

**PrimeGen Non-QM Product Matrix: Alternative Documentation**

Effective 3.23.2023

Maximum LTV/CLTVs		Alt Doc - Bank Statements and 1099 - Primary Residence		
Credit Score	Loan Amount	Purchase / Rate & Term	Debt Consolidation	Cash-Out Refinance
760 +	≤1,500,000	90	80	80
	1,500,001 – 2,000,000	90   85	80	80
	2,000,001 – 2,500,000	80	75	75
	2,500,001 – 3,000,000	80	75	70
	3,000,001 – 3,500,000	75	70	70
740 - 759	≤1,500,000	90	80	80
	1,500,001 – 2,000,000	90   85	80	80
	2,000,001 – 2,500,000	80	75	75
	2,500,001 – 3,000,000	80	75	70
	3,000,001 – 3,500,000	75	70	70
720 - 739	≤1,500,000	85	80	75
	1,500,001 – 2,000,000	80	80	75
	2,000,001 – 2,500,000	80	75	75
	2,500,001 – 3,000,000	80	75	70
	3,000,001 – 3,500,000	75	70	70
700 - 719	≤1,500,000	85	80	75
	1,500,001 – 2,000,000	80	75	75
	2,000,001 – 2,500,000	80	75	70
	2,500,001 – 3,000,000	75	70	70
	3,000,001 – 3,500,000	75	70	70
680 - 699	≤1,500,000	80	75	75
	1,500,001 – 2,000,000	80	75	75
	2,000,001 – 2,500,000	75	70	70
	2,500,001 – 3,000,000	70	65	65
660 - 679	≤1,000,000	80	75	75
	1,000,001 – 1,500,000	75	70	70
	1,500,001 – 2,500,000	70	65	65
640 - 659	≤1,000,000	75	70	70
	1,000,001 – 1,500,000	75	70	65
	1,500,001 – 2,000,000	70	65	60
Credit Score	Occupancy Restrictions - 2 <sup>nd</sup> Home		Occupancy Restrictions - Investment (Business Purpose)	
760 +	Lessor of LTV in Matrix Above or		Lessor of LTV in Matrix Above or	
	Purchase or R/T Refi	85	Purchase or R/T Refi	85
	Cash Out	80	Cash Out	80
640 - 759	Reduce OO LTV by 5%		Reduce OO LTV by 5%	
	Purchase or R/T Refi	Maximum 80	Purchase or R/T Refi	Maximum 80
	Cash Out	Reduce OO by 5%	Cash Out	Reduce OO by 5%
Housing History and Housing Event Seasoning Restrictions				
Housing History	0x30x12	2x30x12	0x60x12	0x90x12 (OO Only)
BK/FC/SS/DIL/Mod Ch 13 use filing or dismissal date	≥ 48 Months	≥ 36 Months	≥ 24 Months	≥ 48 Months
Maximum LTV/CLTV	90	85	75	65
Max LTV Cash Out	70	75	70	Not Applicable
Maximum Loan Amount	3,500,000	3,000,000	2,000,000	2,000,000

