

Tier 2 Servicer DTI Range & Minimum Payment Reduction Threshold

SERVICER	DTI RANGE	Payment Reduction Threshold*
Bank of America	25%-42%	10%
Wells Fargo	25%-42%	10%
Chase	25%-42%	10%
Ocwen	10%-55%	0%
OneWest	10%-55%	0%
Citi	10%-42%	0%
SPS	10%-55%	0%
Nationstar	10%-55%	0%
PNC/National City	10%-55%	0%
Carrington	25%-42%	0%
US Bank	10%-55%	0%
Green Tree	10%-55%	0%
SLS	10%-55%	0%
Bank United	10%-55%	0%
Bayview	10%-55%	0%
Penny Mac	10%-42%	0%

*Subject to investor guidelines.