

SFR 1 Unit/PUD/Condo         S         1_000_000         80% <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>										
Loan Amount         740+         700+         680+         9           SH 1 Unit/PUD/Condo         5         1,000,000         80%         8	Occupancy	Property <sup>1</sup>		Purchase, Rate/Term Refi						
sFR 1 Unit/PUD/Condo         S 1,500,000         80%		rioperty	-		_				660+	
SR1 Unit/PUD/Condo         \$ 2,000,00         80%         80%         75% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>80% 80%</td>									80% 80%	
s         2,00,000         80%         60%<		SFR 1 Unit/PUD/Condo							65%	
3         3,00,000         80%         80%         80%         80%         80%         80%         80%         80%         80%         80%         80%         80%         80%         60%         60%         60%         60%         60%         60%         60%         60%         60%         60%         60%         60%         60%         60%         80%<	rimany Basidanca									
2 Unit         \$             1.000,000         65% </td <td>rimary Residence</td> <td></td> <td>\$</td> <td></td> <td>80%</td> <td></td> <td></td> <td></td> <td></td>	rimary Residence		\$		80%					
Second Hone         \$ 2.000,000         80%         70%									80%	
Second Home         Sit 1,000,000         80%         80%         80%         70%         70%           Second Home         SitR/PUD/Condo         S         1,000,000         80%         80%         70%         70%           Investment         SFR/PUD/2-4 Unit/Condo         S         1,000,000         80%         80%         70%		2 Unit							65% 60%	
Second Home         SFR/PUD/Condo         \$\$\$1,500,000         80%         80%         70%         70%           Investment         SFR/PUD/2-4 Unit/Condo         \$\$2,500,000         80%         80%         55%           Investment         SFR/PUD/2-4 Unit/Condo         \$\$1,500,000         70%         70%         70%           Second Home         SFR/PUD/2-4 Unit/Condo         \$\$1,500,000         70%         70%         70%           Investment         SFR/PUD/2-4 Unit/Condo         \$\$1,500,000         70%         70%         70%           Secondary Valuation:         CU 2.5, no secondary valuation required   CU 2.5 c         S15MM: 1 apps1 & secondary valuation required   CU 2.5 c         S15MM: 1 apps1 & secondary valuation required   CU 2.5 c           Cash out Proceeds         -         + Higher Priced Mortgage Loan (HPM) allowed, must state and refearin High           Credit Event (Forbearance)         - 6 mos seasoning since end of forbearance - All payments during forbearance and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Mortgage Loan (HPM) allowed, must state and refearing Higher Priced Higher Priced Mortgage Loan (HPM) allowed, must sta									80%	
Second Home     SR/PUD/Condo     \$ 2,000,000     80%     80%     80%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%     65%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%     65%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%     70%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%     70%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     70%     70%     70%     70%       Investment     SFR/PUD/2-4 Unit/Condo     \$ 1,000,000     State Hold									00/0	
second	Second Home	SFR/PUD/Condo								
Investment         S #,000,000         80%           Investment         SFR/PUD/2-4 Unit/Conto         \$ 1,000,000         70%         70%         65%         65%         65%           Loss LTV/CLTV reduction for declining market         10% LTV/CLTV reduction for declining market         10% LTV/CLTV reduction for declining market           Appraisal         Secondary Valuation:         CU \$ 2.5, no secondary valuation required [ ( 20 > 2.5 co \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					80%					
Investment         SFR/PUD/2-4 Unit/Condo         \$             1,000,000          70%          70%          70%          70%          65% <td></td> <td></td> <td></td> <td></td> <td></td> <td>00/0</td> <td></td> <td></td> <td></td>						00/0				
Image: Sign of	lieu vo otvor o ret	CED/DUD/2 Allait/Canda		1,000,000		70%	70%	70%		
