

# Wholesale Lending Product Overlay Matrix

This document contains overlay restrictions to Cardinal Financial’s published guidelines for Conventional, FHA, USDA and VA loan programs. For reference, these overlays are also highlighted in our signature *Riptide* color within the applicable lending guide chapters.

CONVENTIONAL	
Topic	Overlay Restriction
AUS Underwriting	<p>Must receive one of the following recommendations:</p> <ul style="list-style-type: none"> <li>• DU - Approve/Eligible</li> <li>• LPA Accept/Eligible Risk Class</li> </ul> <p>Manual underwriting is only permitted on Conventional or Conventional High Balance loans in cases where the borrower does not reside in the United States and occupancy is a Primary Residence</p>
Business Debt in Borrower’s Name	<p>In order to exclude a business debt reported on the borrower’s personal credit report, the following must be provided:</p> <p>Fannie Mae</p> <ul style="list-style-type: none"> <li>• Documentation of business payment liability for no less than six months preceding the Estimated Funding Date using canceled checks or bank statements from the business account, evidence payment was cashed or debited from the business bank account for six months, or evidence the payment was transferred into a third-party money transfer application account owned by the business for six months.</li> </ul> <p>Freddie Mac</p> <ul style="list-style-type: none"> <li>• Documentation of business payment liability for no less than 12 months preceding the Estimated Funding Date using canceled checks or bank statements from the business account, evidence payment was cashed or debited from the business bank account for 12 months, or evidence the payment was transferred into a third-party money transfer application account owned by the business for 12 months.</li> </ul> <p>In addition to the required cash flow analysis, a written statement prepared by a tax preparer, CPA, bookkeeper or other tax professional confirming payments are located within the applicable expense line on the tax return is required.</p>
Cash-Out Refinance	<ul style="list-style-type: none"> <li>• Employment Offers or Contracts (future earnings) not permitted</li> <li>• FNMA cash out refinance transactions require at least one borrower must be on title to the subject property for at least six months prior to the Note (vs Disbursement) date of the new loan</li> </ul>
Eligible Terms	Adjustable Rate Mortgages (ARMs) are restricted for properties in Washington DC

Employment	<p><b>Newly Employed Borrower</b></p> <p>For borrowers who have recently started employment with a new employer and have been on the new job less than 6 months from the TRID application date, the below requirements apply. Borrowers changing from 1099 or self-employment to a W-2 position must also adhere to this guidance. In addition to AUS requirements, the following must be provided:</p> <ul style="list-style-type: none"> <li>● A Standard Verification of Employment (VOE) with income from an acceptable third-party employment verification vendor such as TheWorkNumber, or</li> <li>● Documentation reflecting the borrower has enrolled in direct deposit with the new employer and evidence to show the receipt and regular deposit of the net pay from the paystubs, or</li> <li>● If the borrower has not enrolled in direct deposit with the new employer: <ul style="list-style-type: none"> <li>○ Provide documentation from the employer showing payroll dates, and</li> <li>○ Provide copies of paystubs for six months, and</li> <li>○ Provide actual bank statements for the 6 month time period to show the receipt and regular deposit of the net pay from the pay stubs. Deposit dates must coincide with payroll dates as documented above</li> </ul> </li> </ul> <p><b>Borrower Relocating with the Same Employer</b></p> <ul style="list-style-type: none"> <li>● Verification from the employer must be provided to support the borrower will remain employed in the same capacity without a change to income or pay structure</li> <li>● The employer must confirm the location of the new place of employment and address any interruption to employment, if applicable</li> </ul>
Energy Efficient Mortgage (EEM)	Ineligible
Family Advantage	<ul style="list-style-type: none"> <li>● If the non-subject primary residence is a 2-4 unit dwelling, any rental income derived from the property is not eligible for consideration</li> </ul>
Homestyle Renovation	Ineligible
Manufactured Housing	<ul style="list-style-type: none"> <li>● Manufactured home must be a minimum of 600 feet</li> <li>● Manufactured homes that have not been detitled or have had their title surrendered prior to closing require an approval through the Loan Review Process. For details on the procedure for requesting a loan review, please refer to <a href="#">Requesting a Loan Review</a></li> </ul>
Maximum Exposure	<p>6 units or \$4 million in mortgage debt originally financed by Cardinal Financial.</p> <p>The maximum number of loans and aggregate loan amount calculations include all of the following:</p> <ul style="list-style-type: none"> <li>● Non-closed loans with Cardinal Financial</li> <li>● loans that are closed and currently serviced by Cardinal Financial, and</li> <li>● loans that were closed with Cardinal Financial but the servicing rights have been sold to another lender within the most recent 24 months</li> </ul>
Minimum Credit Score	580 with AUS Accept or MI Investment Property over 80% LTV: 620
Minimum Loan Amount	\$50,000
Mortgage Credit Certificates (MCCs)	Eligible, once provider is approved by Cardinal Financial
Mortgage Insurance	<ul style="list-style-type: none"> <li>● Split Premium Mortgage Insurance is not permitted</li> <li>● Reduced, Lower Cost, and Minimum MI as approved by Desktop Underwriter (DU) or Loan Product Advisor (LPA) are not eligible when those coverage amounts require a delivery fee or loan-level price adjustment</li> </ul>

