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Correspondent LoanStream NonQM Matrix

				S	elect NonQM a	nd Core	NonQM*				
					e Types Include: F						
				Jtilization, Bank State sex County, NJ and Balti							
			lect NonQM	sex county, No and Dali	more oity, with are ter	inporanty in	eligible (Oubject pi	operaes in Datamore	Core NonQM	gible)	
			to Max LTV/CLTV					F	FICO to Max LTV/CLTV	/	
oan Amount	Cr	redit Score	Purchase	Rate/Term	Cash-Out	Loa	n Amount	Credit Score	Purchase	Rate/Term	Cash-Out
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.,,	· · ·	600+						600+	80%	80%	75%
		720+	85%	80%	75%	_	_	720+	90%	85%	80%
1,500	.000	680+	80% 75%	80% 75%	75% 70%	\$	1,500,000	700+ 680+	90% 85%	<u>85%</u> 85%	80% 80%
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		600+						600+	75%	75%	70%
2,000,000		740+ 720+	85% 80%	<u>80%</u> 80%	75% 75%	_		740+ 720+	85% 85%	85% 85%	<u>80%</u> 80%
	,000	700+	75%	75%	70%	\$	2,000,000	700+	85%	85%	80%
		680+ 640+	75%	75%	70%	-	_	680+ 640+	80% 75%	80% 75%	75%
		740+	80%	80%	75%			740+	80%	80%	70% 75%
		720+	75%	75%	70%			720+	80%	80%	75%
2,500	,000	700+	75%	75%	70%	\$	2,500,000	700+	80%	80%	75%
		680+ 660+	65%	65%	60%		—	680+ 660+	75% 70%	75% 70%	70% 65%
		720+	75%	75%	70%			720+	80%	80%	75%
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						· ·		680+	60%	60%	55%
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								740+	65%	65%	60%
						\$	4,000,000	720+ 700+	60% 50%	60% 50%	55% 45%
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•	Nonstandard	I Terms Available	r Fixed		2/1/5 Cap) •7/6 SOI Available on Select №		ap)	• 40-`	6 IO SOFR (2/1/5 Cap)	s, IO + 240 mos Amortizat s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM	tion)
•	Nonstandard						ap)	• 40-`	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap)	 s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Cate) 	tion)
•	• Nonstandard		Select	• Not			ap)	• 40- • 5/6	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM on-Owner Occupied - 83	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM	tion)
			Select Non-Owner C 2nd Hor	Not NonQM ccupied - 75% me - 75%			ap)	• 40- • 5/6 No	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM	tion)
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		I Terms Available	Select Non-Owner C 2nd Hor Condo - 85% (f ndo Non-Warrantab) 2 Unit - 80%	Not NonQM Ccupied - 75% me - 75% L Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75%			ap)	• 40-` • 5/t Nc Con Condo Non-V	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM on-Owner Occupied - 8 2nd Home - 85% do - 85% (FL Condo - 7	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%)	tion)
Max I	LTV	I Terms Available	Select Non-Owner C 2nd Hoi Condo - 85% (F ndo Non-Warrantab) 2 Unit - 80% Rura	Not NonQM Ccupied - 75% me - 75% Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75% I - NA			ap)	• 40-` • 5/t Nc Con Condo Non-V	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM on-Owner Occupied - 88 2nd Home - 85% do - 85% (FL Condo - 7 Varrantable - 75% (FL Jnit - 85% 3-4 Unit - 8 Rural - 70%	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%)	tion)
Max I Min Loan Amo	LTV	I Terms Available	Select Non-Owner C 2nd Hor Condo - 85% (f ndo Non-Warrantab) 2 Unit - 80% Rura \$150	Not NonQM Ccupied - 75% me - 75% L Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75% I- NA 0,000				• 40-` • 5/k No Condo Non-V 2 L	Year Fixed IO (120 mos 3 IO SOFR (2/1/5 Cap) Not Available o Core NonQM m-Owner Occupied - 88 2nd Home - 85% 2nd Home - 85% 2nd Home - 75% (FL Unit - 85% 3-4 Unit - 80 Rural - 70% \$125,000	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%) 0%	tion)