Details            Appraisal         Secondary Valuation: CU ≤ 2.5, no secondary valuation required   CU > 2.5 G           Cash out Proceeds         ≤ \$1.5MM: 1 apps! & secondary valuation required   CU > 2.5 G           Cash out Proceeds         ≤ \$1.5MM: \$350,000             Compliance         • Higher Priced Mortgage Loans (HPML) allowed, must of Must be QM, Safe Harbor and Re           Credit Event (BK,SS,FC,DIL)         • Follow DU, event seasoned < 7 yrs requires 0x30x24 rents of MUIple event	Investment	SFR/PUD/2-4 Unit/Condo	\$	1,500,000	65%	65%	65%	65%		
Appraisal         \$1.5MM: 1 apps] & secondary valuation:           Secondary Valuation:         CU \$ 2.5, no secondary valuation required   CU > 2.5 condary valuation:           Cash out Proceeds         \$1.5MM: \$350,000             Compliance         • Must be QM, Safe Harbor and Reveal Higher Priced Mortgage Looss (HPML) allowed, must and Federal Higher           Credit Event (BK,SS,FC,DIL)         • Follow DU, event seasoned < 7 yrs requires 0x30x24 renta of Must be QM, Safe Harbor and Reveal Higher Priced Mortgage Looss (HPML) allowed, must and Federal Higher					<sup>1</sup> 10% LTV/CL	TV reduction fo	or declining m	arket		
Appraisal         Secondary Valuation: CU ≤ 2.5, no secondary valuation required   CU > 2.5 of           Cash out Proceeds         ≤ \$1.5MM: \$350,000             Compliance         • Must be QM, Safe Harbor and Re           Compliance         • Higher Priced Mortgage Loans (HPML) allowed, must           Credit Event (BK,SS,FC,DIL)         • Follow DU, event seasoned < 7 yrs requires 0x30x24 rents		Details								
Appraisal         Secondary Valuation: CU ≤ 2.5, no secondary valuation required   CU > 2.5 of           Cash out Proceeds         < \$1.5MM: \$350,000							< \$1 5MM · 1 a	unnsl & second	ary valuation	
Cash out Proceeds         • Must be QM, Safe Harbor and Re           Compliance         • Higher Priced Mortgage Loans (HPML) allowed, must • State and Federal High           Credit Event (BK,SS,FC,DIL)         • Follow DU, event seasoned < 7 yrs requires 0x30x24 renta • Multiple event           Credit Event (Forbearance)         • 6 mos seasoning since end of forbearance • All payments during forbearance an           Credit Event (Forbearance)         • 6 mos seasoning since end of forbearance • All payments during forbearance an           Credit Tradelines         • 2 scores required • Lowest middle is de           Credit Tradelines         • 0 DI           DTI         Determined by DU u           Eligible Borrowers         US Citizens   Permanent Resident Aliens   Non-Permanent Resi           First Time Homebuyer         • \$1,500,000 max • Primary and Second home only • If lin           Geographic Restrictions         US Territories and Texas refin:           Housing History         Mortgage: 0x30x12,0x61           Income and Employment         • Follow DU, additional documentation may be required • Self Employed:           Interested Party Contributions         Follow           Minimum Loan Amount         S1 above conforn           Referinance - Cash-out         Properties: >10 acres requires 3 comparable sales with similar a           Referinance - Cash-out         Propertise listed for sale 5 6 m	A	Appraisal	Secondary Valuation: $CU \le 2.5$ , no secondary valuation required   $CU > 2.5$ or indete							
Compliance         • Higher Priced Mortgage Loans (HPML) allowed, musi • State and Federal High • State and Federal High • State and Federal High • Follow DU, event seasoned < 7 yrs requires 0x30x24 renta • Multiple event • Multiple event • Multiple event • Multiple event • Multiple event • Multiple event • Oredit Event (Forbearance)         • 6 mos seasoning since end of forbearance • All payments during forbearance an • 2 scores required • Lowest middle is de • Credit Tradelines           Credit Tradelines         • 2 scores required • Lowest middle is de • Credit Tradelines         • 1000000000000000000000000000000000000	Cash	out Proceeds	≤ \$1.5MM: \$350,000   > \$1.5MI							
• State and Federal High         Credit Event (BK,SS,FC,DIL)       • Follow DU, event seasoned < 7 yrs requires 0x30x24 rents	C	ompliance			• Highe					