No Score/Non-Traditional Credit	<ul style="list-style-type: none"> <li>● Permitted with AUS Accept</li> <li>● At least one borrower must have a credit score</li> </ul>
Property Type-Eligible	<ul style="list-style-type: none"> <li>● Co-ops <ul style="list-style-type: none"> <li>○ Permitted with FNMA/DU only</li> </ul> </li> </ul>
Property Type-Ineligible	<ul style="list-style-type: none"> <li>● Properties encumbered with Property Assessed Clean Energy (PACE) or Home Energy Renovation Opportunity (HERO) obligations (eligible if subordinate lien is paid off and closed)</li> <li>● Properties used to cultivate marijuana</li> <li>● Properties located on Tribal Lands</li> <li>● Community Land Trusts, Land Trust or Blind Trusts</li> <li>● Mixed-use properties with less than 51% of entire building square footage designated for residential use</li> <li>● Lot size over 40 acres in the state of Montana</li> </ul>
Occupancy	<p>Second Home</p> <ul style="list-style-type: none"> <li>● Property must be located a minimum of 25 miles from the applicants primary residence; refer to <a href="#">Lending Guide Chapter 4</a> for requirements when the home is located within 50 miles</li> </ul>
Tax Transcripts	Executed personal and business 4506-T required at application and again at closing. Personal Tax Transcripts required prior to final approval for all self-employed borrowers, borrowers using non taxable income for qualification, and those with multiple financed properties.
Titleholder	Any borrower that is an Applicant must be a titleholder except in the state of New York or Delaware as outlined within <a href="#">Calc   Required Titleholder</a> .

FHA	
Topic	Overlay Restriction
Manual Underwriting	<ul style="list-style-type: none"> <li>● Purchase or Rate/Term <ul style="list-style-type: none"> <li>○ Credit Score <math>\geq</math> 550</li> </ul> </li> <li>● Cash-Out Refinance <ul style="list-style-type: none"> <li>○ Credit Score 580 for Manual Underwriting</li> </ul> </li> </ul>
Assets	Sale of Personal Property requires proof of the borrower's ownership in the asset being sold
Borrower Eligibility	Co-signers are not permitted due to internal system constraints
Business Debt in Borrower's Name	<p>In order to exclude a business debt reported on the borrower's personal credit report, the following must be provided:</p> <ul style="list-style-type: none"> <li>● Documentation of business payment liability for no less than six months preceding the Case Number Assignment Date using canceled checks or bank statements from the business account, or evidence payment was cashed or debited from the business bank account for six months, or evidence the payment was transferred into a third-party money transfer application account owned by the business for six months.</li> <li>● A cash flow analysis of the business must demonstrate the business took payment of the obligation into consideration, supported by two years tax returns and a YTD Profit and Loss Statement (where applicable)</li> </ul>

