



AMERICAN  
GENERAL  
MORTGAGE  
CORPORATION

1100 E. BROADWAY SUITE #300  
GLENDALE, CA 91205  
TEL: (800) 757-1983, (818) 240-1983  
FAX (818) 240-1109  
WWW.AGMCONNECT.COM

MORTGAGE BANKERS

## AMG PROGRAM

<i>Owner-Occupied SFRs, PUDs</i>				
Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	95/95	660	90/90
	640	75/75	640	75/75
Stated Income	660	90/90	680	90/90
	640	75/75	660	75/75

Notes:

- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With Stated Income Documentation: \$50,000

<i>Owner-Occupied Condos</i>				
Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	80/80	660	80/80
	640	75/75	640	75/75
Stated Income	660	80/80	680	80/80
	640	75/75	660	75/75

Notes:

- Maximum Cash Out: No limit



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M O R T G A G E B A N K E R S

*Owner-Occupied*  
2 Unit Properties

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	95/95	660	90/90
	640	75/75	640	75/75
Stated Income	680	90/90	700	90/90
	660	75/75	680	75/75

Notes:

- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000

*Owner-Occupied*  
3-4 Unit Properties

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	90/90	680	90/90
			660	75/75
Stated Income	680	90/90	700	90/90
	660	75/75	680	75/75

Notes:

- For loans greater than \$650,000, the maximum LTV/CLTV is 80%.
- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000



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M O R T G A G E   B A N K E R S

*Second Home*  
SFRs & PUDs

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	90/90	660	90/90
	640	75/75	640	75/75
Stated Income	680	90/90	700	90/90
	640	75/75	660	75/75

Notes:

- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000

*Second Home*  
Condos

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	640	75/75	640	75/75
Stated Income	640	75/75	660	75/75

Notes:

- Low Rise Condos are subject to the following restrictions:
  - Minimum Decision Credit Score of 680
  - Reserve requirements:
    - Full Doc: 6 Months PITI
    - Stated Income: 12 Months PITI
- Maximum Cash Out: No limit



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M O R T G A G E   B A N K E R S

<i>Investment Property</i> <u>SFRs &amp; PUDs</u>				
Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	660	90/90	660	90/90
	640	75/75	640	75/75
Stated Income	700	90/90	720	90/90
	660	75/75	680	75/75

Notes:

- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000

<i>Investment Property</i> <u>2-Unit</u>				
Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	680	90/90	680	90/90
	640	75/75	640	75/75
Stated Income	700	90/90	720	90/90
	680	75/75	700	75/75

Notes:

- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000



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*Investment Property*  
3-4 Units

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	680	90/90	680	90/90
	660	75/75	660	75/75
Stated Income	700	75/75	720	75/75

Notes:

- For loans greater than \$650,000, the maximum LTV/CLTV is 80%.
- Maximum Cash Out:
  - LTV equal to or less than 80%: No limit
  - LTV greater than 80%:
    - With Full/Alternate Documentation: \$100,000
    - With all other documentation types: \$50,000

*Investment Property*  
3-4 Units

Doc Type	Purchase/No Cash Out Refinance		Cash Out Refinance	
	Min. Credit Score	Max LTV/CLTV	Min. Credit Score	Max LTV/CLTV
Full/Alternate	680	90/90	680	90/90
	660	75/75	660	75/75
Stated Income	700	75/75	720	75/75

Notes:

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