Credit Event (BK,SS,FC,DIL)         • Follow DU, event seasoned < 7 yrs requires 0x30x24 renta • Multiple event • 6 mos seasoning since end of forbearance • All payments during forbearance an Credit Scores         • 6 mos seasoning since end of forbearance • All payments during forbearance an • 2 scores required • Lowest middle is de Credit Tradelines           Credit Scores         • 2 scores required • Lowest middle is de Credit Tradelines         Follow DI           DTI         Determined by DU u           Eligible Borrowers         US Citizens   Permanent Resident Aliens   Non-Permanent Resi Refer to guidelines for el First Time Homebuyer         • \$1,500,000 max • Primary and Second home only • If liv Geographic Restrictions           Housing History         Mortgage: 0x30x12, 0x6 • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional minimum Loan Amount           Max Financed Properties         Follow Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a Refinance - Cash-out           Refinance - Cash-out         Properties listed for sale ≤ 6 Refinance - Cash-out           Refinance - Delayed Financing         Eligible, property must have been purchased Refinance - Rate/Term           Reserves         PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - \$2.0MM: > 9 mos or NDS		Jinpliance			• Highe		·			
Credit Event (BK,SS,FC,DL)       • Multiple event:         Credit Event (Forbearance)       • 6 mos seasoning since end of forbearance • All payments during forbearance an         Credit Event (Forbearance)       • 6 mos seasoning since end of forbearance • All payments during forbearance an         Credit Event (Forbearance)       • 6 mos seasoning since end of forbearance • All payments during forbearance an         Credit Tradelines       • 2 scores required • Lowest middle is de         Credit Tradelines       • 2 scores required • Lowest middle is de         DTI       Determined by DU u         Eligible Borrowers       US Citizens   Permanent Resident Aliens   Non-Permanent Resi         Refer to guidelines for el       • \$1,500,000 max • Primary and Second home only • If liv         Geographic Restrictions       US Territories and Texas refina         Housing History       Mortgage: 0x30x12, 0x6i         Income and Employment       • Follow DU, additional documentation may be required • Self Employed:         Interested Party Contributions       Follow         Max Financed Properties       Follow         Property Type       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Refinance - Cash-out       Properties listed for sale ≤ 6         Refinance - Cash-out       Propertise listed for sale ≤ 6					• Follow DU	. event seasor				
Credit Scores     • 2 scores required • Lowest middle is det       Credit Tradelines     Follow       DTI     Determined by DU       Eligible Borrowers     US Citizens   Permanent Resident Aliens   Non-Permanent Resi       Refer to guidelines for el     First Time Homebuyer       First Time Homebuyer     • \$1,500,000 max • Primary and Second home only • If liv       Geographic Restrictions     US Territories and Texas refina       Housing History     Mortgage: 0x30x12, 0x6i       Income and Employment     • Follow DU, additional documentation may be required • Self Employed:       Interested Party Contributions     Follow       Max Financed Properties     Follow       Property Type     SFR, 1-4 Units, PUD, Condo,       Non-warrantable Condo:     10% LTV/CLTV reduction, Primary/Second home       Recently Listed Properties     Properties 10 acres requires 3 comparable sales with similar a       Recently Listed Properties     Properties listed for sale ≤ 6       Refinance - Cash-out     Properties listed for sale ≤ 6       Refinance - Cash-out     Properties listed for sale ≤ 6 m       Refinance - Rate/Term     6 months seasoning required if preceived i	Credit Eve	ent (BK,SS,FC,DIL)				,	,			
Credit Tradelines       Follow         DTi       Determined by DU u         Eligible Borrowers       US Citizens   Permanent Resident Aliens   Non-Permanent Resi Refer to guidelines for el         First Time Homebuyer       • \$1,500,000 max • Primary and Second home only • If liv         Geographic Restrictions       US Territories and Texas refina         Housing History       Mortgage: 0x30x12, 0x6i         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Property Type       SFR, 1-4 Units, PUD, Condo, Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale < 6	Credit Event (Forbearance)			• 6 mos seasoning since end of forbearance • All payments during forbearance and after p						
