

LoanStream Full Doc, Alt Doc & DSCR Closed End Second Matrix

		Concurrent Close & Sta	ndalone Elig	ibility Ma	atrix ⁴								Loan Programs		
		Cook Out Defi			Dumak	Deta /=		0	£:						
		Cash-Out Refi Select Full Doc⁴			Purchase, Rate/Term & Cash-Out Refi										
Occupancy	ancy Property ^{2,3}	FICO to Max CLTV ¹	FICO to Max CLTV ¹ FICO to Max CLTV ¹									FIXEO	 10-Year Fixed (120 Months 20-Year Fixed (240 Months 		
Loan Amount		720+ 700+ 680+	740+ 720			660+		720+	700+	680+	660+	Eully Amortized	• 30-Year Fixed (360 Months	•	
350,000 Primary 500,000 Residence	' I SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75% 70%	85% 85° 80% 80°		80% 75%	75% 70%	85% 75%	85% 70%	80% 70%	75% 65%	70% 60%				
350,000 Investm	ment SFR/PUD/ 2-4 Unit/Condo	7070	80% 80° 75% 75°		75% 65%	70% 60%	75% 65%	75% 65%	70% 60%	65% 55%	60% 50%	Pro	ogram Codes & Descript	tions	
350,000 Second H	Home SFR/PUD/Condo		80% 809		75%	60% 60%	75%	75%	70%	65%	60%				
CLTV reduction for declining mar 6 max CLTV ≤ \$500,000, 65% ma Unit ineligible on Select Full Doc	ax CLTV > \$500,000 on 2-4 Unit	n ineligible	70% 709	<u>6 70%</u>	65%	00%	65%	65%	60%	55%	50%	NanQ/TRID – 30 Yr Fixed – 9 NanQ/TRID – 20 Yr Fixed – 0 NanQ/TRID – 20 Yr Fixed – 9	oncurrent NanQ Concurrent tandalone NanQ Standalone oncurrent tandalone NanQ Standalone oncurrent NanQ Concurrent NanQ Concurrent	Closed End Second 30 yr fixed Closed End Second 20 yr fixed Closed End Second 20 yr fixed	
Details		Concurrent Close Standalone Close										NanQ/TRID – 10 Yr Fixed – Standalone NanQ Standalone Closed End Second 10 yr fixed Product Features			
Max LTV/CLTV/HCLTV		e of 1st lien program or Eligibility Matrix -4 Unit - 75% max CLTV ≤ \$500,000 & 65% max CLTV			Refer to Eligibility Matrix										
Property Type CLTV Restrictions	2-4						Select Full D	oc ineligi	ole)				Product reatures		
Select Full Doc		Condo (warrantable & non-warrantable) - 75% max CLTV Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts,													
Income Documentation		Self-Employed: 2yrs personal and business (if applicable) tax returns, tax transcripts									• Fixed tern	ixed term loan ully disbursed at closing, no draw feature			
Standard Full Doc Income Documentation		Wage Earners: Paystub,1- 2 yrs W-2s, W-2 transcripts, Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts												·	
Alt Doc -				LTV reducti								Closed End Second (CES) • Eligible as • Must subd	•	gage when concurrent close	
One Yr SE, WVOE Only, 109	7.7		75% max C	TV (Select i	neligible)							Qualifying rate is note rate			
DACA			75% max C	•								Qualifying payment is fully amortized payment			
Foreign National		700 min FICO, 70% max CLTV (Select ineligible)													
Eligible 1st liens Minimum Loan Amount		Restrictions 1st Liens - Concurre	rictions 1st Liens - Concurrent Close Refer to Product Restrictions 1st Liens - Standalone Close												
		\$100,000 \$2.0MM: > 80% - 85% CLTV \$2.5MM: > 70% - 80% CLTV \$3.5MM: > 60% - 70% CLTV \$5.0MM: > 50% - 60% CLTV No max limit: ≤ 50% CLTV Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required 1st lien must be \$1 higher than 2nd lien								_TV	Product Restrictions (Not Permitted)				
Max Combined Liens		All existing subordinate/		_			nust be satisf	fied							
DTI	1	• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI								Borrowers					
DSCR		ictive of 1st lien requirement or 4		_			• > 80%: 45%					Blind Trusts	Land Trusts	Non-Permanent Resident Aliens	
Vacant/Unleased (DSCR)		More restrictive of 1st lien requirement or ≥ 1.00 DSCR							 Foreign Nationals (Select only) 	• Less than 18 years old	(Select only)				
STR (DSCR)		Ineligible (refis only) 5% CLTV reduction								Irrevocable TrustsITIN (Select only)	Life estates	 Life estates Party to a lawsuit With diplomatic immunity 			
	• 48 months (Standard	• 48 months (Standard Full Doc, Alt Doc & DSCR only (Select ineligible) 84 months -Select Full Doc 48 months - Standard Full Doc, Alt Doc & DSCR						k DSCR		Tunnantinus					
Credit Event (BK,SS,FC,DIL			Multiple cre	dit events r	not allowed								Transactions		
Housing History	-	0 X 30 X 12 (Standard Full Doc, Alt Doc & DSCR only (Select ineligible) 0x30x24 - Select Full Doc 0 X 30 X 12 - Standard Full Doc, Alt Doc & DSCR									DSCR	Assumable loansCommunity Seconds	Escrow holdbacksHigh Cost Loans	 Income produced by short term rentals 	
Cash-Out & Seasoning	1	 • Max cash-out cannot exceed second lien amount (Includes both 1st and 2nd loan proceeds on concurrent close refinance) • Select only - No more than 1 cash-out refinance w/in last 12 mos, max of 2 allowed with ≤ 75% CLTV on current transaction 									• Concurrent close with a lender • Income produced, • Lien free properties				