	<ul style="list-style-type: none"> <li>○ The tax return supports the total of 12 payments for the excluded liability, and</li> <li>○ A written statement prepared by a Tax Preparer, CPA, Bookkeeper, or other tax professional is provided verifying the 12 months payments are located on the applicable expense line on the tax return.</li> <li>● If the debt is included as a portion of the deductible interest, the liability may not be excluded due to the principal portion of the debt not being reflected on the tax return analysis</li> </ul>
Cash Reserves	A minimum of one month's payment reserve (cash reserve) will be required for LTV of 96.0% or greater AND a Decision Credit Score of 659 or lower.
Credit	<p>Paying Off Revolving Debt to Qualify</p> <ul style="list-style-type: none"> <li>● If the loan is a manual underwrite, revolving debt must be closed if being paid off to qualify. <ul style="list-style-type: none"> <li>○ Evidence of the account closure must be provided PTA (i.e. credit supplement), then the account can be paid off on the CD at closing</li> </ul> </li> </ul>
Credit Qualifying Streamline Refinance	620 with DTI up to 50% with documented compensating factors
Eligible Terms	<p>Adjustable Rate Mortgages (ARMs)</p> <ul style="list-style-type: none"> <li>● 1, 7 and 10-year ARMs are not available</li> <li>● Adjustable Rate Mortgages (ARMs) are restricted for properties in Washington DC</li> <li>● CMT governing index permitted, SOFR is not available (GNMA does not allow ARMs using the SOFR index)</li> </ul>
Employment	<p>For borrowers who have recently started employment with a new employer and have been on the new job less than 6 months from the TRID application date, the below requirements apply. Borrowers changing from 1099 or self-employment to a W-2 position must also adhere to this guidance. In addition to AUS requirements, the following must be provided:</p> <ul style="list-style-type: none"> <li>● A Standard Verification of Employment (VOE) with income from an acceptable third-party employment verification vendor such as TheWorkNumber, or</li> <li>● Documentation reflecting the borrower has enrolled in direct deposit with the new employer and evidence to show the receipt and regular deposit of the net pay from the paystubs, or</li> <li>● If the borrower has not enrolled in direct deposit with the new employer: <ul style="list-style-type: none"> <li>○ Provide documentation from the employer showing payroll dates, and</li> <li>○ Provide copies of paystubs for six months, and</li> <li>○ Provide actual bank statements for the 6 month time period to show the receipt and regular deposit of the net pay from the pay stubs. Deposit dates must coincide with payroll dates as documented above</li> </ul> </li> </ul> <p>Time Employed by Family</p> <ul style="list-style-type: none"> <li>● Borrower must be employed by family for a minimum of six months; a loan exception is required for borrowers employed by family less than six months</li> </ul> <p>Borrower Relocating with the Same Employer</p> <ul style="list-style-type: none"> <li>● Verification from the employer must be provided to support the borrower will remain employed in the same capacity without a change to income or pay structure</li> <li>● The employer must confirm the location of the new place of employment and address any interruption to employment, if applicable</li> </ul>
Homeowner's Insurance Coverage	Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable.

Income	Trust Income <ul style="list-style-type: none"> <li>A minimum of one month's receipt of the Trust Income received prior to the Note date must be supported with the most recent 30-day asset statement or bank transaction history</li> </ul>
Ineligible Property Types	<ul style="list-style-type: none"> <li>Leasehold Condos</li> <li>Properties that are not suitable for year-round occupancy regardless of location</li> <li>Agricultural properties, such as farms or ranches</li> <li>Properties that are not readily accessible by roads that meet local standards</li> <li>Vacant land or land development properties</li> <li>Properties encumbered with Property Assessed Clean Energy (PACE) or Home Energy Renovation Opportunity (HERO) obligations</li> <li>Properties located on Tribal Lands which include section 184</li> <li>Community Land Trusts or Blind Trusts</li> <li>Lot size over 40 acres in the state of Montana</li> </ul>
Manufactured Homes	Manufactured Housing that meets the following requirements <ul style="list-style-type: none"> <li>High Balance not permitted</li> <li>Cost Approach to be completed on all manufactured homes (new and existing)</li> <li>Manufactured homes that have not been detitled or had their title surrendered prior to closing require an approval through the Loan Review Process. For details on the procedure for requesting a loan review, please refer to <a href="#">Requesting a Loan Review</a></li> </ul>
Maximum Exposure	6 units or \$4 million in mortgage debt originally financed by Cardinal Financial.  The maximum number of loans and aggregate loan amount calculations include all of the following: <ul style="list-style-type: none"> <li>Non-closed loans with Cardinal Financial</li> <li>loans that are closed and currently serviced by Cardinal Financial, and</li> <li>loans that were closed with Cardinal Financial but the servicing rights have been sold to another lender within the most recent 24 months</li> </ul>
Minimum Credit Score	<ul style="list-style-type: none"> <li>550 One Unit and Manufactured Home</li> </ul>
Mortgage Credit Certificates (MCCs)	Eligible, once provider is approved by Cardinal Financial
Mortgage Only Credit	Permissible with Non Qualifying Streamline Refinance only
No Score/Non-Traditional Credit	<ul style="list-style-type: none"> <li>Not permitted on Cash-out Refinance</li> </ul>
Occupancy	<ul style="list-style-type: none"> <li>Primary Residence</li> <li>Non-owner occupied eligible for Streamline refinance loans only</li> </ul>
Subject Property Listed for Sale	Subject property listed for sale within the most recent six months and transaction type is Rate/Term or Cash-out requires the listing be canceled prior to TRID Application date and a letter from the borrower confirming occupancy
Titleholder	Any borrower that is an Applicant must be a titleholder except in the state of New York or Delaware as outlined within <a href="#">Calc   Required Titleholder</a> .