## PrimeGen Credit Matrix - Alternative Income Documentation

General Requirements	
<b>Product Types</b>	<input type="checkbox"/> 40-Year Fixed, 30-Year Fixed, 15-Yr Fixed, 40-yr Fixed I/O
<b>Interest Only</b>	<input type="checkbox"/> Min Credit Score: 680 <input type="checkbox"/> Max LTV: 85% <input type="checkbox"/> 120 Month I/O Period                      • Qualify with Fully Amortized Pymt
<b>Loan Amounts</b>	<input type="checkbox"/> Min: 125,000 <input type="checkbox"/> 125,000 - \$149,999 Reduce Maximum LTV by 5% <input type="checkbox"/> Max: 3,500,000
<b>Occupancy</b>	Primary, Second Home, Investment
<b>Loan Purpose</b>	Purchase, Rate/Term, Debt Consolidation and Cash Out (Purchase money flips not allowed - seller must be on title for 180 days)
<b>Cash Out</b>	<input type="checkbox"/> Minimum of 6 (six) months seasoning from most recent transaction <input type="checkbox"/> If LTV ≤ 60% - Unlimited Cash-in-Hand <input type="checkbox"/> If LTV > 60% - Maximum \$750K or unlimited with 18 Months Reserves exclusive of cash back <input type="checkbox"/> Condos - Maximum 75% LTV
<b>Debt Consolidation</b>	<input type="checkbox"/> Primary Resident Only <input type="checkbox"/> Non Occupant Co-Borrower Not Allowed <input type="checkbox"/> Maximum \$5K Cash-in-Hand <input type="checkbox"/> Total debt savings 10% or greater; Must Recoup CC < 60 Months <input type="checkbox"/> Max Consumer Debt 0x60x6 <input type="checkbox"/> Min 3 Mos Reserves - no add'l reserves required for other loan features <input type="checkbox"/> If LTV > 80%: OO SFR Only, Maximum 43% DTI, Max Loan Amount \$1.5M, Max non-MTG debt paid \$250K
<b>2-1 Temporary Buydown Purchase Option</b>	<input type="checkbox"/> Min Credit Score: 680 <input type="checkbox"/> O/O and N/O/O <input type="checkbox"/> Qualify at Full Payment <input type="checkbox"/> Max LTV: 80% <input type="checkbox"/> 30-Year Fixed Rate Only <input type="checkbox"/> Seller or Builder Funded Only <input type="checkbox"/> Max DTI: 43% <input type="checkbox"/> FN and ITIN Not Eligible <input type="checkbox"/> See Guidelines for Interested Party Contributions
<b>Appraisals</b>	<input type="checkbox"/> FNMA Form 1004, 1025, 1073 with interior/exterior inspection <input type="checkbox"/> 2nd Full Appraisal Required for loans > \$2,000,000 <input type="checkbox"/> Appraisal Review Product to be ordered on all loans with an SSR over 2.5 with the exception of those with a full second appraisal.
<b>Property Type</b>	<input type="checkbox"/> Single Family, Attached, Detached, Condominiums, 2-4 Unit <input type="checkbox"/> Condotels
<b>Condo/Units LTV</b>	<input type="checkbox"/> Warrantable Max 85% LTV <input type="checkbox"/> Non-Warrantable 85% Max LTV <input type="checkbox"/> 2-4 Units Max 80% LTV
<b>Condotel</b>	<u>NOO Purchase or Rate/Term LTV:</u> <input type="checkbox"/> Maximum Loan Amount: \$750K <input type="checkbox"/> Minimum 400 Square Feet <input type="checkbox"/> 700+ Max 75%; 680-699 Max 70% <input type="checkbox"/> Maximum Cash Out: \$250K <input type="checkbox"/> Must have a kitchen and 1 full separate bedroom <u>NOO Cash-Out LTV:</u> <input type="checkbox"/> If Free & Clear: Max 50% LTV <input type="checkbox"/> Must be in a resort area or affiliated with a national hotel chain <input type="checkbox"/> 700+ Max 65%; 680-699 Max 60% <input type="checkbox"/> 6 Months Reserves Required
<b>Declining Markets</b>	<input type="checkbox"/> Declining markets, as identified by the appraiser, require a 5% LTV reduction off Matrix Max LTV
<b>Rural Property</b>	<input type="checkbox"/> Rural properties (as defined in the Guides) permitted up to 80% LTV; Max 20 acres
Income Guidelines	
<b>Personal Bank Statements</b>	<input type="checkbox"/> 24 or 12-months of Personal and 2-months of business bank statements <input type="checkbox"/> Qualifying income is determined by the total eligible deposits from the 24 or 12-months of personal statements divided by the number of statements. <input type="checkbox"/> The business bank statements must reflect business activity and transfers to the personal account. <input type="checkbox"/> Evidence within 30-days of the Note date that the business is active and operating with a minimum 2-year operating history (see below for options with a minimum of one year self-employment)
<b>Business Bank Statements</b>	<input type="checkbox"/> 24 or 12-months of business bank statements. Qualifying income is determined by ONE of the following analysis methods: <input type="checkbox"/> Fixed Expense Ratio (50%); OR <input type="checkbox"/> Expense ratio provided by a 3rd party (CPA or EA) min ratio of 10%; OR <input type="checkbox"/> 3rd party P&L Stmt (CPA or EA) <input type="checkbox"/> Evidence within 30-days of the Note date that the business is active and operating with a minimum 2-year operating history (see below for options with a minimum of one year self-employment)
<b>1099</b>	<input type="checkbox"/> 2-Years or 1-Year 1099 • Fixed Expense Ratio of 10% • > 85% LTV up to \$1.5M                      • YTD Documentation to support continued receipt of income from same source

