Effective Date: 08/18/25 | Revised: 08/18/25

LoanStream Jumbo ONE Advantage Matrix

Eligibility Matrix												Loan Programs				
	I	Purchase, Rate/Term Refi							Cash-out Refi						Advantage 30 Yr Fixed (360	
Occupancy	Property		Max LTV/CLTV to FICO					Max LTV/CLTV to FICO					901EM-BD	Jumbo One Advantage 30 Yr Fixed 2:1 Temp Buydown (360 Months		
	.,,	Loan Amount	740+	720+	700+	680+	660+	740+	720+	700+	680+	660+	901EM-BD10 901EM-IO			Temp Buydown (360 Months)
		\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	80%	80%	80%	80%	80%		901EM-IO 915EM		Advantage 30 Yr Fixed Inte Advantage 15 Yr Fixed (180	rest Only (10 yr IO, 20 yr amort)
Primary Residence	SFR/2-4 Unit/PUD/Condo	\$ 2,500,000 \$ 3,000,000	80% 80%	80%				80% 80%					9106EM		Advantage 10/6 ARM (360	
		\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	80%	75%	75%	75%					ARM Information	
Second Home	SFR/2-4 Unit/PUD/Condo	\$ 2,500,000 \$ 3,000,000	80% 80%	80%				75% 75%					Fixed Rate Period	10 year		
		\$ 3,000,000	80%	80%	80%	80%	70%	75%	75%	75%	75%		Fixed Rate Period		s average SOFR	
Investment ²	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000	80%	80%	80%	80%	70%	75%	75%	70%	70%		Lookback Period	45 days		
		\$ 2,500,000	75%	75%		10.11							Floor		to minimum margin and ca	nps
					st Only (Fixe								Margin			
	T		760+	740+	720+	700+	680+						Caps	370. 1111	ial Cap (max increase or de sequent Cap (max periodic	
Primary Residence/	SFR/2-4 Unit/PUD/Condo	\$ 1,000,000	80%	80%	75%	75%										nterest rate over the life of loan)
Second Home	Sity 2-4 Officer Objection	\$ 2,000,000 \$ 3,000,000	75% 75%	75%	75%								Fully Indexed Rate		the index & margin rounde	
110/6 ARM ineligible								•					Qualifying Rate		r of fully indexed rate or No	
	roperties located in Essex Count	ty, NJ and Baltimore C	ity, MD (and	it's neighborho	ods) are inelig	gible										
Details													Product Restrictions (Not Permitted)			
A	Appraisal				≤\$:	1.5MM: 1 apps	sl > \$1.5MN	M: 2 appsls								
Cash out Proceeds						No max	cash out limit	ts							Borrowers	
Compliance Credit Event (BK,SS,FC,DIL)						Safe Harbor ar							Blind Trusts		• Less than 18 years	Real Estate Trusts
			Highe	r Priced Mortg		ML) allowed, ite and Federal			able regulatory	requirement	S		 Foreign Nationals Guardianships 		old • LLCs, LLPs,	Qualified Personal Residence Trusts
					510		asoning requir						Irrevocable Trusts		Corporations	With diplomatic immunity
Credit Event (BK,SS,FC,DIL)		Multiple events not allowed										• ITIN		Life estates	Without a social security	
Credit Event (Forbearance)		 Must have exited, not in a repayment plan, current and made 6 timely payments 											Land Trusts		Party to a lawsuit	number
Credit Scores					• 2 score	s required • L		is decision sco	re						Transactions	
Credit Tradelines		Follow AUS										 1031 exchange or occupied 2-4 unit 		 Income produced, or in relation to, 	 Refinancing of a subsidized loan 	
DTI		 Fixed & ARM: Determined by AUS up to max 45% Interest Only: Determined by AUS up to max 43% 									Bridge loans	property	cannabis, hemp	Reverse 1031 exchange		
		US Citizens Permanent Resident Aliens Non-Permanent Resident Aliens First time Homebuyers Non-occ co-borrowers											Builder/Seller bail Fscrow holdbacks	out	Model home leaseback	Section 32 or High Cost
Eligible Borrowers		Refer to guidelines for eligibility requirements										Escrow holdbacks Foreclosure bailou	ıt	Multiple property	Single closing construction	
First Time Homebuyer		Follow AUS										Illinois Land Trust		payment skimming	to perm financing	
Geographic Restrictions		US Territories and Texas 50(a)(6) and (f)(2) Transactions ineligible												Non-QM loans	Straw borrowers	
Housing History		Mortgage/Rent: 0x30x12												Property Types		
		Follow respective AUS, additional documentation may be required														
Income and Employment		Other income: Follow respective AUS										Agricultural zoned properties Assisted living facilities Bed and Breakfast		Hotel or motel conversions Houseboats Houseboats Properties > 25 acres Property not accessible by roads		
Interested Party Contributions		Follow AUS														
Max Financed Properties		Follow AUS										 Boarding house 		Hobby farms, ranches	Properties not suitable for	
Minimum Loan Amount		\$1 above conforming loan limit													year-round occupancy • Properties with deed or	
Property Type		SFR, 1-4 Units, PUD, Condo											Condo hotels and	condotels	Income producing	resale restrictions
Seasoning		Follow AUS										Condominium cor	versions	properties	Properties with PACE	
Refinance - Cash-out		Follow AUS											 Co-Ops Domes or geodesi 	c domes	 Leasehold properties Log homes 	 obligations Properties with UCC filings
Refinance - Delayed Financing		Eligible, property must have been purchased for cash within 180 days of application date											Dwelling w/more	than 4 units	Manufactured or	 Row Homes in Baltimore
Refinance - Rate/Term		≤\$1.0MM follow AUS										 Earth or Berm hor Factory built hous 		mobile homes • Mixed use	City, MD • Rural propertiesgs	
		>\$1.0MM - ≤\$2.0MM: > 3 mos or AUS >\$2.0MM - ≤\$3.0MM: > 6 mos or AUS >\$3.0MM: > 12 mos or AUS LTV/CLTV > 80%: > 6 mos or AUS											Non-warrantable	Unique properties		
			Cash out proceeds ineligible										lava zones 1 or 2		Condos • Vacant land or land	
•		Up to \$2.0MM follow AUS Primary & 2nd Home Purch and R&T refi - >\$2.0MM - ≤\$2.5MM:> 12 mos or AUS >\$2.5MM - ≤\$3.0MM:> 18 mos or AUS											 Homes on Native American lands 		 Projects that offer unit rentals daily, 	development properties
		Primary & 2nd Home Purch and R&I reft - > \$2.0MM - S \$2.5MM: > 12 mos or AUS > \$2.5MM: > 18 mos or AUS Primary & 2nd Home Cash-out reft - > \$2.0MM: > 18 mos or AUS											weekly or monthly			
Reserves		Investment Properties - >\$2.0MM: > 12 mos or AUS														
		Interest Only - > \$2.0MM: > 24 mos or AUS *Business funds & gift funds ineligible*														
Secondary Financing		Permitted up to max LTV/CLTV														
Tomporon, Condenses		DU Approve or LPA Accept recommendation required														
Temporary Buydowns		 Must meet all requirements of DU/LPA approval & applicable FNMA/FHLMC underwriting guidelines, only one guideline series allowed 														
		DU Approve or LPA Accept recommendation required														
Un	nderwriting	• Must m	 Must meet all requirements of DU/LPA approval & applicable FNMA/FHLMC underwriting guidelines, only one guideline series allowed Where silent, defer respective Agency guidelines for requirements 													
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