Credit Tradelines       Follow         DTI       Determined by DU u         Eligible Borrowers       US Citizens   Permanent Resident Aliens   Non-Permanent Resi Refer to guidelines for el         First Time Homebuyer       • \$1,500,000 max • Primary and Second home only • If liv         Geographic Restrictions       US Territories and Texas refina         Housing History       Mortgage: 0x30x12, 0x6i         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Property Type       SFR, 1-4 Units, PUD, Condo,         Non-warrantable Condo:       10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale < 6	Credit Scores Credit Tradelines			• 2 scores required • Lowest middle is decision so						
DTI         Determined by DU u           Eligible Borrowers         US Citizens   Permanent Resident Aliens   Non-Permanent Resi Refer to guidelines for el           First Time Homebuyer         • \$1,500,000 max • Primary and Second home only • If liv           Geographic Restrictions         US Territories and Texas refina           Housing History         Mortgage: 0x30x12, 0x6i           Income and Employment         • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional           Interested Party Contributions         Follow           Max Financed Properties         Follow           Property Type         SFR, 1-4 Units, PUD, Condo, Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a Recently Listed Properties           Refinance - Cash-out         Properties listed for sale < 6 n Refinance - Delayed Financing           Refinance - Cash-out         Property must have been purchased G months seasoning required if precences 2nd: < \$1.0MMI: > 6 mos or AUS   > \$1.0MMI: > 9 mos or 2nd: < \$2.0MMI: > 9 mos or AUS (nv: > 12 *Cash out proceeds & g				Follow DU						
Eligible Borrowers         US Citizens   Permanent Resident Aliens   Non-Permanent Resi Refer to guidelines for el \$1,500,000 max • Primary and Second home only • If lix           Geographic Restrictions         US Territories and Texas refine US Territories and Texas refine Housing History           Housing History         Mortgage: 0x30x12, 0x6i           Income and Employment         • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional Other income: Follow DU, additional documentation           Max Financed Properties         Follow SFR, 1-4 Units, PUD, Condo, Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a Recently Listed Properties           Refinance - Cash-out         Property must have been purchased G months seasoning required if prec 2nd: \$2.0MM: > 9 moso 2nd: \$2.0MM: > 9 moso 2nd: \$2.0MM: > 9 moso 2nd: \$2.0MM: > 9 moso rAUS Inv: > 12 *Cash out proceeds & g				Determined by DU up to max						
Eligible Borrowers       Refer to guidelines for el         First Time Homebuyer       • \$1,500,000 max • Primary and Second home only • If lix         Geographic Restrictions       US Territories and Texas refina         Housing History       Mortgage: 0x30x12, 0x6i         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         Property Type       Non-warrantable Condo:: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar at Recently Listed Properties         Refinance - Cash-out       Properties listed for sale ≤ 6 m         Refinance - Rate/Term       6 months seasoning required if precent action of the properties listed for sale ≤ 6 m         Refinance - Rate/Term       PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or 2nd: ≤ \$2.0MM = \$2.0										
First Time Homebuyer       • \$1,500,000 max • Primary and Second home only • if liv         Geographic Restrictions       US Territories and Texas refina         Housing History       Mortgage: 0x30x12, 0x60         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         Property Type       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 in         Refinance - Rate/Term       6 months seasoning required if presson and Second Prosent season and Second	Eligible Borrowers			US Citizens   Permanent Resident Aliens   Non-Permanent Resident Alie Refer to guidelines for eligibility re						