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Max I Min Loan Amo Interest Only	LTV Dunt (IO) tory	I Terms Available	Select Non-Owner C 2nd Hön Condo - 85% (f ndo Non-Warrantabi 2 Unit - 80% Rura \$150 Not A 0 x 3 Rent free 48 M	Not NonQM ccupied - 75% me - 75% i2 Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75% 1- NA 0,000 llowed 0 x 24		NonQM	1 x 30 i0 x 12 (must be 0 36 Montt 24 Months - 10	• 40-` • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 100 • 1 • 5/6 • 10% LTV reduction, \$3	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM n-Owner Occupied - 8 2nd Home - 85% do - 85% (FL Condo - 7 Varrantable - 75% (FL 0 Jnit - 85% (FL Condo - 7 Varrantable - 75% (FL 0 3.4 Unit - 8 Rural - 70% \$125,000 % max LTV • Reserve 0 x 30 x 12 ion, > \$2.5M: 10% LT): 10% LTV reduction, 3 V reduction, > \$2.5M: g on discharged BK 13 .5 5 max LA (discharged	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%) 0% s based on IO payment V reduction, \$3.5M max L > \$2.5M: 15% LTV reduct	Lion) ap) A on, \$3.0M max L wed) ory allowed)
Max I Min Loan Amo Interest Only Housing Hist (BK/SS/FC/DIL/C	LTV Dunt (IO) tory	I Terms Available	Select Non-Owner C 2nd Hoi Condo - 85% (f Non-Warrantab) 2 Unit - 80% Rura \$150 Not A 0 x 3 Rent free 48 M lultiple unrelated cree	NonQM Second Arrow Ar		NonQM	1 x 30 i0 x 12 (must be 0 36 Montt 24 Months - 10	• 40-` • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6 • 5/6	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM n-Owner Occupied - 8 2nd Home - 85% do - 85% (FL Condo - 7 Varrantable - 75% (FL 0 Jnit - 85% (FL Condo - 7 Varrantable - 75% (FL 0 3.4 Unit - 8 Rural - 70% \$125,000 % max LTV • Reserve 0 x 30 x 12 ion, > \$2.5M: 10% LT): 10% LTV reduction, 3 V reduction, > \$2.5M: g on discharged BK 13 .5 5 max LA (discharged	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%) 0% s based on IO payment V reduction, \$3.5M max L > \$2.5M: 15% LTV reduct 20% LTV reduction or CCC w/pay history allo BK 13 or CCC w/pay history allo BK 13 or CCC w/pay history allo BK 13 or CCC w/pay history allo	Lion) ap) A on, \$3.0M max L wed) ory allowed)
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Max I Min Loan Amo Interest Only Housing Hist (BK/SS/FC/DL/C (BK/SS/FC/DL/C	LTV Dunt (IO) tory vent vent vent vear	I Terms Available	Select Non-Owner C 2nd Hoi Condo - 85% (F io Non-Varrantab) 2 Unit - 80% Rura \$150 Not A 0 x 3 Rent free 48 M Iultiple unrelated cre 45% Not A	NonQM ccupied - 75% me - 75% L Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75% I - NA I- NA Iowed 0 x 24 not allowed 0 x 24 mot allowed max		NonQM	• 1 x 30 0 x 12 (must be 0 36 Month 24 Months - 10' 12 Month • 6	• 40-3 • 5/6 Not Condo Non-V 2 L 640 min FICO • 809 1 x 12: 5% LTV reducto x 60 in most recent 6 1 x 30 x 6: 10% LTV reduction, \$3 ns - 15% LTV reductor • 50% (50-55% allowed • 80% m 60 min FICO • Incom	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM on-Owner Occupied - 88 2nd Home - 85% do - 85% (FL Condo - 7 Varrantable - 75% (FL Condo - 7 No - 825M: 10% (FL Condo - 7 0 x 30 x 12 0 x 30 x 30 x 12 0 x 30 x 12 0 x 30 x 30 x 30 x 12 0 x 30 x	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%) 0% s based on IO payment V reduction, \$3.5M max L > \$2.5M: 15% LTV reduct 20% LTV reduction or CCC w/pay history allo BK 13 or CCC allo % LTV duct details below) TV - C/O	ion) ap) A ion, \$3.0M max L wed) ory allowed) wed)