## VA

Topic	Overlay Restriction
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Business Debt in Borrower's Name	<p>In order to exclude a business debt reported on the borrower's personal credit report, the following must be provided:</p> <ul style="list-style-type: none"> <li>● Documentation of business payment liability for no less than six months preceding the VA Case Number Assignment date using canceled checks or bank statements from the business account, evidence payment was cashed or debited from the business bank account for six months, or evidence the payment was transferred into a third-party money transfer application account owned by the business for six months.</li> <li>● A cash flow analysis is required to determine if the business took the payment of the obligation into consideration. <ul style="list-style-type: none"> <li>○ The tax returns must evidence that business expenses associated with the debt (i.e. interest, lease payments, taxes, insurance) have been reported and support that the debt has been paid by the business</li> <li>○ A written statement prepared by a tax preparer, CPA, bookkeeper or other tax professional confirming payments are located within the applicable expense line on the tax return</li> </ul> </li> </ul>
Credit Score	<ul style="list-style-type: none"> <li>● 550 VA IRRRL</li> <li>● 550-579 eligible with AUS Accept</li> <li>● 580 and above eligible for Manual Underwrite</li> </ul>
Credit- Paying Off Revolving Debt to Qualify	<ul style="list-style-type: none"> <li>● If loan is a manual underwrite, revolving debt must be closed if being paid off to qualify.</li> <li>● Evidence of the account closure must be provided PTA (i.e. credit supplement), then the account can be paid off on the CD at closing.</li> </ul>
Debt to Income	<p>Manually Underwritten loans</p> <ul style="list-style-type: none"> <li>● Loans with debt ratios exceeding 41% up to 60% must meet 120% of the residual income guideline, and/or have valid compensating factor(s) as outlined in the product Snapshots</li> <li>● Non-Traditional Credit or credit scores &lt; 620 must have a minimum of two (2) months cash reserves AND 120% residual income or two to three compensating factors. The cash reserves can be used to satisfy one of the compensating factors.</li> </ul> <p>Compensating Factors</p> <ul style="list-style-type: none"> <li>● Definitions provided for acceptable compensating factors</li> </ul>
Eligible Terms	<p>Adjustable Rate Mortgages (ARMs)</p> <ul style="list-style-type: none"> <li>● 1, 7 and 10-year ARMs are not available</li> <li>● Adjustable Rate Mortgages (ARMs) are restricted for properties in Washington DC</li> <li>● CMT governing index permitted, SOFR is not available (GNMA does not allow ARMs using the SOFR index)</li> </ul>

