

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 ¹		Purchase, Rate/Term Refi						
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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						

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Correspondent LoanStream Jumbo ONE Premier Matrix

						Loan Programs			
Cash-out Refi 740+ 720+ 700+ 680+ 660+				660+	Fixed	15-Year Fixed (180 Months)30-Year Fixed (360 Months)			
80% 80%	80% 80%	75% 70%	75% 70%	75% 55%	Fully Amortized	 30-Year Fixed 2:1 Temp Buydown (360 Months) 30-Year Fixed 1:0 Temp Buydown (360 Months) 10/6 ARM (360 Months) 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	 2.75% 5%: Initial Cap (max increase or decrein 1%: Subsequent Cap (max periodic incomposed in the Cap (max increase in integration 1%). 	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	-			 Blind Trusts Foreign Nationals Irrevocable Trusts ITIN Land Trusts Less than 18 years old 	 LLCs, LLPs, Corporations Life estates Qualified Personal Residence Trusts Real Estate Trusts 	 Trust Estates With diplomatic immunity Without a social security number 		
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			 Bridge loans Builder/Seller bailout Escrow holdbacks Foreclosure bailout Illinois Land Trust Income produced, or in relation to, cannabis, hemp Interest only loan 	 Model home leaseback Multiple property payment skimming Non-QM loan Property with a PACE loan Refinancing of subsidized loan 	 Reverse 1031 exchange Section 32 or High Cost Loan Single closing construction to perm refinance Straw borrowers 		
ent: 0x30x12						Property Types			
ough most recent nentation may be		juired • Tax ti	ranscripts requ	ired	 Agricultural zoned prop Assisted living facilities Bed and Breakfast Boarding homes Container homes Commercial 	 lava zones 1 or 2 Homes on Native American lands Houseboats Income producing 	 Property not accessible by roads Properties not suitable for year-round occupancy Properties with PACE obligations 		
n limit rrantable Condo 30 year fixed rate, & highest and best	-				 Condo hotels and condo Condominium conversion Condos with HOAs in litigation Co-Ops Domes or geodesic dom 	ons • Leasehold properties • Log homes • Manufactured or mobile homes	 Properties with deed or resale restrictions (age-related allowed) Properties with UCC filings PUDtels 		
igible (refis only) plication ineligible			 Dwelling w/more than 4 Earth or Berm homes 	I units • Projects that offer unit rentals daily,	Unique propertiesVacant land or land				
within 6 mos of a		late			 Factory built housing 	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					