PrimeGen Credit Matrix - Alternative Income Documentation

Income Guidelines (Continued)	
P&L and 2 Mos Bank Statements	<ul style="list-style-type: none"> <li>• 24 or 12-month P&amp;L, prepared by CPA or EA or PTIN licensed Tax Preparer</li> <li>• Minimum of 2-months business bank statements</li> <li>• Evidence within 30-days of the Note date that the business is active and operating with a minimum 2-year operating history (see below for options with a minimum of one year self-employment)</li> <li>• Minimum 760 score required for &gt; 85% LTV to Max \$1.5M</li> </ul>
P&L Only	<input type="checkbox"/> 700 Minimum Credit Score <input type="checkbox"/> Maximum Loan Amount: \$1.5M <input type="checkbox"/> Max LTV 80% Owner Occupied; 75% NOO and 2nd Home <input type="checkbox"/> 24 or 12 month P&L; prepared by CPA or EA. CPA must also attest to having prepared the borrower's most recent tax returns. <input type="checkbox"/> Evidence within 30-days of the Note date that the business is active and operating with a minimum 2-year operating history <input type="checkbox"/> Not permitted with Express or for licensed professionals with a business in existence for one year
Asset Utilization	<input type="checkbox"/> Eligible assets divided by 60 to determine a monthly income stream; or if DTI is 60% or less without using assets for income, divide eligible assets by 36 months to determine qualifying income. <input type="checkbox"/> Purchase/Rate and Term; follow LTV limits on matrix for owner occupied; reduce 10% for NOO and 5% for second home <input type="checkbox"/> Cash Out; follow LTV limits on matrix for owner occupied; reduce 10% for NOO and 5% for second home <input type="checkbox"/> Maximum loan amount \$3,000,000
One-Year Self Employment option for licensed professionals	<input type="checkbox"/> Self-employed licensed professionals considered from a business in existence less than two (2) years but greater than one (1) year provided the borrower has at least two (2) years documented experience in the same profession, or evidence of formal education in a related field. <input type="checkbox"/> 700 Minimum Credit Score <input type="checkbox"/> Max LTV 80% Owner Occupied; 75% NOO and 2nd Home <input type="checkbox"/> Not permitted with Express <input type="checkbox"/> Not available for P&L only documentation type
Underwriting Guidelines	
Credit Score	<input type="checkbox"/> Middle of 3 scores or lower of 2 for Primary Income- Earner. <input type="checkbox"/> Additional borrowers must have a minimum score of 540.
Tradelines	<input type="checkbox"/> Primary wage earner has 3 scores; <u>or</u> 2 open and reporting 24-mos; <u>or</u> 3 open and reporting 12-mos; <u>or</u> 24-mos mortgage rating reporting on credit <input type="checkbox"/> NOTE: ITINs must follow trade requirements in ITIN section of guide
DTI	<input type="checkbox"/> Max 50% <input type="checkbox"/> 40-Year Fixed Must Qualify as a 30-Year at 55% DTI or less
Residual Income	<input type="checkbox"/> OO and 2nd Homes Only <input type="checkbox"/> Gross Monthly Income Less Total Monthly Obligations <input type="checkbox"/> \$2500 plus \$250 for 1st dependent and \$125 for each add'l dependent
Assets	<input type="checkbox"/> 30-Day Asset Verification Required <input type="checkbox"/> Deposits > 50% of gross income must be sourced and seasoned on purchases
Reserves	LTVs > 85: • 760 Score & Loan Amt <= \$1.5M: 6 months PITIA      • 760 Score & Loan Amt > \$1.5M: 12 months PITIA • 12 or 24 Months Bank Statements Only: > \$1.5M to \$2.0M & 740+ Score: 12 months PITIA LTVs <= 85%: • Loan Amount <= \$1.5M: 6 months PITIA      • Loan Amount > \$1.5M: 9 months PITIA • Loan Amount > 2.5M: 12 months      • Debt Consolidation: 3 months      * Cash out may be used to satisfy requirement
Gift Funds	<input type="checkbox"/> Gift funds permitted provided borrower meets minimum contribution: 5% primary residence; 10% second home/investment <input type="checkbox"/> Gift funds not permitted to be used towards reserves
FTHB	<input type="checkbox"/> First-Time Homebuyers permitted to a maximum loan size of \$1.5m on O/O and 2nd Homes
Document Age	<input type="checkbox"/> 90-Days
Prepayment Penalty (PPP) - Investment Property Only	<input type="checkbox"/> PPP periods up to 5-Years eligible, see rate sheet <input type="checkbox"/> PPP not allowed in AK, DE, KS, MI, MN, NM, OH, and RI <input type="checkbox"/> PPP not allowed on loans vested to individuals in MD and NJ <input type="checkbox"/> IL, Cook County. Permitted when vested in an entity and rate is < 8% AND loan amount > \$250K. All other counties permitted when vested in an entity and rate is < 8%. <input type="checkbox"/> PA: Allowed regardless of loan size when closing in the name of an entity/LLC. When closing in the borrower's name: Penalties not allowed on loan amounts less than \$301,022 <input type="checkbox"/> MS: Only declining prepayment penalty structures allowed