First Lien Seasoning		Seasoning not required	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				g required o			age		other than OCMBC	or in relation to, cannabis, hemp	 Property listed for sale within th last 6 months(refis only) 	
Recently Listed Properties			erties listed for s	ale ≤ 6 mos									1st Liens - Concurrent Close	2	
Appraisal	 When PIW used and ≤ \$ w/acceptable findings,	 • 1st lien appraisal used • When PIW used and ≤ \$250,000: AVM w/≥ .90 Score & FSD ≤ .10 & w/acceptable findings, exterior-only appraisal or full appraisal allow (DSCR, Condos, FEMA declared areas require full appraisal) • > \$250,000 - Full appraisal required • Transferred appraisals allowed (Select ineligible) NOTE: HPML loans required a full appraisal regardless of loan am 			≤ \$250,000: AVM w/≥ .90 Score & FSD ≤ .10 & PCR w/acceptable findings, exterior-only appraisal or full appraisal allowed (DSCR, Condos, FEMA declared areas require full appraisal)							 First lien with lender other than OCMBC Agency and Non-Agency fixed rate and ARMs with initial fixed term < 5 years 	 FHA, VA or USDA mortgages High-LTV Refinance HomeOne HomePath 	 HomePossible HomeReady with Reduced Mortgage Insurance Option HomeStyle 	
					a product on	tions:							1st Liens - Standalone Close		
Secondary Valuation	NOTE: HPML loans requ	uired a full appraisal regardless Req	of loan amount uired on all loan				. l A	• Full Ap	raisal		1				
Secondary Valuation	NOTE: HPML loans requ	uired a full appraisal regardless Req 2.5 CU • AVM w/ ≥ .90 Score & FS	of loan amount uired on all loan SD ≤ .10 • Desk	Review • Fie	ld Review •							• All Affordable Durch Bofi & DDA	• Home equity line of	• Nogative amortization	
Secondary Valuation Compliance	NOTE: HPML loans requ	uired a full appraisal regardless Req	of loan amount uired on all loan SD ≤ .10 • Desk le more restrictiv (HPML) allowed	e of state law, must com	Id Review • w or 5.000% ply with all a	, State and applicable r	Federal High	n-Cost Ioa quiremen	ns not allov	ved		 All Affordable Purch, Refi & DPA programs (HomeStyle, FHA, Refi No HomeReady, etc.) ARMs 	 Home equity line of credit (HELOC) IO loans w/< 7 yrs remaining in IO period 	Negative amortizationPrivate MortgagesRenovation loansResident Transition Loans (RTL)	
<u> </u>	NOTE: HPML loans requ • ≤ 2 • Allowable	euired a full appraisal regardless Req 2.5 CU • AVM w/ ≥ .90 Score & FS points and fees not to exceed the • Higher Priced Mortgage Loans • All closed end seconds f	of loan amount uired on all loan SD ≤ .10 • Desk le more restrictiv (HPML) allowed follow TRID discl	e of state law, must composing and worked: Note rafully indexed	w or 5.000%, ply with all a ait period reate	, State and applicable r quirement	Federal High	n-Cost Ioa quiremen	ns not allov	ved		programs (HomeStyle, FHA, Refi No HomeReady, etc.)	v, credit (HELOC) • IO loans w/< 7 yrs	 Private Mortgages Renovation loans	
Compliance	NOTE: HPML loans requ • ≤ 2 • Allowable pens	euired a full appraisal regardless Req 2.5 CU • AVM w/ ≥ .90 Score & FS points and fees not to exceed the • Higher Priced Mortgage Loans • All closed end seconds f	of loan amount uired on all loan SD ≤ .10 • Desk le more restrictiv (HPML) allowed follow TRID discl • Fi RMs: Greater of	e of state law, must composing and worked: Note rafully indexed	Id Review • w or 5.000%, ply with all a ait period re ate d rate or Not wer term afte	, State and applicable r quirement te rate er IO	Federal High regulatory re s, including D	n-Cost loa quiremen DSCR	ns not allov ts			programs (HomeStyle, FHA, Refi No HomeReady, etc.) • ARMs • Balloon notes or features • Construction or renovation loans • Cross collateralized loans	v, credit (HELOC) • IO loans w/< 7 yrs remaining in IO period • Land Trusts • Loans in forbearance Property Types	 Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages 	
Compliance Qualifying Payment - Sr Lier	NOTE: HPML loans requ	uired a full appraisal regardless Req 2.5 CU • AVM w/ ≥ .90 Score & FS points and fees not to exceed the • Higher Priced Mortgage Loans • All closed end seconds f	of loan amount uired on all loan SD ≤ .10 • Desk le more restrictiv (HPML) allowed follow TRID discl • Fi RMs: Greater of	e of state law, must composing and worked: Note rafully indexed	Id Review • w or 5.000%, ply with all a ait period re ate d rate or Not wer term afte	, State and applicable r quirement te rate er IO 50,000: O	Federal High egulatory re s, including D	n-Cost loa quiremen DSCR quired	ns not allov ts r Full Title F			programs (HomeStyle, FHA, Refi No HomeReady, etc.) • ARMs • Balloon notes or features • Construction or renovation loans	 v, credit (HELOC) • IO loans w/< 7 yrs remaining in IO period • Land Trusts • Loans in forbearance 	Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages Properties not suitable for year-round occupancy	
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