LOAN STREAM MORTGAGE

[Rate Sheet] [LoanStreamWholesale.com]

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

LoanStream Jumbo ONE Matrix

Eligibility Matrix

Occupancy	Property	Loan Amount	Purchase, Rate/Term Refi – Max LTV/CLTV to FICO 740+	720+	700+	680+	660+	Cash-out Refi – Max LTV/CLTV to FICO 740+	720+	700+	680+	660+
Primary Residence	SFR/ 2-4 Unit/PUD/Condo	$ 1,500,000	90%[1]	90%[1]	90%[1]							
		$ 1,000,000	85%	85%	85%	85%	80%	80%	80%	80%	80%	
		$ 1,500,000	85%	85%	85%	85%	80%	75%	75%	75%		
		$ 2,000,000	85%	85%	85%			70%	70%	70%		
		$ 2,500,000	80%	80%								
		$ 3,000,000	75%									
		$ 3,500,000	70%									
Second Home	SFR/PUD/Condo	$ 1,000,000	80%	80%	80%	80%		75%[2]	75%[2]	75%[2]		
		$ 1,500,000	80%	80%	80%	80%		70%[2]	70%[2]			
		$ 2,000,000	75%	75%	75%							
Investment[4]	SFR/2-4 Unit/PUD/Condo	$ 1,500,000	75%	75%	75%			60%	60%	60%[3]		
		$ 2,000,000	70%	70%	70%							

[1]Purchase transaction only, rate/term refi ineligible
[2]Condos restricted to 720 min FICO and 65% LTV/CLTV on Second Home cash-refis
[3]Condos restricted to 720 min FICO on Investment Property cash-out refis
[4]Investment only: All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible

Details	
Appraisal	≤ $1.5MM: 1 appsl & secondary valuation | > $1.5MM: 2 appsls Secondary Valuation: CU ≤ 2.5, no secondary valuation required | CU > 2.5 or indeterminate: Desk Review within -10% or field review, 2nd full appsl
Cash out Proceeds	No max cash out limitations
Compliance	• Must be QM, Safe Harbor and Rebuttable Presumption permitted • Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements • State and Federal High-Cost loans ineligible
Credit Event (BK,SS,FC,DIL)	Follow AUS
Credit Event (Forbearance)	Follow AUS
Credit Scores	• At least 1 score required • Lowest middle is decision score
Credit Tradelines	Follow AUS
DTI	Determined by AUS up to 50% max
Eligible Borrowers	US Citizens | Permanent Resident Aliens | Non-Permanent Resident Aliens |First time Homebuyers | Non-occ co-borrowers Refer to guidelines for eligibility requirements
First Time Homebuyer	Follow AUS
Geographic Restrictions	US Territories and Texas 50(a)(6) Transactions ineligible
Housing History	Follow AUS
Income and Employment	• Follow AUS, additional documentation may be required • Tax transcripts required • Other income: Follow AUS
Interested Party Contributions	Follow AUS
Max Financed Properties	Follow AUS
Minimum Loan Amount	$1 above conforming loan limit
Property Type	SFR, 2-4 Unit, PUD, Condo
Recently Listed Properties	Properties listed for sale ≤ 6 mos ineligible
Refinance - Cash-out	Follow AUS
Refinance - Delayed Financing	Follow respective Agency requirements
Refinance - Rate/Term	Follow AUS
Reserves	≤ $1.0MM follow AUS > $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 *Cash out proceeds ineligible*
Secondary Financing	Follow AUS
Temporary Buydowns	Ineligible
Underwriting	• DU Approve or LPA Accept recommendation required • Must meet all requirements of DU/LPA approval & applicable FNMA/FHLMC underwriting guidelines, only one guideline series allowed

Loan Programs

901DI	Jumbo One 30 Year Fixed (360 Months)
9106DI	Jumbo One 10/6 ARM (360 Months)

ARM Information

Fixed Rate Period	10 years
Index	30 day average SOFR
Lookback Period	45 days
Floor	Subject to minimum margin and caps
Margin	2.75%
Caps	5%: Initial Cap (max increase or decrease) 1%: Subsequent Cap (max periodic increase or decrease) 5%: Lifetime Cap (max increase in interest rate over the life of loan)
Fully Indexed Rate	Sum of the index & margin rounded to the nearest (.125)
Qualifying Rate	Greater of fully indexed rate or Note rate

Product Restrictions (Not Permitted)

Borrowers

- Blind Trusts
- DACA borrower w/out Category 33 status
- Foreign Nationals
- Guardianships
- Irrevocable Trusts
- ITIN
- Land Trusts
- Less than 18 years old
- LLCs, LLPs, Corporations
- Life estates
- Party to a lawsuit
- Qualified Personal Trusts
- Real Estate Trusts
- With diplomatic immunity
- Without a social security number

Transactions

- Attorney Title Opinion Letters
- Bridge loans
- Builder/Seller bailouts
- Escrow holdbacks
- Foreclosure bailout
- Illinois Land Trusts
- Interest only loans
- Income produced, or in relation to, cannabis, hemp
- Income produced, or in relation to, adult entertainment industry
- Model home leaseback
- Multiple property payment skimming
- Non-QM loans
- Refi of a subsidized loan
- Reverse 1031 exchange
- Section 32/High-Cost loan
- Single closing construction to perm financing
- Straw borrowers
- Temp buydowns

Property Types

- Assisted living facilities
- Bed and Breakfast
- Boarding houses
- Container homes
- Commercial
- Condo hotels and condotels
- Condos conversions
- Co-Ops
- Domes or geodesic domes
- Dwelling w/more than 4 units
- Earth/Berm homes
- Hawaii properties in lava zones 1 or 2
- Homes on Native American lands
- Hotel/motel conversions
- Houseboats
- Hobby farms, ranches and orchards
- Income producing properties
- Leasehold properties
- Log homes
- Manufactured or mobile homes
- Mixed use
- Non-warrantable Condos
- Projects that offer unit rentals daily, weekly or monthly
- Properties > 25 acres
- Property not accessible by roads
- Properties not suitable for year-round occupancy
- Properties with UCC filngs
- Properties with PACE obligations
- Properties with resale restrictions
- Row Homes in Baltimore City, MD
- Unique properties
- Vacant land or land development properties