

**PURPOSE:** Form must be reviewed by CPF PRIOR to loan submission to determine product eligibility and pricing adjustments based on property location within a specified declining market. **NOTE:** Request Form must be uploaded PRIOR to lock and/or submission.

**BROKER TO COMPLETE;** Email form complete with all the below information to [UWHELP@CLEARPOINTFUNDING.COM](mailto:UWHELP@CLEARPOINTFUNDING.COM)

Date:		Requestor:		Account Executive:	
Loan Number (if available):		Borrower Name (Last, First):			
Street Address:				# of Units:	
City:		County:		State:	
Subject Zip Code:		Loan Amount:		DTI:	
Appraised Value:		Borrower Credit Score:			
LTV:	(H)CLTV:		Occupancy: <input type="checkbox"/> Primary <input type="checkbox"/> 2 <sup>nd</sup> Home		
PURPOSE: <input type="checkbox"/> Purchase <input type="checkbox"/> Rate Term Refi <input type="checkbox"/> Cash Out Refi			LOAN TYPE: <input type="checkbox"/> FRM <input type="checkbox"/> ARM		

**TO BE COMPLETE BY CLEARPOINT FUNDING;**

Available product and pricing offerings based on property location within a specified declining market.

**IMPORTANT:** Any change in loan terms may void available options; completion of this form is not a lock request or lock confirmation.

**Market Designation:**  A: No Reduction\*  B: 5% Reduction  C: 10% Reduction  D: 15% Reduction

*\*If appraiser designates or refers to property as being located in a declining market, then a 5% reduction will be applied.*

**Maximum LTV/CLTV available after Market Reduction (if applicable):**

**IMPORTANT:** Loan Scenario is eligible for a  5%  10% upgrade if your combined loan amount does not exceed \$2 million and the below criteria continue to be met (i.e. credit score may not fall below the minimums, DTI may not exceed 40%, etc.).

**Maximum Market Upgrade of 5% LTV/(H)CLTV permitted for B, C, and D Markets based on all credit guidelines below:**

- Minimum 720 FICO
- Maximum DTI 40%
- Single family primary residence, PUDs, and Site Condominiums (multi-family not permitted)
- Purchase and Rate Term Refinance only
- Maximum combined loan amount \$2 million

**Maximum Market Upgrade of 10% LTV/(H)CLTV permitted for D Markets only, based on all credit guidelines below:**

- Not available to properties located in AZ, FL, MI or NV.
- Minimum 740 FICO
- Maximum DTI 40%
- Single family primary residence, PUDs, and Site Condominiums (multi-family not permitted)
- Purchase and Rate Term Refinance only
- Maximum combined loan amount \$2 million

**Completed By:**

**Date:**