Housing History       Mortgage: 0x30x12, 0x60         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         Property Type       SFR, 1-4 Units, PUD, Condo, Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 of Refinance - Delayed Financing         Refinance - Rate/Term       6 months seasoning required if precented of 2nd: ≤ \$2.0MM: > 9 mos or AUS   >\$1.0MM - \$2.0MM: > 9 mos or AUS 2nd: ≤ \$2.0MM: > 9 mos or AUS	First Tir	ne Homebuyer	• \$1,500,000 max • Primary and Second home only • If living rent							
Housing History       Mortgage: 0x30x12, 0x60         Income and Employment       • Follow DU, additional documentation may be required • Self Employed: • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         Property Type       SFR, 1-4 Units, PUD, Condo, Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 of Refinance - Delayed Financing         Refinance - Rate/Term       6 months seasoning required if precented of 2nd: ≤ \$2.0MM: > 9 mos or AUS   >\$1.0MM - \$2.0MM: > 9 mos or AUS 2nd: ≤ \$2.0MM: > 9 mos or AUS				US Territories and Texas refinance 50(						
Income and Employment <ul> <li>Follow DU, additional documentation may be required • Self Employed:</li></ul>										
Income and Employment       • Other income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         SFR, 1-4 Units, PUD, Condo,       SFR, 1-4 Units, PUD, Condo,         Property Type       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home         Recently Listed Properties       Properties: > 10 acres requires 3 comparable sales with similar a         Refinance - Cash-out       Properties listed for sale < 6 m	nou						WOIL	205C. 073071	-, 0,00,24	
• Other Income: Follow DU, additional         Interested Party Contributions       Follow         Max Financed Properties       Follow         Minimum Loan Amount       \$1 above conform         SFR, 1-4 Units, PUD, Condo,       SFR, 1-4 Units, PUD, Condo,         Property Type       SFR, 1-4 Units, PUD, Condo,         Non-warrantable Condo:       10% LTV/CLTV reduction, Primary/Second home         Recently Listed Properties       Properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 n         Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if preventions         Reserves       2nd: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   N: > 12         *Cash out proceeds & gently       *Cash out proceeds & gently	Income a	nd Employment	• Follow DU, additional documentation may be required • Self Employed: P&L thr							
Max Financed Properties         Follow           Minimum Loan Amount         \$1 above conform           Property Type         SFR, 1-4 Units, PUD, Condo,           Non-warrantable Condo:         10% LTV/CLTV reduction, Primary/Second home           Recently Listed Properties         Non-warrantable Condo:         10% LTV/CLTV reduction, Primary/Second home           Recently Listed Properties         Properties: > 10 acres requires 3 comparable sales with similar a           Recently Listed Properties         Properties listed for sale ≤ 6           Refinance - Cash-out         Properties listed for sale ≤ 6 or           Refinance - Delayed Financing         Eligible, property must have been purchased           Refinance - Rate/Term         6 months seasoning required if preventies           Reserves         PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   NV: > 12           *Cash out proceeds & generation         *Cash out proceeds & generation	u	F - 7	Other income: Follow DU, additional docur							
Mix Hilanced Properties       \$1 above conform         Minimum Loan Amount       \$1 above conform         SFR, 1-4 Units, PUD, Condo,       SFR, 1-4 Units, PUD, Condo,         Property Type       SFR, 1-4 Units, PUD, Condo,         Recently Listed Properties       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home         Recently Listed Properties       Properties: > 10 acres requires 3 comparable sales with similar a         Refinance - Cash-out       Properties listed for sale ≤ 6         Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if preventies         Reserves       PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   100000000000000000000000000000000000	Interested I	Party Contributions	Follow DU							