## PrimeGen Credit Matrix - Alternative Income Documentation

PrimeGen Express Alternative Documentation Underwriting Guidelines				
<b>Method</b>	<input type="checkbox"/> DU Approve Eligible and Approve/Ineligible		<input type="checkbox"/> Ineligibility only due to loan size or feature, such as IO	
<b>Credit</b>	<input type="checkbox"/> Follow AUS with the exception of housing history must be 0x30x12 and no extenuating circumstances for BK/Housing event			
<b>Income</b>	<input type="checkbox"/> Follow program documentation requirements		<input type="checkbox"/> Follow program DTI restrictions	
	<input type="checkbox"/> Not permitted with P&L Only or for One Year Self-Employed licensed professionals			
<b>Residual Income</b>	<input type="checkbox"/> OO and 2nd Homes Only	<input type="checkbox"/> Gross Monthly Income Less Total Monthly Obligations	<input type="checkbox"/> \$2500 plus \$250 for 1st dependent and \$125 for each add'l dependent	
<b>Reserves</b>	LTVs > 85%: • 760 Score & Loan Amt <= \$1.5M: 6 months PITIA • 760 Score & Loan Amt > \$1.5M: 12 months PITIA • 12 or 24 Months Bank Statements Only: > \$1.5M to \$2.0M & 740+ Score: 12 months PITIA LTVs <= 85%: • Loan Amount <= \$1.5M: 6 months PITIA • Loan Amount > \$1.5M: 9 months PITIA • Loan Amount > 2.5M: 12 months Consolidation: 3 Months   Cash out may be used to satisfy requirement			
<b>Appraisals/Property</b>	<input type="checkbox"/> Appraisal Waiver not Allowed	<input type="checkbox"/> Reduced Condo Review not Allowed	<input type="checkbox"/> 2 appraisals required for loan amounts > \$2,000,000	
<b>FTHB</b>	<input type="checkbox"/> First-Time Homebuyers permitted to a maximum loan size of \$1.5m on O/O and 2nd Homes			
<b>Document Age</b>	<input type="checkbox"/> 90-Days			
Alternative Documentation ITIN				
Credit Score	Purchase/RT Refi OO	Cash Out OO	Purchase/RT Refi 2nd Home/NOO	Cash Out 2nd Home/NOO
<b>720+</b>	80	75	75	70
<b>700 - 719</b>	80	70	75	70
<b>660 - 699</b>	75	70	70	65
<b>Max Loan Size</b>	1,500,000	1,250,000	1,250,000	1,250,000
<b>ITIN Requirements</b>	<input type="checkbox"/> Minimum loan amount \$150,000 <input type="checkbox"/> Max 43% DTI <input type="checkbox"/> Express guidelines not available <input type="checkbox"/> 12 or 24 Mo Doc Types Available <input type="checkbox"/> Reserves: 6 mos seasoned 60 days <input type="checkbox"/> Gift funds allowed w/10% own funds			
	<input type="checkbox"/> Cash out on a free and clear property = lesser of max LTV 60% or \$500K cash out <input type="checkbox"/> Non-Traditional Credit permitted with LTV of 80% or less (see guides for details) <input type="checkbox"/> All gift permitted with LTV 75% or less on OO loans <input type="checkbox"/> ITIN must be valid. If expires within 6 mos, provide W7 filed with the IRS <input type="checkbox"/> All property types above permitted however condos must be warrantable			



