

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*

Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75					Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					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	Cash-Out	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	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	80%	75%	70%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	720+	75%	70%	65%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	65%	65%	60%		700+	70%	65%	60%					
	680+					680+	80%	80%	75%		680+	75%	75%	70%		680+					680+	60%	60%	55%					
	640+					640+	75%	75%	70%		640+	70%	70%	65%		640+					640+								
	620+					620+	70%	70%	65%		620+					620+					620+								
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	70%	70%	65%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	720+	60%	60%	55%	\$ 1,500,000	720+	70%	65%	60%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	70%	70%	65%		700+	65%	65%	60%		700+	65%	60%	55%					
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+	65%	65%	60%		680+	60%	55%	50%					
	640+					640+	70%	70%	65%		640+					640+	65%	65%	60%		640+								
	620+					620+	65%	65%	60%		620+					620+					620+								
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	65%	65%	60%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	55%	55%	50%	\$ 2,000,000	740+	65%	60%	55%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	65%	65%	60%		720+	60%	60%	55%		720+	55%	55%	50%					
	700+	70%	70%	65%		700+	75%	75%	70%		700+	65%	65%	60%		700+	60%	60%	55%		700+	55%	55%	50%					
	680+					680+	75%	75%	70%		680+	65%	65%	60%		680+	60%	60%	55%		680+								
	640+					640+	70%	70%	65%		640+					640+	60%	60%	55%		640+								
\$ 2,500,000	740+	75%	75%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	60%	60%	55%	\$ 2,500,000	740+	55%	55%	50%	\$ 2,500,000	740+	55%	55%	50%	\$ 2,500,000	740+	60%	55%	50%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%		720+	55%	55%	50%		720+	55%	55%	50%					
	700+	70%	70%	65%		700+	75%	75%	70%		700+	60%	60%	55%		700+	55%	55%	50%		700+	55%	55%	50%					
	680+					680+	75%	75%	70%		680+	60%	60%	55%		680+	55%	55%	50%		680+								
	640+					640+	70%	70%	65%		640+					640+	55%	55%	50%		640+								
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+				\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+				\$ 3,000,000	740+			
	720+	60%	60%	55%		720+	75%	75%	70%		720+	60%	60%	55%		720+	50%	50%	45%		720+	50%	50%	45%					
	700+	60%	60%	55%		700+	70%	70%	65%		700+	60%	60%	55%		700+	50%	50%	45%		700+	50%	50%	45%					
	680+					680+	70%	70%	65%		680+	60%	60%	55%		680+	50%	50%	45%		680+	50%	50%	45%					
	640+					640+	65%	65%	60%		640+					640+	50%	50%	45%		640+								
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+			
	720+					720+	65%	65%	60%		720+					720+					720+								
	680+					680+					680+					680+					680+								
	660+					660+					660+					660+					660+								
	Select DSCR				Core DSCR				DSCR Fusion				Sub1 DSCR				No Ratio DSCR				Foreign National 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 - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA								
Min Loan Amount	\$250,000				\$100,000				\$100,000				\$100,000				\$100,000				\$100,000								
DSCR	1.25 min ratio				1.00 min ratio > 80% 1.20 min ratio				Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15				0.75 min ratio				No min ratio				1.00 min ratio								
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV																								• Qualify on IO Payment ALL States • Reserves based on IO Payment				
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				0 x 30 x 12				0 x 30 x 12 & 2 yr history required								
Credit Event (BK,SS,F,DL,CCC)	> 48 months				> 36 months - FC/CCC > 12 months - BK Ch 13 w/lay history > 24 months - SS/DL/BK Ch 7				> 36 months				> 36 months				> 36 months				> 36 months								
Short Term Rentals	Not Allowed				• 5% reduction • 80% max LTV • 70% max LTV - C/O				Not Allowed				Not Allowed				Not Allowed				Not Allowed								
Reserves	3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement				> 65% LTV = 3 mos • > \$2.0M LA = 6 mos • > \$3.0M LA = 12 mos Cash-out may be used				6 mos > \$2.0M LA = 6 mos Cash-out may be used				6 mos > \$2.0M LA = 6 mos Cash-out may be used				6 mos Cash-out may be used				12 mos Cash-out can be utilized								
	Additional financed properties - Not applicable				Additional financed properties - Not applicable				Additional financed properties - Not applicable				Additional financed properties - Not applicable				Additional financed properties - Not applicable				Additional financed properties - Not applicable								
Recently Listed w/IO (< 6 Mos Off Mkt)	• Delisted ≥ 1 day prior to application date & may not have been listed for sale for > 180 days • Value is lower of lowest listing price w/in 180 days or appraised value • 3 yr min PPP required, transactions where PPP is prohibited are ineligible				Not Allowed				Not Allowed				Not Allowed				Not Allowed				Not Allowed								
ITIN	Not Allowed				• 700 min FICO • \$1.5M max • 75% max LTV • 65% max LTV - C/O				Not Allowed				Not Allowed				Not Allowed				Not Allowed								
Foreign National	Not Allowed See Foreign National DSCR				Not Allowed See Foreign National DSCR				Not Allowed See Foreign National DSCR				Not Allowed See Foreign National DSCR				Not Allowed See Foreign National DSCR				Allowed								
DACA	Not Allowed				• 80% max LTV • 75% max LTV - C/O				Not Allowed				Not Allowed				Not Allowed				Not Allowed								
LOAN PROGRAMS										DEBT SERVICE COVERAGE RATIO REQUIREMENTS										CASH IN HAND LIMITS									
Fixed	• 15 Year Fixed • 30 Year Fixed • 40 Year Fixed • Nonstandard Terms Available																												
ARM	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)									Qualifying Ratio Gross Income = PITIA or ITIA, Qualify on cash flow of subject property (DSCR Fusion: Gross Income + Asset Utilization + PITIA or ITIA)										• ≤ 65% LTV: \$1.5M max • > 65% - ≤ 75% LTV & ≥ 700 FICO: \$1.5M max • > 65% - ≤ 75% LTV & < 700 FICO: \$1.0M max									
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)									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)										• > 75% LTV: \$500k max • ≤ 1.00 DSCR: \$500k max • No Ratio DSCR: \$500k max • Foreign National DSCR: ≤ 50% LTV - \$500k, > 50% LTV - \$300k									