Employment	<p>For borrowers who have recently started employment with a new employer and have been on the new job less than 6 months from the TRID application date, the below requirements apply. Borrowers changing from 1099 or self-employment to a W-2 position must also adhere to this guidance. In addition to AUS requirements, the following must be provided:</p> <ul style="list-style-type: none"> <li>● A Standard Verification of Employment (VOE) with income from an acceptable third-party employment verification vendor such as TheWorkNumber, or</li> <li>● Documentation reflecting the borrower has enrolled in direct deposit with the new employer and evidence to show the receipt and regular deposit of the net pay from the paystubs, or</li> <li>● If the borrower has not enrolled in direct deposit with the new employer: <ul style="list-style-type: none"> <li>○ Provide documentation from the employer showing payroll dates, and</li> <li>○ Provide copies of paystubs for six months, and</li> <li>○ Provide actual bank statements for the 6 month time period to show the receipt and regular deposit of the net pay from the pay stubs. Deposit dates must coincide with payroll dates as documented above</li> </ul> </li> </ul> <p>Time Employed by Family</p> <ul style="list-style-type: none"> <li>● Borrower must be employed by family for a minimum of six months; a loan exception is required for borrowers employed by family less than six months</li> </ul> <p>Borrower Relocating with the Same Employer</p> <ul style="list-style-type: none"> <li>● Verification from the employer must be provided to support the borrower will remain employed in the same capacity without a change to income or pay structure</li> <li>● The employer must confirm the location of the new place of employment and address any interruption to employment, if applicable</li> </ul>
Homeowner's Insurance Coverage	Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable.
Income Continuance	History of receipt and requirement for continuance for the following types of income- Pension, Retirement, Disability, Trust Income, Dividends and Interest, Royalties and Notes Receivable per Chapter 13 VA Lending Guide
Ineligible Property Types	<ul style="list-style-type: none"> <li>● Leasehold Condos</li> <li>● Cooperatives</li> <li>● Agricultural properties, such as farms or ranches</li> <li>● Vacant land or land development properties</li> <li>● Properties encumbered with Property Assessed Clean Energy (PACE) or Home Energy Renovation Opportunity (HERO) obligations</li> <li>● Properties with more than one unit where one or more of the units is a manufactured home</li> <li>● Community Land Trusts or Blind Trusts</li> <li>● Lot size over 40 acres in the state of Montana</li> <li>● Mixed-use properties with less than 51% of entire building square footage designated for residential use</li> </ul>
Manufactured Homes	<ul style="list-style-type: none"> <li>● Ineligible in Rhode Island</li> <li>● May not be located in a flood zone</li> <li>● Manufactured homes that have not been de-titled or had their title surrendered prior to closing require approval through the Loan Review Process. For details on the procedure for requesting a loan review, please refer to <a href="#">Requesting a Loan Review</a></li> </ul>
Maximum Exposure	<p>6 units or \$4 million in mortgage debt originally financed by Cardinal Financial.</p> <p>The maximum number of loans and aggregate loan amount calculations include all of the following:</p>

	<ul style="list-style-type: none"> <li>• Non-closed loans with Cardinal Financial</li> <li>• loans that are closed and currently serviced by Cardinal Financial, and</li> <li>• loans that were closed with Cardinal Financial but the servicing rights have been sold to another lender within the most recent 24 months</li> </ul>
Minimum/Maximum Loan Amount	<ul style="list-style-type: none"> <li>• \$50,000–\$2.0M <ul style="list-style-type: none"> <li>◦ Loan amounts from \$1,000,001 to \$2,000,000 eligible with restrictions, refer to product snapshots</li> </ul> </li> <li>• Exceptions may be granted through the loan review process</li> </ul>
Mortgage Credit Certificates (MCCs)	Eligible, once provider is approved by Cardinal Financial; refer to the <a href="#">Community Lending Programs and Products Procedure</a> document for details
Mortgage Only Credit	<ul style="list-style-type: none"> <li>• Permissible with VA Interest Rate Reduction Refinance only</li> </ul>
No Score/Non-Traditional Credit	Ineligible for loans locked on or after March 27, 2020
Rental Income Non-Subject	<p>Other Rental Properties Owned</p> <ul style="list-style-type: none"> <li>• Two year history of receipt of rental income reflected on tax returns is required.</li> <li>• When there is a limited or no history of receipt of rental income, a lease agreement may not be used to offset the property PITI</li> </ul> <p>Departure Residence</p> <ul style="list-style-type: none"> <li>• Lease agreement is required</li> </ul>
Tax Transcripts	Executed personal and business 4506-T required at application and again at closing. Personal Tax Transcripts required prior to final approval for all self-employed borrowers, borrowers using non taxable income for qualification, and those with multiple financed properties.
Temporary Boarder Income	If the subject transaction is a Purchase, a letter from the current boarder verifying they will be moving with the veteran and residing in the new property must be provided