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## PrimeGen Credit Matrix - Alternative Income Documentation

Product Description	Product Code
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement	PG30BS24
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement Investment Property	PG30BS24INV
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	PG30BS24INVNPP
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	PG30BS24INVDPP
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement 2-1 Buydown	PG30BS24BD21
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement Investment Property 2-1 Buydown	PG30BS24INVD21
PrimeGen 30-Year Fixed Rate 24 Mo Bank Stmt Investment Property 2-1 Buydown No PPP	PG30BS24INVD21NPP
PrimeGen 30-Year Fixed Rate 24 Mo Bank Stmt Investment Property 2-1 Buydown Declining PPP	PG30BS24INVD21DPP
PrimeGen 15-Year Fixed Rate 24 Month Bank Statement	PG15BS24
PrimeGen 15-Year Fixed Rate 24 Month Bank Statement Investment Property	PG15BS24INV
PrimeGen 15-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	PG15BS24INVNPP
PrimeGen 15-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	PG15BS24INVDPP
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement	PG40BS24
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Investment Property	PG40BS24INV
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	PG40BS24INVNPP
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	PG40BS24INVDPP
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Interest Only	PG40BS24IO
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Investment Property Interest Only	PG40BS24INVIO
PrimeGen 40-Year Fixed Rate 24 Mo Bank Stmt Investment Property Interest Only No PPP	PG40BS24INVIONPP
PrimeGen 40-Year Fixed Rate 24 Mo Bank Stmt Investment Property Interest Only Declining PPP	PG40BS24INVIODPP
PrimeGen 30-Year Fixed Rate 24 Month Bank Statement Express	PG30BS24X

PrimeGen 15-Year Fixed Rate 24 Month Bank Statement Express	PG15BS24X
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Express	PG40BS24X
PrimeGen 40-Year Fixed Rate 24 Month Bank Statement Interest Only Express	PG40BS24IOX
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement	PG30BS12
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement Investment Property	PG30BS12INV
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	PG30BS12INVNPP
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	PG30BS12INVDPP
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement 2-1 Buydown	PG30BS12BD21
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement Investment Property 2-1 Buydown	PG30BS12INVB21
PrimeGen 30-Year Fixed Rate 12 Mo Bank Stmt Investment Property 2-1 Buydown No PPP	PG30BS12INVB21NPP
PrimeGen 30-Year Fixed Rate 12 Mo Bank Stmt Investment Property 2-1 Buydown Declining PPP	PG30BS12INVB21DPP
PrimeGen 15-Year Fixed Rate 12 Month Bank Statement	PG15BS12
PrimeGen 15-Year Fixed Rate 12 Month Bank Statement Investment Property	PG15BS12INV
PrimeGen 15-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	PG15BS12INVNPP
PrimeGen 15-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	PG15BS12INVDPP
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement	PG40BS12
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Investment Property	PG40BS12INV
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	PG40BS12INVNPP
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	PG40BS12INVDPP
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Interest Only	PG40BS12IO
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Investment Property Interest Only	PG40BS12INVIO
PrimeGen 40-Year Fixed Rate 12 Mo Bank Stmt Investment Property Interest Only No PPP	PG40BS12INVIONPP
PrimeGen 40-Year Fixed Rate 12 Mo Bank Stmt Investment Property Interest Only Declining PPP	PG40BS12INVIODPP
PrimeGen 30-Year Fixed Rate 12 Month Bank Statement Express	PG30BS12X
PrimeGen 15-Year Fixed Rate 12 Month Bank Statement Express	PG15BS12X
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Express	PG40BS12X
PrimeGen 40-Year Fixed Rate 12 Month Bank Statement Interest Only Express	PG40BS12IOX
PrimeGen 30-Year Fixed Rate 1099	PG301099
PrimeGen 30-Year Fixed Rate 1099 Investment Property	PG301099INV
PrimeGen 30-Year Fixed Rate 1099 Investment Property No PPP	PG301099INVNPP
PrimeGen 30-Year Fixed Rate 1099 Investment Property Declining PPP	PG301099INVDPP
PrimeGen 30-Year Fixed Rate 1099 2-1 Buydown	PG301099BD21
PrimeGen 30-Year Fixed Rate 1099 Investment Property 2-1 Buydown	PG301099INVB21
PrimeGen 30-Year Fixed Rate 1099 Investment Property 2-1 Buydown No PPP	PG301099INVB21NPP
PrimeGen 30-Year Fixed Rate 1099 Investment Property 2-1 Buydown Declining PPP	PG301099INVB21DPP
PrimeGen 15-Year Fixed Rate 1099	PG151099