Mix Hitalted Properties       \$1 above conform         Minimum Loan Amount       \$1 above conform         SFR, 1-4 Units, PUD, Condo,       SFR, 1-4 Units, PUD, Condo,         Property Type       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home         Recently Listed Properties       Properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 m         Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if preventies         Reserves       PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   100000000000000000000000000000000000	NA	upped Droperties						F	ollow DU	
SFR, 1-4 Units, PUD, Condo,         Property Type       Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second home         Recently Listed Properties       Properties: > 10 acres requires 3 comparable sales with similar a         Recently Listed Properties       Properties listed for sale ≤ 6         Refinance - Cash-out       Properties listed for sale ≤ 6 m         Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if preventies         Reserves       PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   > \$1.0MM: > 9 mos or AUS   > \$1.0MM: > 9 mos or AUS   > \$1.0MM: > 12		•								
Property TypeNon-warrantable Condo:: 10% LTV/CLTV reduction, Primary/Second home Rural properties: > 10 acres requires 3 comparable sales with similar aRecently Listed PropertiesPropertiesRefinance - Cash-outProperties listed for sale ≤ 6 mRefinance - Delayed FinancingEligible, property must have been purchasedRefinance - Rate/Term6 months seasoning required if preventionReservesPR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   NM: > 12 (Cash out proceeds & generic action of the proceeds & generic act	winninu								-	
Refinance - Cash-out       Properties listed for sale ≤ 6 m         Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if prev         PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS         Reserves       2nd: ≤ \$2.0MM: > 9 mos or AUS         Inv: > 12         *Cash out proceeds & g	Property Type			SFR, 1-4 Units, PUD, Condo, non-wa Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second homes only, 3 Rural properties: > 10 acres requires 3 comparable sales with similar acreage						
Refinance - Delayed Financing       Eligible, property must have been purchased         Refinance - Rate/Term       6 months seasoning required if prev         PR: < \$1.0MM: > 6 mos or AUS   > \$1.0MM - < \$2.0MM: > 9 mos or         Reserves       2nd: < \$2.0MM: > 9 mos or AUS         Inv: > 12         *Cash out proceeds & g	Recently	Listed Properties					Properti	es listed for sa	lle ≤ 6 mos in	
Refinance - Rate/Term       6 months seasoning required if prevention         PR: < \$1.0MM: > 6 mos or AUS   > \$1.0MM - < \$2.0MM: > 9 mos or AUS   > \$1.0MM - < \$2.0MM: > 9 mos or AUS   > \$1.0MM: > 9	Refina	nce - Cash-out	Properties listed for sale ≤ 6 mos of ap							
PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS         Reserves       2nd: ≤ \$2.0MM: > 9 mos or AUS         Inv: > 12         *Cash out proceeds & g	Refinance - Delayed Financing			Eligible, property must have been purchased for cash						
PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS         Reserves       2nd: ≤ \$2.0MM: > 9 mos or AUS         Inv: > 12         *Cash out proceeds & g	Refinan	ce - Rate/Term	1			6	months seaso	ning required	if previous tr	
	Reserves			PR: ≤ \$1.0MM: > 6 mos or AUS   > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS   > 2nd: ≤ \$2.0MM: > 9 mos or AUS   > \$2.0I Inv: > 12 or AUS *Cash out proceeds & gift funds						
Secondary Financing Permitted up to r	Secondary Financing			*Cash out proceeds & gift funds Permitted up to max LTV/						
Temporary Buydowns     2:1 and 1:0   30 year fixed, Purchase transactions only   1 unit Prima										
				DU Approve recommendation required, LPA ineligible • Must meet all requiremendation						

© 2025 All rights reserved LoanStream is a registered DBA of OCMBC, Inc. NMLS ID #2125. Equal Housing Lender. All rights reserved. Some products may not be available in all states. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Some restrictions may apply. Underwriting terms and conditions apply and not all applicants will qualify. This is not a commitment to lend. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. For our licensing information and lists please visit: www.ocmbc.com/licensing/.