USDA	
Topic	Overlay Restriction
Business Debt in Borrower's Name	<p>In order to exclude a business debt reported on the borrower's personal credit report, the following must be provided:</p> <ul style="list-style-type: none"> <li>• Documentation of business payment liability for no less than 12 months preceding the Estimated Funding Date using canceled checks or bank statements from the business account, evidence payment was cashed or debited from the business bank account for 12 months, or evidence the payment was transferred into a third-party money transfer application account owned by the business for 12 months.</li> </ul>
Credit Score	Minimum score - 580



Employment	<p>For borrowers who have recently started employment with a new employer and have been on the new job less than 6 months from the TRID application date, the below requirements apply. In addition to GUS requirements, the following must be provided:</p> <ul style="list-style-type: none"> <li>● A Standard Verification of Employment (VOE) with income from an acceptable third-party employment verification vendor such as TheWorkNumber, or</li> <li>● Documentation reflecting the borrower has enrolled in direct deposit with the new employer and evidence to show the receipt and regular deposit of the net pay from the paystubs, or</li> <li>● If the borrower has not enrolled in direct deposit with the new employer: <ul style="list-style-type: none"> <li>○ Provide documentation from the employer showing payroll dates, and</li> <li>○ Provide copies of paystubs for six months, and</li> <li>○ Provide actual bank statements for the 6 month time period to show the receipt and regular deposit of the net pay from the pay stubs. Deposit dates must coincide with payroll dates as documented above</li> </ul> </li> </ul> <p>Time Employed by Family</p> <ul style="list-style-type: none"> <li>● Borrower must be employed by family for a minimum of six months; a loan exception is required for borrowers employed by family less than six months</li> </ul> <p>Borrower Relocating with the Same Employer</p> <ul style="list-style-type: none"> <li>● Verification from the employer must be provided to support the borrower will remain employed in the same capacity without a change to income or pay structure</li> <li>● The employer must confirm the location of the new place of employment and address any interruption to employment, if applicable</li> </ul>
Homeowner's Insurance Coverage	Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable.
Ineligible Property Types	<ul style="list-style-type: none"> <li>● Leaseholds</li> <li>● Cooperatives</li> <li>● Land Contracts</li> <li>● On-frame modular construction</li> <li>● Properties with more than one unit where one or more of the units is a manufactured home</li> <li>● Hawaiian properties in Lava Zones 1 and 2</li> <li>● Properties located in the Department of Hawaiian Home Lands Leasehold (DHHL)</li> <li>● Community Land Trusts</li> <li>● Mixed-use properties with less than 51% of entire building square footage designated for residential use</li> <li>● Lot size over 40 acres in the state of Montana</li> </ul>
Manual Underwriting	Not eligible for manufactured homes unless existing construction - refer to Product Snapshot
Manufactured Homes	Manufactured homes that have not been detitled or had their title surrendered prior to closing require an approval through the Loan Review Process. For details on the procedure for requesting a loan review, please refer to <a href="#">Requesting a Loan Review</a>
Maximum Exposure	<p>6 units or \$4 million in mortgage debt originally financed by Cardinal Financial.</p> <p>The maximum number of loans and aggregate loan amount calculations include all of the following:</p> <ul style="list-style-type: none"> <li>● Non-closed loans with Cardinal Financial</li> <li>● loans that are closed and currently serviced by Cardinal Financial, and</li> </ul>

	<ul style="list-style-type: none"> <li>loans that were closed with Cardinal Financial but the servicing rights have been sold to another lender within the most recent 24 months</li> </ul>
Minimum Loan Amount	\$50,000 Exceptions may be granted through the loan review process
Mortgage Credit Certificate (MCCs)	Eligible, once provider is approved by Cardinal Financial.
Mortgage Only Credit	Streamline eligible only based on product description and requirements
Temporary Buydown	Permitted on Purchase Transactions only



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