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## PrimeGen Credit Matrix - Alternative Income Documentation

Product Description	Product Code
PrimeGen 15-Year Fixed Rate 1099 Investment Property	PG151099INV
PrimeGen 15-Year Fixed Rate 1099 Investment Property No PPP	PG151099INVNPP
PrimeGen 15-Year Fixed Rate 1099 Investment Property Declining PPP	PG151099INVDPP
PrimeGen 40-Year Fixed Rate 1099	PG401099
PrimeGen 40-Year Fixed Rate 1099 Investment Property	PG401099INV
PrimeGen 40-Year Fixed Rate 1099 Investment Property No PPP	PG401099INVNPP
PrimeGen 40-Year Fixed Rate 1099 Investment Property Declining PPP	PG401099INVDPP
PrimeGen 40-Year Fixed Rate 1099 Interest Only	PG401099IO
PrimeGen 40-Year Fixed Rate 1099 Investment Property Interest Only	PG401099INVIO
PrimeGen 40-Year Fixed Rate 1099 Investment Property Interest Only No PPP	PG401099INVIONPP
PrimeGen 40-Year Fixed Rate 1099 Investment Property Interest Only Declining PPP	PG401099INVIODPP
PrimeGen 30-Year Fixed Rate 1099 Express	PG301099X
PrimeGen 15-Year Fixed Rate 1099 Express	PG151099X
PrimeGen 40-Year Fixed Rate 1099 Express	PG401099X
PrimeGen 40-Year Fixed Rate 1099 Interest Only Express	PG401099IOX
PrimeGen 30-Year Fixed Rate P&L Plus	PG30PLP
PrimeGen 30-Year Fixed Rate P&L Plus Investment Property	PG30PLPINV
PrimeGen 30-Year Fixed Rate P&L Plus Investment Property No PPP	PG30PLPINVNPP
PrimeGen 30-Year Fixed Rate P&L Plus Investment Property Declining PPP	PG30PLPINVDPP
PrimeGen 30-Year Fixed Rate P&L Plus 2-1 Buydown	PG30PLPBD21
PrimeGen 30-Year Fixed Rate P&L Plus Investment Property 2-1 Buydown	PG30PLPINVB21
PrimeGen 30-Year Fixed Rate P&L Plus Investment Property 2-1 Buydown No PPP	PG30PLPINVB21NPP

