

## NonQM Investor Programs\*

Non-Owner Occupied Investment Properties, 1-4 Units only

Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Purchase	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	75%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%
	700+	75%	75%	75%		700+	80%	80%	75%		700+	70%	70%	65%		700+	65%	65%	60%
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+			
	640+					640+	75%	75%	70%		640+	70%	70%	65%		660+			
	620+					620+	70%	70%	65%		620+					640+			
\$ 1,500,000	720+	75%	75%	75%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	720+	65%	65%	55%
	700+	75%	75%	75%		700+	80%	80%	75%		700+	65%	65%	60%		700+	60%	60%	55%
	680+					680+	80%	80%	75%		680+	65%	65%	60%		680+			
	640+					640+	70%	70%	65%		640+	65%	65%	60%		660+			
	620+					620+	65%	65%	60%		620+					640+			
\$ 2,000,000	740+	75%	75%	75%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	60%	60%	55%
	720+	70%	70%	70%		720+	80%	80%	75%		720+	60%	60%	55%		720+	60%	60%	55%
	700+	70%	70%	70%		700+	75%	75%	70%		700+	60%	60%	55%		700+	55%	55%	50%
	680+					680+	75%	75%	70%		680+	60%	60%	55%		680+			
	640+					640+	70%	70%	65%		640+	60%	60%	55%		660+			
\$ 2,500,000	620+				\$ 2,500,000	620+	60%	60%	55%	\$ 2,500,000	620+				\$ 2,500,000	620+			
	740+	75%	75%	75%		740+	80%	80%	75%		740+	55%	55%	50%		740+	55%	55%	
	720+	70%	70%	70%		720+	80%	80%	75%		720+	55%	55%	50%		720+	55%	55%	
	700+	70%	70%	70%		700+	75%	75%	70%		700+	55%	55%	50%		700+	55%	55%	
	680+					680+	75%	75%	70%		680+	55%	55%	50%		680+			
\$ 3,000,000	640+				\$ 3,000,000	640+	70%	70%	65%	\$ 3,000,000	640+	55%	55%	50%	\$ 3,000,000	640+			
	620+					620+	60%	60%	55%		620+					660+			
	740+	65%	65%	65%		740+	75%	75%	70%		740+	50%	50%	45%		740+			
	720+	60%	60%	60%		720+	75%	75%	70%		720+	50%	50%	45%		720+			
	700+	60%	60%	60%		700+	70%	70%	65%		700+	50%	50%	45%		700+			
\$ 3,500,000	680+				\$ 3,500,000	680+	70%	70%	65%	\$ 3,500,000	680+	50%	50%	45%	\$ 3,500,000	680+			
	640+					640+	65%	65%	60%		640+	50%	50%	45%		660+			
	620+					620+	55%	55%	50%		620+					650+			
	740+					740+	65%	65%	60%		740+					740+			
	720+					720+	65%	65%	60%		720+					720+			
\$ 3,500,000	680+				\$ 3,500,000	680+				\$ 3,500,000	680+				\$ 3,500,000	680+			
	640+					640+					640+					660+			
	620+					620+					620+					660+			
	740+					740+					740+					740+			
	720+					720+					720+					720+			

	Select DSCR	Core DSCR	Sub1 DSCR	No Ratio DSCR
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
Min Loan Amount	\$250,000	\$100,000	\$100,000	\$100,000
DSCR	1.25 min ratio	1.00 min ratio   > 80% 1.20 min ratio	0.75 min ratio	No min ratio
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV			
Housing History	0 x 30 x 12	1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12	0 x 30 x 12	0 x 30 x 12
Credit Event (BK,SS,FC,DIL,CCC)	48 months	36 months - FC/CCC 12 months - BK Ch 13 w/pay history   24 months - SS/DIL/BK Ch 7	36 months	36 months
Short Term Rentals	Not allowed	• 5% reduction • 80% max LTV • 70% max LTV - C/O	Not allowed	Not allowed
Reserves	3 mos, cash-out cannot be utilized	> 65% LTV: 3 mos, cash-out can be utilized	6 mos, cash-out cannot be utilized	6 mos, cash-out cannot be utilized
Recently Listed w/CIO (< 6 Mos Off Mkt)	Delisted ≥ 30 days and leased allowed Value is lower of lowest listing price within 180 days or appraised value 3 mos reserves (not from C/O), 1 yr min PPP required, 70% max LTV	Inexperienced Investors: 3 mos, cash-out cannot be utilized Loan Amt: > \$2.0M = 6 mos, cash-out can be used to satisfy up to 50% of reserve requirement   > \$3.0M = 12 mos, cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not applicable	Not Allowed	Not Allowed
ITIN	Not Allowed	• 700 min FICO • \$1.5M max • 75% max LTV • 70% max LTV - C/O	Not Allowed	Not Allowed
Foreign National	Not Allowed	• 700 min FICO • 75% max LTV • 65% max LTV - C/O • \$2.0M max LA • 12 mos min reserves required	Not Allowed	Not Allowed
DACA	Not Allowed	• 80% max LTV • 75% max LTV - C/O	Not Allowed	Not Allowed

DSCR LOAN PROGRAMS		DEBT SERVICE COVERAGE RATIO REQUIREMENTS	
Fixed	• 15 Year Fixed • 30 Year Fixed • 40 Year Fixed • Nonstandard Terms Available	Qualifying Ratio Gross Income + PITIA or ITIA, Qualify on cash flow of subject property	
ARM	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)	Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease with 2 mos proof of receipt (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)	
Interest Only (IO)	• 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)		