## Correspondent LoanStream Jumbo ONE Premier Matrix

						Loan Programs			
Cash-out Refi 740+ 720+ 700+ 680+ 660+				660+	Fixed	<ul><li>15-Year Fixed (180 Months)</li><li>30-Year Fixed (360 Months)</li></ul>			
80% 80%	80% 80%	75% 70%	75% 70%	75% 55%	Fully Amortized	<ul> <li>30-Year Fixed 2:1 Temp Buydown (360 Months)</li> <li>30-Year Fixed 1:0 Temp Buydown (360 Months)</li> <li>10/6 ARM (360 Months)</li> </ul> ARM Information			
80%	80%	55%	55%	55%					
70% 55%	70% 55%	70% 55%	70% 55%	55% 55%	Fixed Rate Period Index	10 years 30 day average SOFR			
75%	75%	75%	55,0	5576	Lookback Period Floor	45 days Subject to minimum margin and caps			
75% 75%	65%	65%			Margin Caps	<ul> <li>2.75%</li> <li>5%: Initial Cap (max increase or decrein 1%: Subsequent Cap (max periodic incomposed in the Cap (max increase in integration 1%).</li> </ul>	rease or decrease)		
65% 60%	65% 60%	65%	65%		Fully Indexed Rate Qualifying Rate	Sum of the index & margin rounded t Greater of fully indexed rate or Note			
						Product Restrictions (Not Peri	nitted)		
> \$1.5MM: 2 ap rminate: CCA/CD/	•	n -10% or field	l review, 2nd fu	ıll appsl		Borrowers			
M: \$500,000 Presumption peri with all applicable ans ineligible in past 24 and/or owed	e regulatory	-			<ul> <li>Blind Trusts</li> <li>Foreign Nationals</li> <li>Irrevocable Trusts</li> <li>ITIN</li> <li>Land Trusts</li> <li>Less than 18 years old</li> </ul>	<ul> <li>LLCs, LLPs, Corporations</li> <li>Life estates</li> <li>Qualified Personal Residence Trusts</li> <li>Real Estate Trusts</li> </ul>	<ul> <li>Trust Estates</li> <li>With diplomatic immunity</li> <li>Without a social security number</li> </ul>		
oaid as agreed • A	pplies to all	current and p	reviously owne	d properties		Transactions			
ens  First time Hon equirements free must meet a fa)(6) are inleligible	mebuyers   ddtn'l trade	Non-occ co-bo			<ul> <li>Bridge loans</li> <li>Builder/Seller bailout</li> <li>Escrow holdbacks</li> <li>Foreclosure bailout</li> <li>Illinois Land Trust</li> <li>Income produced, or in relation to, cannabis, hemp</li> <li>Interest only loan</li> </ul>	<ul> <li>Model home leaseback</li> <li>Multiple property payment skimming</li> <li>Non-QM loan</li> <li>Property with a PACE loan</li> <li>Refinancing of subsidized loan</li> </ul>	<ul> <li>Reverse 1031 exchange</li> <li>Section 32 or High Cost Loan</li> <li>Single closing construction to perm refinance</li> <li>Straw borrowers</li> </ul>		
ent: 0x30x12						Property Types			
ough most recent nentation may be		juired • Tax ti	ranscripts requ	ired	<ul> <li>Agricultural zoned prop</li> <li>Assisted living facilities</li> <li>Bed and Breakfast</li> <li>Boarding homes</li> <li>Container homes</li> <li>Commercial</li> </ul>	<ul> <li>lava zones 1 or 2</li> <li>Homes on Native American lands</li> <li>Houseboats</li> <li>Income producing</li> </ul>	<ul> <li>Property not accessible by roads</li> <li>Properties not suitable for year-round occupancy</li> <li>Properties with PACE obligations</li> </ul>		
n limit rrantable Condo 30 year fixed rate, & highest and best	-				<ul> <li>Condo hotels and condo</li> <li>Condominium conversion</li> <li>Condos with HOAs in litigation</li> <li>Co-Ops</li> <li>Domes or geodesic dom</li> </ul>	ons • Leasehold properties • Log homes • Manufactured or mobile homes	<ul> <li>Properties with deed or resale restrictions (age-related allowed)</li> <li>Properties with UCC filings</li> <li>PUDtels</li> </ul>		
igible (refis only) plication ineligible			<ul> <li>Dwelling w/more than 4</li> <li>Earth or Berm homes</li> </ul>	I units • Projects that offer unit rentals daily,	<ul><li>Unique properties</li><li>Vacant land or land</li></ul>				
within 6 mos of a		late			<ul> <li>Factory built housing</li> </ul>	weekly or monthly • Properties > 25 acres	development properties		
nsaction was a ca: > \$2.0MM > 12 m MM > 12 mos or <i>l</i>	os or AUS	2 units - > 12 ı	mos or AUS						
s ineligible* /CLTV									
ence and Second	Homes only	, Investment r	not permitted						
ents of DU approvailed for requireme		ble FNMA und	erwriting guide	elines					