PrimeGen 30-Year Fixed Rate P&L Plus Investment Property 2-1 Buydown Declining PPP	PG30PLPINVBD21DPP
PrimeGen 15-Year Fixed Rate P&L Plus	PG15PLP
PrimeGen 15-Year Fixed Rate P&L Plus Investment Property	PG15PLPINV
PrimeGen 15-Year Fixed Rate P&L Plus Investment Property No PPP	PG15PLPINVNPP
PrimeGen 15-Year Fixed Rate P&L Plus Investment Property Declining PPP	PG15PLPINVDPP
PrimeGen 40-Year Fixed Rate P&L Plus	PG40PLP
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property	PG40PLPINV
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property No PPP	PG40PLPINVNPP
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property Declining PPP	PG40PLPINVDPP
PrimeGen 40-Year Fixed Rate P&L Plus Interest Only	PG40PLPIO
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property Interest Only	PG40PLPINVIO
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property Interest Only No PPP	PG40PLPINVIONPP
PrimeGen 40-Year Fixed Rate P&L Plus Investment Property Interest Only Declining PPP	PG40PLPINVIODPP
PrimeGen 30-Year Fixed Rate P&L Plus Express	PG30PLPX
PrimeGen 15-Year Fixed Rate P&L Plus Express	PG15PLPX
PrimeGen 40-Year Fixed Rate P&L Plus Express	PG40PLPX
PrimeGen 40-Year Fixed Rate P&L Plus Interest Only Express	PG40PLPIOX
PrimeGen 30-Year Fixed Rate P&L Plus	PG30PL
PrimeGen 30-Year Fixed Rate P&L Plus 2-1 Buydown	PG30PLBD21
PrimeGen 15-Year Fixed Rate P&L	PG15PL
PrimeGen 40-Year Fixed Rate P&L	PG40PL
PrimeGen 40-Year Fixed Rate P&L Plus Interest Only	PG40PLIO
PrimeGen 30-Year Fixed Rate Asset Depletion	PG30AD
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property	PG30ADINV
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property No PPP	PG30ADINVNPP
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property Declining PPP	PG30ADINVDPP
PrimeGen 30-Year Fixed Rate Asset Depletion 2-1 Buydown	PG30ADBD21
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property 2-1 Buydown	PG30ADINVBD21
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property 2-1 Buydown No PPP	PG30ADINVBD21NPP
PrimeGen 30-Year Fixed Rate Asset Depletion Investment Property 2-1 Buydown Declining PPP	PG30ADINVBD21DPP
PrimeGen 15-Year Fixed Rate Asset Depletion	PG15AD
PrimeGen 15-Year Fixed Rate Asset Depletion Investment Property	PG15ADINV
PrimeGen 15-Year Fixed Rate Asset Depletion Investment Property No PPP	PG15ADINVNPP
PrimeGen 15-Year Fixed Rate Asset Depletion Investment Property Declining PPP	PG15ADINVDPP
PrimeGen 40-Year Fixed Rate Asset Depletion	PG40AD
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property	PG40ADINV



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Product Description	Product Code
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property No PPP	PG40ADINVNPP
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property Declining PPP	PG40ADINVDPP
PrimeGen 40-Year Fixed Rate Asset Depletion Interest Only	PG40ADIO
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property Interest Only	PG40ADINVIO
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property Interest Only No PPP	PG40ADINVIONPP
PrimeGen 40-Year Fixed Rate Asset Depletion Investment Property Interest Only Declining PPP	PG40ADINVIODPP
PrimeGen 40-Year Fixed Rate Asset Depletion Express	PG40ADX
PrimeGen 40-Year Fixed Rate Asset Depletion Interest Only Express	PG40ADIOX
PrimeGen 30-Year Fixed Rate 12 Month Self Employed	PG30BS12SE
PrimeGen 30-Year Fixed Rate 12 Month Self Employed Investment Property	PG30BS12SEINV
PrimeGen 30-Year Fixed Rate 12 Month Self Employed Investment Property No PPP	PG30BS12SEINVNPP
PrimeGen 30-Year Fixed Rate 12 Month Self Employed Investment Property Declining PPP	PG30BS12SEINVDPP
PrimeGen 30-Year Fixed Rate 12 Month Self Employed 2-1 Buydown	PG30BS12SEBD21
PrimeGen 30-Year Fixed Rate 12 Month Self Employed Investment Property 2-1 Buydown	PG30BS12SEINVBD21
PrimeGen 30-Year Fixed Rate 12 Mo Self Employed Investment Property 2-1 Buydown No PPP	PG30BS12SEINVBD21NPP
PrimeGen 30-Year Fixed Rate 12 Mo Self Employed Investment Property 2-1 Buydown Declining PPP	PG30BS12SEINVBD21DPP
PrimeGen 15-Year Fixed Rate 12 Month Self Employed	PG15BS12SE
PrimeGen 15-Year Fixed Rate 12 Month Self Employed Investment Property	PG15BS12SEINV
PrimeGen 15-Year Fixed Rate 12 Month Self Employed Investment Property No PPP	PG15BS12SEINVNPP
PrimeGen 15-Year Fixed Rate 12 Month Self Employed Investment Property Declining PPP	PG15BS12SEINVDPP
PrimeGen 40-Year Fixed Rate 12 Month Self Employed	PG40BS12SE
PrimeGen 40-Year Fixed Rate 12 Month Self Employed Investment Property	PG40BS12SEINV

