



Correspondent LoanStream Non-QM Matrix

Effective Date: 12/10/25 | Revised: 12/10/25

Select Non-QM and Core Non-QM

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

*Investment and Non-TRID (Business Purpose): All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended.

Select Non-QM					Core Non-QM				
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%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	640+					640+	80%	80%	75%
	600+					600+	75%	75%	70%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
	680+	75%	75%	70%		680+	80%	80%	75%
	640+					640+	75%	75%	70%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
	680+	65%	65%	60%		680+	75%	75%	70%
	660+					660+	70%	70%	65%
\$ 3,000,000	720+	75%	75%	70%	\$ 3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
> \$3,000,000	See Guides for Appraisal & Credit Overlay				\$ 3,500,000	740+	75%	75%	65%
						720+	70%	70%	65%
						680+	60%	60%	55%
						660+	50%	50%	45%
					\$ 4,000,000	740+	65%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%

LOAN PROGRAMS

Fixed		ARM		Interest Only (IO)	
• 15-Year Fixed	• 30-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)	• 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)
• Nonstandard Terms Available		• Not Available on Select Non-QM		• 5/6 IO SOFR (2/1/5 Cap)	
				Not Available on Select Non-QM	

	Select Non-QM	Core Non-QM
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 • 65% 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
DACA	Not Allowed	• 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12
Foreign National	Not Allowed	Not Allowed
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 addtn'l financed property (based on subject property PITIA)	Owner Occupied & 2nd Home: ≤ 75% LTV = no reserves, > 75% LTV = 3 mos Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12 Non Owner Occupied: ≤ 70% LTV = no reserves, > 70% LTV = 3 mos Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12 All Occupancies: • > \$2.0M LA = 6 mos • > \$3.0M LA = 12 mos, 2 mos for each addtn'l financed property (based on subject property PITIA) * Additional 3 mos required with 1 x 60 x 12* Cash-out may be utilized

Non-QM Product Details	
<div>Appraisals</div> <div>≤ \$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</div> <div>> \$2,000,000 Loan Amount: 2 appraisals required</div>	<div>Cash In Hand Limits</div> <div>• ≤ 65% LTV: \$1.5M max cash in hand • > 65% - ≤ 75% LTV: \$1.0M max cash in hand • > 75% LTV: \$500k max cash in hand</div>
<div>Standard Tradeline Requirements</div> <div>• 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, or • 1 installment tradeline reporting for 36 months with activity in the last 12 months</div> <div>TRID</div> <div>• If primary wage earner has 3 credit scores reporting, the minimum standard tradeline requirement is met</div> <div>• If primary wage earner has less than 3 credit scores, each borrower must meet the minimum standard tradeline requirements</div> <div>Non-TRID Business Purpose</div> <div>• If each borrower has 3 credit scores, minimum standard tradeline requirement is met*</div> <div>• Any borrower with less than 3 credit scores must independently meet standard tradeline requirement</div> <div>• Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum standard tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually. *Not available for ITINs, must independently meet tradelines requirements</div> <div>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 minimum standard tradeline requirements</div> <div>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 Non-QM ITIN - See ITIN Guides</div>	<div>Non-QM Professional: +25 bps Pricing Improvement for Qualified Loans</div> <div>Features:</div> <div>• Primary Residence only • Purchase, Rate/Term and Cash-Out Refinance allowed • 680 min FICO</div> <div>• Borrower must be currently practicing full-time in their profession</div> <div>• Copy of active license and/or degree required, see below for details</div> <div>Eligibility:</div> <div>Doctors:</div> <div>At least 1 borrower is required to have an active license in one of the eligible fields below and must be actively practicing in that profession:<div>◦ Medical Doctor (MD) ◦ Medical Fellows ◦ Medical Resident (Educational License) ◦ Doctor of Dental Medicine (DMD) ◦ Doctor of Dental Surgery (DDS) ◦ Doctor of Ophthalmology (MD) ◦ Doctor of Optometry (OD) ◦ Doctor of Osteopathy (DO) ◦ Doctor of Pharmacy (PharmD) ◦ Doctor of Podiatric Medicine (DPM) ◦ Doctor of Veterinary Medicine (DVM)</div></div> <div>Professionals:</div> <div>At least 1 borrower must possess a postgraduate degree in one of the following fields and have at least 2 years of current employment in that discipline:<div>◦ Accounting ◦ Architecture ◦ Engineering ◦ Legal</div></div>
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
Geographic Restrictions	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6)) Texas SB 17: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only Arizona SB 1082: prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent TRID (Non-Business Purpose): Row Homes ineligible in Baltimore City, MD Investment and Non-TRID (Business Purpose): All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily ineligible
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 Non-QM
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), payment shock should not exceed 300% Investment - Purchase & Refinance: Full Doc and Bank Statement income only, 80% Max LTV, 660 Min FICO, 50% Max DTI, \$1.5M Max LA
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 Non-QM 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 or since prior Cash-out < 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash out must be on the current Note & LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value
Temporary Buydowns	2:1 and 1:0 30 year fixed, Purchase transactions only Primary & Second Home eligible, non-TRID Investment loans ineligible
*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.	
© 2025 All rights reserved 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/.	