

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													
*Subject properties located in Essex County, NJ and Baltimore City, MD are temporarily ineligible (Subject properties in Baltimore County, MD remain eligible)													
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%	\$	1,000,000	700+	90%	80%				
		680+	80%	80%			680+	85%	80%				
		600+		75%			600+	80%	75%				
\$	1,500,000	720+	85%	80%	\$	1,500,000	720+	90%	80%				
		700+	80%	80%			700+	90%	80%				
		680+	75%	75%			680+	85%	80%				
		640+					640+	80%	75%				
		600+					600+	75%	70%				
\$	2,000,000	740+	85%	80%	\$	2,000,000	740+	85%	80%				
		720+	80%	80%			720+	85%	80%				
		700+	75%	75%			700+	85%	80%				
		680+	75%	75%			680+	80%	75%				
		640+					640+	75%	70%				
\$	2,500,000	740+	80%	80%	\$	2,500,000	740+	80%	75%				
		720+	75%	75%			720+	80%	75%				
		700+	75%	75%			700+	80%	75%				
		680+	65%	65%			680+	75%	70%				
		660+					660+	70%	65%				
\$	3,000,000	720+	75%	70%	\$	3,000,000	720+	80%	75%				
		700+	65%	65%			700+	75%	70%				
		680+	60%	60%			680+	70%	65%				
		660+					660+	60%	55%				
		> \$3,000,000					\$	3,500,000	740+	70%	65%		
See Guides for Appraisal & Credit Overlay				720+	70%	65%							
				680+	60%	55%							
				660+	50%	45%							
									\$	4,000,000	740+	65%	60%
								720+			60%	55%	
700+	50%	45%											
LOAN PROGRAMS													
Fixed			ARM					Interest Only (IO)					
• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed			• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)			• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization)							
• Nonstandard Terms Available			• Not Available on Select NonQM			• 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)							
						Not Available on Select NonQM							
	Select NonQM				Core NonQM								
Max LTV	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%								
Min Loan Amount	\$150,000				\$125,000								
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment								
Housing History	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								
Credit Event (BK/SS/FC/DIL/CCC)	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)								
DTI	45% max				• 50% max, 45% max if ≥ 85% LTV (50-55% allowed w/restrictions, see product details below)								
One Year Self-Employed	Not Allowed				• 80% max LTV • 75% max LTV - C/O • 660 min FICO • Income - Bank Statement only • 1 x 30 x 12 allowed								
Asset Utilization	Not Allowed				• 80% max LTV • 75% max LTV - C/O • \$2.0M max LA • 1 x 60 x 12 allowed								
1099 Only	Not Allowed				• \$3.0M max LA • 2 mos recent Bank Stmt • 1 x 60 x 12 allowed								
WVOE Only	Not Allowed				• 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTHB • 0 x 30 x 12								
ITIN	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								
Foreign National	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								
DACA	Not Allowed				• 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12								
Reserves	• 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 addtnl financed property (based on subject property PITIA)				OO & 2nd Home: ≤ 75% LTV - no reserves, > 75% LTV - 3 mos, > 80% LTV - 6 mos NOO: ≤ 70% LTV - no reserves, > 70% LTV - 3 mos, > 80% LTV - 6 mos All Occupancies: 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 addtnl financed property (based on subject property PITIA) *Additional 3 mos required with 1 x 60 x 12*								

NonQM Product Details	
<p>Appraisals</p> <p>≤ \$2,000,000 Loan Amount: ICU ≤ 2.5 = No add'l requirements CU > 2.5 or no score = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed</p> <p>> \$2,000,000 Loan Amount: 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>	<p>Cash In Hand Limit (Based on LTV & FICO)</p> <p>≤ 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</p>
<p>Standard Tradeline Requirements</p> <p>• 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</p> <div> <div> <p><u>TRID</u></p> <ul style="list-style-type: none"> • If primary wage earner has 3 credit scores reporting, the minimum tradeline requirement is met. • If primary wage earner has less than 3 credit scores, each borrower must meet the minimum tradeline requirements </div> <div> <p><u>Non-TRID Business Purpose</u></p> <ul style="list-style-type: none"> • 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. </div> </div> <p>NOTE: If borrower's credit scores primarily is based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements</p> <p>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</p>	
Additional Product Details	
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	≤ \$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 reduction required with min 5% buyer own funds Gift of Equity not allowed on Select NonQM
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 ineligible) Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO, Max 50% DTI, \$1.5M Max LA, Max 300% payment shock
Foreign National	Asset Utilization only for 2nd Home & NOO 12 mos reserves all occupancy types
Impound Waivers	Owner/2nd Home: Allowed if NOT HPML loan Non-Owner allowed (see 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 state law and regulations
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO
Residual Income	\$1250/month + \$250 1st + \$125 others
Seasoning	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out. < 6 mos seasoning allowed when all borrowers on the original Note at acquisition must be on the current Note, LTV based off lesser of purchase price + documented improvements or appraised value ITIN: ≥ 12 months ownership for Cash-Out, ≥ 6 months ownership for Rate/Term
Geographic Restrictions	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6)) Subject properties located in Essex County, NJ and Baltimore City, MD are ineligible (Subject properties in Baltimore County, MD remain eligible)
Temporary Buydowns	2:1 and 1:0 30 year fixed, Purchase transactions only Primary & Second Home eligible, non-TRID Investment loans ineligible
<p>*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.</p> <p>© 2025 All rights reserved LoanStream Mortgage 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/.</p>	