PrimeGen 40-Year Fixed Rate 12 Month Self Employed Investment Property No PPP	PG40BS12SEINVNPP
PrimeGen 40-Year Fixed Rate 12 Month Self Employed Investment Property Declining PPP	PG40BS12SEINVDPP
PrimeGen 40-Year Fixed Rate 12 Month Self Employed Interest Only	PG40BS12SEIO
PrimeGen 40-Year Fixed Rate 12 Month Self Employed Investment Property Interest Only	PG40BS12SEINVIO
PrimeGen 40-Year Fixed Rate 12 Mo Self Employed Investment Property Interest Only No PPP	PG40BS12SEINVIONPP
PrimeGen 40-Year Fixed Rate 12 Mo Self Employed Investment Property Interest Only Declining PPP	PG40BS12SEINVIODPP
ITIN 30-Year Fixed Rate 24 Month Bank Statement	I30BS24
ITIN 30-Year Fixed Rate 24 Month Bank Statement Investment Property	I30BS24INV
ITIN 30-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	I30BS24INVNPP
ITIN 30-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	I30BS24INVDPP
ITIN 15-Year Fixed Rate 24 Month Bank Statement	I15BS24
ITIN 15-Year Fixed Rate 24 Month Bank Statement Investment Property	I15BS24INV
ITIN 15-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	I15BS24INVNPP
ITIN 15-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	I15BS24INVDPP
ITIN 40-Year Fixed Rate 24 Month Bank Statement	I40BS24
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property	I40BS24INV
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property No PPP	I40BS24INV
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property Declining PPP	I40BS24INV
ITIN 40-Year Fixed Rate 24 Month Bank Statement Interest Only	I40BS24IO
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property Interest Only	I40BS24INVIO
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property Interest Only No PPP	I40BS24INVIO
ITIN 40-Year Fixed Rate 24 Month Bank Statement Investment Property Interest Only Declining PPP	I40BS24INVIO
ITIN 30-Year Fixed Rate 12 Month Bank Statement	I30BS12
ITIN 30-Year Fixed Rate 12 Month Bank Statement Investment Property	I30BS12INV
ITIN 30-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	I30BS12INVNPP
ITIN 30-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	I30BS12INVDPP
ITIN 15-Year Fixed Rate 12 Month Bank Statement	I15BS12
ITIN 15-Year Fixed Rate 12 Month Bank Statement Investment Property	I15BS12INV
ITIN 15-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	I15BS12INVNPP
ITIN 15-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	I15BS12INVDPP
ITIN 40-Year Fixed Rate 12 Month Bank Statement	I40BS12
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property	I40BS12INV
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property No PPP	I40BS12INV
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property Declining PPP	I40BS12INV
ITIN 40-Year Fixed Rate 12 Month Bank Statement Interest Only	I40BS12IO
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property Interest Only	I40BS12INVIO



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Effective 1.24.2023

## PrimeGen Credit Matrix - Alternative Income Documentation

Product Description	Product Code
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property Interest Only No PPP	I40BS12INVIO
ITIN 40-Year Fixed Rate 12 Month Bank Statement Investment Property Interest Only Declining PPP	I40BS12INVIO
ITIN 30-Year Fixed Rate 1099	I301099
ITIN 30-Year Fixed Rate 1099 Investment Property	I301099INV
ITIN 30-Year Fixed Rate 1099 Investment Property No PPP	I301099INVNPP
ITIN 30-Year Fixed Rate 1099 Investment Property Declining PPP	I301099INVDPP
ITIN 15-Year Fixed Rate 1099	I151099
ITIN 15-Year Fixed Rate 1099 Investment Property	I151099INV
ITIN 15-Year Fixed Rate 1099 Investment Property No PPP	I151099INVNPP
ITIN 15-Year Fixed Rate 1099 Investment Property Declining PPP	I151099INVDPP
ITIN 40-Year Fixed Rate 1099	I401099
ITIN 40-Year Fixed Rate 1099 Investment Property	I401099INV
ITIN 40-Year Fixed Rate 1099 Investment Property No PPP	I401099INV
ITIN 40-Year Fixed Rate 1099 Investment Property Declining PPP	I401099INV
ITIN 40-Year Fixed Rate 1099 Interest Only	I401099IO
ITIN 40-Year Fixed Rate 1099 Investment Property Interest Only	I401099INVIO
ITIN 40-Year Fixed Rate 1099 Investment Property Interest Only No PPP	I401099INVIO
ITIN 40-Year Fixed Rate 1099 Investment Property Interest Only Declining PPP	I401099INVIO