Additional Product Details			
Experienced Investor		Inexperienced Investor	Vacant / Unleased Properties Foreign National DSCR - Additional Requirements
- Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs - Only 1 borrower has to meet the Experienced Investor definition - Living rent free allowed - Mortgage 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 Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)		- Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs 80% Max LTV \$1,500,000 Max LA • 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized 60% Max LTV & C/O not allowed for Sub1 - No Ratio, DSCR Fusion, STR and 5-8 ineligible - All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)	Purchase: Follow Program Max Refinance: 70% Max LTV - Rate/Term 65% Max LTV - Cash-out • LOE for cause of vacancy • No Ratio Ineligible (refinances only) Borrower Eligibility: Borrowers who reside in & are citizens of the following countries/regions are eligible: - Canada - Caribbean (excluding Cuba) - China (excluding Hong Kong) as permitted by applicable state law - Europe (excluding Russia) - Japan - Latin America (excluding Nicaragua) - South America (excluding Venezuela) Note: Citizens or individuals from countries subject to OFAC sanctions are not eligible
Appraisals		Standard Tradeline Requirements	Short Term Rentals
Appraisals ≤ \$2,000,000 Loan Amount: CU ≤ 2.5 = No add'l requirements Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed > \$2,000,000 Loan Amount: 2 appraisals required		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 If each borrower has 3 credit scores, minimum tradeline requirement is met* - 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 *Not available for ITINs, must independently meet tradelines requirements Note: 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 Limited tradelines: If standard tradelines are not met and borrower has a valid credit score Max 70% LTV Not available on Select DSCR, Sub1 DSCR, No Ratio DSCR, DSCR Fusion and Foreign National DSCR	- Purchase or Refi (R/T & C/O) 1 Unit SFR, 2-4 Unit, PUD and Condo eligible - Experienced investors only Purchases only: 12+ mos STR rental history in last 3 yrs required If < 12 months STR rental history, addtnl 5% LTV reduction required 20% management fee reduction applied Rents documented with 1007/1025 supported by 12 mos history of payments OR AirDNA/Overview Report - Vacant allowed - Rural not allowed - DSCR Fusion, Sub1, Foreign National and No Ratio ineligible
Cash Out Restrictions	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable		
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 loan amount, 70% max LTV/CLTV Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions		
Financed Property Limits	Unlimited financed properties OCMB exposure - \$5.0M or 6 properties		
First Time Home Buyer	Not Allowed		
Geographic Restrictions	All subject properties located in Baltimore City, MD (and it's neighborhoods), and Philadelphia County, PA are temporarily ineligible Georgia DSCR: \$2,000,000 max loan amount 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 1062: Prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent.		
Gift Funds	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		
Impound Waivers	Allowed (see rate sheet)		
Interested Party Contributions (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		
Occupancy	Non-Owner Occupied, Investment Properties 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		
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 and LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value		
Temporary Buydowns	Ineligible		

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

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