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Max I Min Loan Amo Interest Only Housing Hist Credit Ev (BK/SS/FC/DIL/C One Y Self-Emplo Asset Utilizat 1099 C	LTV Dunt (IO) tory tory Tear yeat tion Dnly Dnly	I Terms Available	Select Non-Owner C 2nd Hoi Condo - 85% (F do Non-Warrantab) 2 Unit - 80% Rura \$150 Not A 0 x 3 Rent free 48 M fultiple unrelated cree 45% Not A Not A Not A Not A	NonQM ccupied - 75% me - 75% L Condo - 75%) E - NA (FL Condo - NA) 3-4 Unit - 75% I - NA I -		NonQM	- 1 x 30 i0 x 12 (must be 0 36 Month 24 Months - 10' 12 Month - 6 - 80% r - - - - - - - - - - - - - - - - - - -	• 40-` • 5/6 • 80% m • 60 min FICO • Incom • 80% m • 60 min FICO • Incom • 80% m • 15% LTV reduction • 50% • 50% • 50% • 50% • 50% • 50% • 50% • 50% • 50% • 50% • 15% LTV reduction • \$30% • 15% LTV reduction • \$30.0M max LA • 2 • 620 min FICO • 800 • in FICO • 85% max I TV - \$1.0M max LA	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM 	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 	ion) ap) A ion, \$3.0M max L wed) ory allowed) wed) ved
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Max I Min Loan Amo Interest Only Housing Hist Credit Ex (BK/SS/FC/DIL/C One Y Self-Emplo Asset Utilizat 1099 C WVOE C ITI Foreign Natio	LTV Dunt (IO) tory tory Tory tory tory tory tory IN	I Terms Available	Select Non-Owner C 2nd Hoi Condo - 85% (F ndo Non-Varrantab) 2 Unit - 80% Rura 515 Not A 0 x 3 Rent free 48 M Not A	Nor NonQM ccupied - 75% the Condo - 75%) the Condo - 75%) e - NA (FL Condo - NA) 3-4 Unit - 75% 1 - NA 3-4 Unit - 75% 1 - NA 100000 100000 100000 100000 10000		NonQM	- 1 x 30 i0 x 12 (must be 0 36 Month 24 Months - 10' 12 Month - 6 - 80% r - - - - - - - - - - - - - - - - - - -	• 40-` • 5/(• 5/(• 5/(• 5/(• 5/(• 5/(• 5/(• 5/)) • 5/(• 640 min FICO • 800 • 2 L • 640 min FICO • 800 • 1 x 30 x 6: 10% LTV • 60 in most recent 6 1 x 30 x 6: 10% LTV • 1 x 30 x 6: 10% LTV • 50% (50-55% allowed • 80% m • 60 min FICO • 1ncon max LTV • 75% max • 3.0M max LA • 2 • 620 min FICO • 80 in FICO • 85% max L • 700 min FICO • \$2.0M max LA • 1	Year Fixed IO (120 mos 5 IO SOFR (2/1/5 Cap) Not Available o Core NonQM m-Owner Occupied - 8: 2nd Home - 85% do - 85% (FL Condo - 7 Varrantable - 75% (FL Condo - 7 % 125,000 % max LTV • Reserve 0 x 30 x 12 ion, > \$2.5M: 10% LT 0 x 30 x 12 ion, > \$2.5M: 10% LT v reduction, > \$2.5M: 10 discharged BK 13- 5 max LA (discharged on, \$3.0 max LA (discharged on, \$3.0 max LA (discharged max, 45% max if ≥ 85 w/restrictions, see pro- ax LTV • 75% max L ⁺ te - Bank Statement on LTV - C/O • \$2.0M m mos recent Bank Stmt % Max LTV • 70% max LTV • \$1.5M max LA • Ful • 0 x 30 x 12 • 75% max LTV • 65%	s, IO + 360 mos Amortizat • 7/6 IO SOFR (5/1/5 Ca n Select NonQM 5% 75%) Condo - 65%) 0% s based on IO payment V reduction, \$3.5M max L > \$2.5M: 15% LTV reduct 20% LTV reduction or CCC w/pay history allo BK 13 or CCC wilpay hist harged BK 13 or CCC allow % LTV duct details below) TV - C/O ily - 1 x 30 x 12 allowed iax LA - 1 x 60 x 12 allowed ix LTV - C/O & FTHB NOO - 75% max LTV - C/O iquired - 0 x 30 x 12	ion) ap) A ion, \$3.0M max L wed) ory allowed) wed) ved

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LO N STREAM MORTGAGE

Correspondent LoanStream NonQM Matrix

		Effective Date: 07/08/25 Revised: 07/08/25								
NonQM Product Details										
	Appraisals	Cash In Hand Limit (Based on LTV & FICO)								
ICU ≤ CU > 2.5 or no score = Enhanced der	 \$2,000,000 Loan Amount: \$2.5 = No add'I requirements sk review (ARR, CCA or CDA) required, 10% variance allowed \$2,000,000 Loan Amount: 2 appraisals required R, CCA or CDA) required on lower valued appraisal 	≤ 70% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 65% LTV & < 700 FICO: \$1.0M max cash in hand* > 65% - \$70% LTV & <700 FICO: \$500k max cash in hand* > 70% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750k max cash in hand *Free & Clear Properties: Must follow FICO requirements, 70% max LTV								