## Experienced / Inexperienced Investor

Experienced Investor:	Inexperienced Investor:
<ul style="list-style-type: none"> <li>Borrower(s) with history of owning &amp; managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs</li> <li>Only 1 borrower has to meet the Experienced Investor definition</li> <li>Living rent free allowed</li> <li>Mortgages Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Borrower without history of owning &amp; managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs</li> <li>80% Max LTV   \$1,500,000 Max LA   60% Max LTV for Sub1 &lt; 1.00   0x30x12 housing history   (VOM/VOR)   C/O not allowed for Sub1   Min 3 mos reserves, cash out cannot be utilized   No Ratio, STR and 5-8 ineligible</li> <li>All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed</li> </ul>
NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)	NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)

## Additional Product Details

<p><b>Appraisals</b></p> <p>≤ <b>\$2,000,000 Loan Amount:</b> 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; <b>\$2,000,000 Loan Amount:</b> 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>		<p><b>Standard Tradeline Requirements</b></p> <ul style="list-style-type: none"><li>• 3 tradelines reporting 12 months with activity in last 12 months , or</li><li>• 2 tradelines reporting for 24 months with activity in last 12 months, or</li><li>• 1 revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30, or</li><li>• 1 installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30</li></ul> <p><b>If each borrower has 3 credit scores, minimum tradeline requirement is met</b></p> <ul style="list-style-type: none"><li>• Borrower with less than 3 credit scores must independently meet tradeline requirement.</li><li>• 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</li></ul> <p><b>NOTE:</b> Borrower's credit scores primarily 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><b>Limited tradelines:</b> If standard tradelines are not met and borrower has a valid credit score Max 70% LTV   Not available on Select DSCR, Sub1 DSCR and No Ratio DSCR   Foreign National ineligible</p>		
<p><b>Vacant / Unleased Properties</b></p> <ul style="list-style-type: none"><li>• Purchase Transactions follow Program Max</li><li>• Refinance Rate/Term:<ul style="list-style-type: none"><li>• Loan Balance ≤ \$1,000,000 – 70% Max LTV</li><li>• Loan Balance ≤ \$2,000,000 – 65% Max LTV</li></ul></li><li>• Refinance Cash-Out :<ul style="list-style-type: none"><li>• Loan Balance ≤ \$1,500,000 – 60% Max LTV</li><li>• LOE for cause of vacancy</li><li>• No Ratio Ineligible (refinances only)</li></ul></li></ul>		<p><b>Short Term Rentals</b></p> <ul style="list-style-type: none"><li>• Purchase or Refi (R/T &amp; C/O)</li><li>• 1 Unit SFR, 2-4 Unit, PUD and Condo eligible</li><li>• Experienced investors only with 12+ mos STR rental history in last 3 years</li><li>• If &lt; 12 months STR rental history, 5% LTV reduction required</li><li>• 20% Management Fee Reduction Applied to Income</li><li>• Income documented with 1007/1025 supported by 12 mos history of payments OR AirDNA/Overview Report</li><li>• Vacant allowed</li><li>• Rural ineligible</li><li>• No Ratio ineligible</li></ul>		<p><b>Cash In Hand Limit (Based on LTV &amp; FICO)</b></p> <p>≤ 75% LTV &amp; ≥ 700 FICO: \$1.5M max cash in hand* ≤ 70% LTV &amp; &lt; 700 FICO: \$1.0M max cash in hand* &gt; 70% - ≤ 75% LTV &amp; &lt; 700 FICO: \$500k max cash in hand* &gt; 75% 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, 75% max LTV No Ratio: \$500,000 maximum cash in hand</p>
<p><b>Cash Out Restrictions</b></p>	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable			
<p><b>Declining Markets</b></p>	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV			
<p><b>Delayed Financing</b></p>	> \$1.5M loan amount, 70% max LTV/CLTV   Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions and Cash in Hand Limit - Vacant Properties			
<p><b>Financed Property Limits</b></p>	Unlimited financed properties - OCMB exposure - \$5.0M or 6 properties			
<p><b>First Time Home Buyer</b></p>	Not Allowed			
<p><b>Geographic Restrictions</b></p>	Georgia DSCR \$2,000,000 max loan amount   All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible			
<p><b>Gift Funds</b></p>	• 100% allowed with 10% LTV reduction from program Max LTV (see above) • No LTV reduction required with min 5% buyer own funds • Gift of Equity not allowed for Select DSCR			
<p><b>Impound Waivers</b></p>	Allowed (see rate sheet)			
<p><b>Interested Party Contributions (IPC)</b></p>	≤ 80% LTV = 6% Max   > 80% LTV = 4% Max			
<p><b>Minimum Square Footage</b></p>	SFR: 700 sq. ft.   Condo: 500 sq. ft.   2-4 Units: 400 sq. ft. each			
<p><b>Occupancy</b></p>	Non-Own Eligible for investment properties only where permitted by applicable state law and regulations			
<p><b>Pre-Payment Penalty</b></p>	Eligible for investment properties only where permitted by applicable state law and regulations			
<p><b>Private Party VOR's</b></p>	LTV ≤ 80% & ≥ 660 FICO   LTV ≤ 70% & ≥ 600 FICO			
<p><b>Seasoning</b></p>	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			
<p><b>Temporary Buydowns</b></p>	Ineligible			

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

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