr> <td>08-Colorado</td> <td>1782 Colorado Springs</td> <td>041</td> <td>El Paso</td> <td></td> <td>130</td> </tr> <tr> <td></td> <td>1782 Colorado Springs Total</td> <td></td> <td></td> <td></td> <td>130</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>001</td> <td>Adams</td> <td></td> <td>97</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>005</td> <td>Arapahoe</td> <td></td> <td>147</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>014</td> <td>Broomfield</td> <td></td> <td>18</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>031</td> <td>Denver</td> <td></td> <td>144</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>035</td> <td>Douglas</td> <td></td> <td>61</td> </tr> <tr> <td>08-Colorado</td> <td>1974 Denver</td> <td>059</td> <td>Jefferson</td> <td></td> <td>138</td> </tr> <tr> <td></td> <td>1974 Denver Total</td> <td></td> <td></td> <td></td> <td>605</td> </tr> <tr> <td>08-Colorado</td> <td>2266 Ft Collins/Loveland</td> <td>069</td> <td>Larimer</td> <td></td> <td>73</td> </tr> <tr> <td></td> <td>2266 Ft Collins/Loveland Total</td> <td></td> <td></td> <td></td> <td>73</td> </tr> <tr> <td>08-Colorado</td> <td>CO Non-MSA Combined</td> <td>075</td> <td>Logan</td> <td></td> <td>6</td> </tr> <tr> <td></td> <td>CO Non-MSA Combined Total</td> <td></td> <td></td> <td></td> <td>6</td> </tr> <tr> <td>08-Colorado Total</td> <td></td> <td></td> <td></td> <td></td> <td>882</td> </tr> </tbody> </table> <p><u>Income Limitations:</u></p> <p>Verify the median income for the subject property’s county and the Tract Income Level using the current calendar year.</p> <p>Step 1: Go to FFIEC website</p> <p>Step 2: Select applicable year: If the FFIEC Geocoding tool indicated the current calendar year is unavailable, then use the prior calendar year.</p> <p>Step 3: Type in the subject property address and click search:</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> </div> <p>Step 4: Results will appear as below:</p>	State	MSA/Non-MSA A.A.’s	County Code	Counties	Individual Census Tracts	Total Tracts	08-Colorado	1450 Boulder/Longmont	013	Boulder		68		1450 Boulder/Longmont Total				68	08-Colorado	1782 Colorado Springs	041	El Paso		130		1782 Colorado Springs Total				130	08-Colorado	1974 Denver	001	Adams		97	08-Colorado	1974 Denver	005	Arapahoe		147	08-Colorado	1974 Denver	014	Broomfield		18	08-Colorado	1974 Denver	031	Denver		144	08-Colorado	1974 Denver	035	Douglas		61	08-Colorado	1974 Denver	059	Jefferson		138		1974 Denver Total				605	08-Colorado	2266 Ft Collins/Loveland	069	Larimer		73		2266 Ft Collins/Loveland Total				73	08-Colorado	CO Non-MSA Combined	075	Logan		6		CO Non-MSA Combined Total				6	08-Colorado Total					882
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Step 5: Click on Census Demographic Data button

▼ **Census Demographic Data**

Address: 13190 COYOTE SONG TRL, CONIFER, CO, 80433
MSA-State-County-Tract: 19740-08-059-0120.58

Census | Income | Population | Housing

Tract Income Level	Upper
Underserved or Distressed Tract	No
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$83,900
2017 Estimated Tract Median Family Income	\$109,523
2010 Tract Median Family Income	\$105,509
Tract Median Family Income %	130.54
Tract Population	3983
Tract Minority %	6.85
Tract Minority Population	273
Owner-Occupied Units	1374
1- to 4- Family Units	2008

Step 6: Review census demographic information: The property has a 2017 FFIEC estimated MSA MD/non-MSA MD Median Family income of \$83,900 and is in an Census tract. Because the property is in an upper income tract level, the borrower's total qualifying income must be less than 80% of the area's median family income (\$83,900) or less than \$67,120 / yr. If the tract income level were low or moderate, no income restrictions would apply.

Revision History:

Date	Description of Change
10/29/2018	Product implementation – new format; homebuyer updates; and clerical updates
11/26/2018	Updated product with minor wording changes – clarifications and consistency with other products
12/17/2018	Updated maximum loan amount to \$484,350 from \$453,100 (2019 Conforming loan limit)
3/4/2019	Update Property Eligibility section with the guidelines for oil and gas leases
7/1/2019	Update Borrower Eligibility section and Eligibility Chart with Non-Occupying Borrowers guidelines
7/15/2019	Removed the guidelines for Non-Traditional credit requirements; waiving of rental verification and clarified late payments for Derogatory Credit
9/14/2019	FICO score updated from 640 to 660
10/14/2019	*Retired KeyBank Conventional Underwriting Guidelines and implemented Home Lending Mortgage Portfolio Underwriting Guidelines; overlays will be listed on Product page; Removed the requirement for Non-Traditional credit and updated the credit requirements

12/9/2019	Updating ineligible property type to include "Homes not suitable for year-round occupancy"; updating foreclosure waiting period for the portfolio products to align with both Home Lending Portfolio and FNMA Underwriting Guidelines; Update the Homebuyer Education/Counseling guidelines to align with FNMA Announcement 2018-09
12/16/2019	Updated maximum loan amount to \$484,350 from \$510,400 (2020 Conforming loan limit)
4/20/2020	Increase minimum FICO scores and LTV/CLTV decreased due to declining market conditions
5/11/2020	Section 8 income is allowable
5/14/2020	COVID –19: added loans in an active forbearance or deferment are not eligible
6/1/2020	Updated to permit appraisal transfers
9/10/2020	Updating to increase FICO from 680 to 700
10/17/2020	Updating to original state before pre-pandemic (instructed by Victor and LT)