	Standard Tradeline Requirements									
• 3 tradelines reporting 12 months with activity in last 12 months, or • 2 tradelines reporting for 24 months with activity in last 12 months, or • 1 revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30, or • 1 installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30										
	D ores reporting, the minimum tradeline requirement is met. edit scores, each borrower must meet the minimum tradeline	<u>Non-TRID Business Purpose</u> • If each borrower has 3 credit scores, minimum tradeline requirement is met • Any borrower with less than 3 credit scores must independently meet tradeline requirement. • Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually.								
NOTE: If borrower's credit scores primarily is bas	sed on thin credit-such as authorized user accounts, self-reported accourt	I its, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements								
Limited Tradelines: If standard tradelines are not met and borrower has a valid credit score 80% max LTV - Primary and Second Homes, 70% max LTV - Investment Not available on Select NonQM Foreign nationals ineligible ITIN - See ITIN Guides										
Additional Product Details										
50.01% - 55% DTI	50.01% - 55% DTI Full doc 6 months reserves 80% max LTV 660 min FICO Primary only Purchase only \$1.5M max LA									
Debt Consolidation	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)									
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take	a 5% LTV reduction from program max LTV								
Delayed Financing	\leq \$1.5M LA: follow program max > \$1.5M LA: 70% max LTV/CLTV									
Gift Funds	100% allowed w/10% LTV reduction from max LTV (see above), no LTV Gift of Equity not allowed on Select NonQM $$	/ reduction required with min 5% buyer own funds								
Financed Property Limits	20 financed properties including subject OCMBC exposure - \$5.0M or	6 properties								
First Time Homebuyers	Primary Residence and Investment Properties allowed (2nd Homes ine Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min									
Foreign National	Asset Utilization only for 2nd Home & NOO 12 mos reserves all occu	pancy types								
Impound Waivers	Owner/2nd Home: Allowed if NOT HPML loan Non-Owner allowed (se	e rate sheet)								
Interested Party Contribution (IPC)	≤ 80% LTV = 6% max > 80% LTV = 4% max									
Minimum Square Footage	SFR: 700 sq. ft. Condo: 500 sq. ft. 2-4 Units: 400 sq. ft. each									
Non-Occupant Co-Borr	Purchase, Rate & Term & Core NonQM only									
Pre-Payment Penalty	Eligible for investment properties only where permitted by applicable sta	ate law and regulations								
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO									
Residual Income	\$1250/month + \$250 1st + \$125 others									
Seasoning	LTV based off lesser of purchase price + documented improvements of ITIN: \geq 12 months ownership for Cash-Out, \geq 6 months ownership for	Rate/Term								
Geographic Restrictions	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6)) Subjec MD remain eligible)	t properties located in Essex County, NJ and Baltimore City, MD are ineligible (Subject properties in Baltimore County,								
Temporary Buydowns	2:1 and 1:0 30 year fixed, Purchase transactions only Primary & Sec	ond Home eligible, non-TRID Investment loans ineligible								
*All Adjustments on this matrix are cumulative, all LTV calcul	lations start from the highest LTV allowed per product.									
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