

Select NonQM and Core NonQM									
Income Types Include: Full Doc - 12, 24 months									
Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, One Yr Self-Employment, Assets as Blended Income									
Select NonQM					Core NonQM				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	640+					640+	80%	80%	75%
	600+					600+	75%	75%	70%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
	680+	75%	75%	70%		680+	80%	80%	75%
	640+					640+	75%	75%	70%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
	680+	65%	65%	60%		680+	75%	75%	70%
	660+					660+	70%	70%	65%
\$ 3,000,000	720+	75%	75%	70%	\$ 3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
	> \$3,000,000	See Guides for Appraisal & Credit Overlay				\$ 3,500,000	740+	70%	70%
<b>LOAN PROGRAMS</b>					720+		70%	70%	65%
<b>Fixed</b>	• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed				680+		60%	60%	55%
<b>ARM</b>	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap) • Not Available on Select NonQM				660+		50%	50%	45%
<b>Interest Only (IO) Not Available on Select NonQM</b>	• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap)				\$ 4,000,000		740+	65%	65%
						720+	60%	60%	55%
						700+	50%	50%	45%

	Select NonQM	Core NonQM
<b>Max LTV</b>	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80%   3-4 Unit - 75% Rural - NA	Non-Owner Occupied - 85% 2nd Home - 85% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - 75% (FL Condo - 65%) 2 Unit - 85%   3-4 Unit - 80% Rural - 70%
<b>Min Loan Amount</b>	\$150,000	\$125,000
<b>Interest Only (IO)</b>	Not Allowed	• 640 min FICO • 80% max LTV • Reserves based on IO payment
<b>Housing History</b>	0 x 30 x 24 Rent free not allowed	0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction
<b>Credit Event (BK/SS/FC/DIL/CCC)</b>	48 Months Multiple unrelated credit events not allowed	36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)
<b>DTI</b>	45%	• 50% max, 45% max if ≥ 85% LTV (50-55% allowed w/restrictions, see product details below)
<b>One Year Self-Employed</b>	Not Allowed	• 80% max LTV • 75% max LTV - C/O • 660 min FICO • Income - Bank Statement only • 1 x 30 x 12
<b>Asset Utilization</b>	Not Allowed	• 80% max LTV • 75% max LTV - C/O • \$2.0M max LA • 1 x 60 x 12 allowed
<b>1099 Only</b>	Not Allowed	• \$3.0M max LA • 2 mos recent Bank Stmt • 1 x 60 x 12 allowed
<b>WVOE Only</b>	Not Allowed	• 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTBH • 0 x 30 x 12
<b>ITIN</b>	Not Allowed	• 660 min FICO • 85% max LTV • 80% max LTV - NOO • 75% max LTV - C/O • > 80% LTV - \$1.0M max LA • \$1.5M max LA • Full Doc & 12 mos Bank Stmt only • 0 x 30 x 12
<b>Foreign National</b>	Not Allowed	• 700 min FICO • 75% max LTV • 65% max LTV - C/O • \$2.0M max LA • 12 mos min. reserves required • 0 x 30 x 12
<b>DACA</b>	Not Allowed	• 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12
<b>Reserves</b>	• 6 months min, cash-out cannot be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized • > \$3.0M LA: 12 mos, cash-out cannot be utilized 2 mos for each addn'l financed property (based on subject property PITIA)	<b>OO &amp; 2nd Home:</b> ≤ 75% LTV - no reserves, > 75% LTV - 3 mos, > 80% LTV - 6 mos <b>NOO:</b> ≤ 70% LTV - no reserves, > 70% LTV - 3 mos, > 80% LTV - 6 mos <b>All Occupancies:</b> Cash-out can be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized • > \$3.0M LA: 12 mos, cash-out cannot be utilized 2 mos for each addn'l financed property (based on subject property PITIA) *Additional 3 mos required with 1 x 60 x 12*

# Correspondent LoanStream NonQM Matrix

<p style="text-align: center;"><b>Appraisals</b></p> <p>≤ \$2,000,000 Loan Amount: CU ≤ 2.5 = No add'l requirements CU &gt; 2.5 or no score = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed</p> <p>&gt; \$2,000,000 Loan Amount: 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>	<p style="text-align: center;"><b>Cash In Hand Limit (Based on LTV &amp; FICO)</b></p> <p>≤ 70% LTV &amp; ≥ 700 FICO: \$1.5M max cash in hand*          ≤ 65% LTV &amp; &lt; 700 FICO: \$1.0M max cash in hand*          &gt; 65% - ≤ 70% LTV &amp; &lt; 700 FICO: \$500k max cash in hand*          &gt; 70% LTV: \$500k max cash in hand (Free &amp; Clear ineligible)          Vacant Properties: \$750k max cash in hand          *Free &amp; Clear Properties: Must follow FICO requirements, 70% max LTV</p>
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Additional Product Details	
<b>50.01% - 55% DTI</b>	Full doc   6 months reserves   80% max LTV   660 min FICO   Primary only   Purchase only   \$1.5M max LA
<b>Debt Consolidation</b>	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)
<b>Declining Markets</b>	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV
<b>Delayed Financing</b>	≤ \$1.5M LA: follow program max   > \$1.5M LA: 70% max LTV/CLTV
<b>Gift Funds</b>	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds Gift of Equity not allowed on Select NonQM
<b>Financed Property Limits</b>	20 financed properties including subject   OCMBC exposure - \$5.0M or 6 properties
<b>First Time Homebuyers</b>	Primary Residence and Investment Properties allowed (2nd Homes ineligible) Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO, Max 50% DTI, \$1.5M Max LA, Max 300% payment shock
<b>Foreign National</b>	Asset Utilization only for 2nd Home & NOO   12 mos reserves all occupancy types
<b>Impound Waivers</b>	Owner/2nd Home: Allowed if NOT HPML loan   Non-Owner allowed (see rate sheet)
<b>Interested Party Contribution (IPC)</b>	≤ 80% LTV = 6% max   > 80% LTV = 4% max
<b>Limited Tradelines</b>	80% max LTV - Primary and Second Homes, Not available on Select   70% max LTV - Investment (see guides for details)
<b>Minimum Square Footage</b>	SFR: 700 sq. ft.   Condo: 500 sq. ft.   2-4 Units: 400 sq. ft. each
<b>Non-Occupant Co-Borr</b>	Purchase, Rate & Term & Core NonQM only
<b>Pre-Payment Penalty</b>	Eligible for investment properties only where permitted by applicable state law and regulations
<b>Private Party VOR's</b>	LTV ≤ 80% & ≥ 660 FICO   LTV ≤ 70% & ≥ 600 FICO
<b>Residual Income</b>	\$1250/month + \$250 1st + \$125 others
<b>Seasoning</b>	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out ITIN: ≥ 12 months ownership for Cash-Out, ≥ 6 months ownership for Rate/Term
<b>State Restrictions</b>	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6))
<b>Temporary Buydowns</b>	2:1 and 1:0   30 year fixed, Purchase transactions only   Primary & Second Home eligible, non-TRID Investment loans ineligible
<b>Tradelines Requirements</b>	3 tradelines reporting 12 months with activity in last 12 months OR 2 tradelines reporting for 24 months with activity in last 12 months See guides for other options when borrower(s) do not meet min criteria. (ITIN - See ITIN Guides)

\*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.

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