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

| Concurrent Close   | e & Standalo  | one Eligibility Matrix <sup>4</sup>   |  |  |  |   |  |  |   |  |   |  |                                   |   |  |   | Loan Prog   | rams   |   |
|--|---|---|--|--|--|---|--|--|---|--|---|--|-----------------------------------|---|--|---|---|--|---|
|  |   | Cash-Out Refi Purchase, Rate/Term & Cash-Out Refi   |  |  |  |   |  |  |   |  |   |  |                                   |   |  |   |   |  |   |
|  | Occupancy   | Property <sup>2,3</sup>   | Select Full  |  | Purchase, Rate/Term & Cash-Out Refi<br>dard Full Doc Alt Doc & DSCR  |   |  |  |   |  |   |  | 40 Very First (420 Marsha)        |   |  | 10 M  |   |  |   |
|  |   |   | FICO to Max  | x CLTV <sup>1</sup>  | FICO to Max CLTV <sup>1</sup> FICO to Max CLTV <sup>1</sup>  |   |  |  |   |  |   |  |                                   |   | xed  | <ul><li>10-Year Fixed (120 Months)</li><li>20-Year Fixed (240 Months)</li></ul>   |   |  |   |
| Loan Amount<br>\$ 350,000  |   |   | 720+ 700+<br>80% 80%   |  | 740+<br>85%  | <b>720+</b><br>85%  | <b>700+</b><br>85%   | 680+<br>80%  | 75%   | 740+<br>85%  | <b>720+ 700</b>   |  | 660+<br>70%                       | Fully A   | lly Amortized  | • 30-Ye   |   | ar Fixed (360 Months)  |   |
| \$ 500,000   | Primary<br>Residence  | SFR/PUD/ 2-4 Unit/Condo   | 75%  | 73%  | 80%  | 80%   | 80%  | 75%  | 70%   | 75%  | 70% 70  |  | 60%                               |   |  |   |   |  |   |
| \$ 750,000<br>\$ 350,000   | Investment  | SFR/PUD/ 2-4 Unit/Condo   | 70%  |  | 80%  | 80%   | 80%  | 75%  | 70%   | 75%  | 75% 70  | 65%  | 60%                               |   |  | Duca  | ware Cadas 8  | Descript   | iono  |
| \$ 500,000<br>\$ 350,000   |   |   |  |  | 75%<br>80%   | 75%<br>80%  | 70%<br>80%   | 65%<br>75%   | 60%<br>60%  | 65%<br>75%   | 65% 60<br>75% 70  |  | 50%<br>60%                        |   |  | Prog  | ram Codes &   | Descript   | ions  |
| \$ 500,000   | Second Home   | SFR/PUD/Condo   |  |  | 70%  | 70%   | 70%  | 65%  | 60%   | 65%  | 65% 60  |  | 50%                               |   |  | & Standard Full,  |   |  | DSCR  |
| <sup>1</sup> 5% CLTV reduction for de<br><sup>2</sup> 75% max CLTV ≤ \$500,00  |   |   |  |  |  |   |  |  |   |  |   |  |                                   |   |  | 0 Yr Fixed – Conc<br>0 Yr Fixed – Stand   |   |  | usiness – 30 Yr Fixed – Concurrent<br>usiness – 30 Yr Fixed – Standalone  |
| <sup>3</sup> 2-4 Unit ineligible on Sele   | ect Full Doc  |   |  |  |  |   |  |  |   |  |   |  |                                   | N   | anQ/TRID – 2   | 0 Yr Fixed – Conc   | urrent  | NanQ/B   | usiness – 20 Yr Fixed – Concurrent<br>usiness – 20 Yr Fixed – Standalone  |
| <sup>4</sup> Standalone close transac  | ctions only on Selec  | t Full Doc, concurrent transaction  |  |  |  |   |  |  |   |  |   |  |                                   | N   | anQ/TRID – 1   | 0 Yr Fixed – Conc   | urrent  | NanQ/B   | usiness – 10 Yr Fixed – Concurrent  |
| Details  |   | More restrictive  | Concurrent Clos<br>of 1st lien program   |  | Matrix   |   |  |  | P   | Standalo   | ne Close<br>bility Matrix   |  |                                   | N   | anQ/TRID – 1   | .0 Yr Fixed – Stand   | dalone  | NanQ/B   | usiness – 10 Yr Fixed – Standalone  |
| Max LTV/CLTV<br>Property T   |   |   | Unit - 75% max CLT   |  |  | nax CLTV >  | > \$500.00   | ) (Second )  |   |  |   |  |                                   |   |  |   | Product Fe  | atures   |   |
| CLTV Restric   |   |   | ible & non-warrant   |  |  |   |  |  |   |  |   | 6 max CLTV   |                                   |   |  | Fixed term loa  | ın  |  |   |
| Income Ty  | unes  | a Alt I   | Doc - Bank Stateme   | ants D&I w/2   |  | Doc - Sele  |  |  | nt 1000 l   | MVOE only  | Asset Utilizatio  |  |                                   | Closed Fr   | nd Second  | Fully disburse  | d at closing, no dr   | aw feature   |   |
| meome ry   | , pc3   | - Acc   | Joe - Dank Statemen  | ents, rac w/s  | IIIO3 Dalik  | • D   |  | Lilipioyille   | 111, 1055,  | VVOL OIIIY   | , Asset Othizatio   |  |                                   | (CES)   | iu seconu  | Eligible as 2nd lien only     Must subordinate to OCMBC 1st mortgage when concurrent close     Qualifying rate is note rate     Qualifying payment is fully amortized payment |   |  |   |
| Alt Doc - One Yr SE,   |   |   |  |  |  | 5% CLTV   |  |  |   |  |   |  |                                   |   |  |   |   |  |   |
| ITIN<br>DACA   |   |   |  |  |  | nax CLTV (:   |  |  |   |  |   |  |                                   |   |  |   |   |  |   |
| Foreign Nat  |   |   |  | 700  | min FICO,  |   |  |  | ble)  |  |   |  |                                   |   | P  | Product Re  | estrictions   | (Not P   | ermitted)   |
| Eligible 1st   |   | Refer to Product R  | estrictions 1st Lien   | ns - Concurre  | nt Close   |   |  | Refer to   | Product R   | estrictions  | 1st Liens - Stan  | dalone Close   | !                                 |   |  |   | Borrowe   | rs   |   |
| Minimum Loan   | n Amount  |   |  |  |  | \$75  | ,000   |  |   |  |   |  |                                   | • Blind   | Truete   |   | Land Tru  |  | Non-Permanent Resident  |
| Max Combine  | nd Lions  | \$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  |  |  |  |   |  |  |   | CLTV   | Forei   | gn Nationals (   | (Select only)                     | Less than   |  | Aliens (Select only)  |   |  |   |
| Wax Combine  | ed Liens  | Combined loans amounts over \$2.5MM: Primary Residences only, m<br>All existing subordinate/junior liens (except solar liens/leases/UCC fill  |  |  |  |   |  |  |   |  |   |  |                                   |   | cable Trusts<br>Select only)   |   | old<br>• Life esta  | ites   | <ul> <li>Party to a lawsuit</li> <li>With diplomatic immunity</li> </ul>  |
| DTI  |   | • ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI  |  |  |  |   |  |  |   | • ≤ 80%: 50  | 0% max DTI  |  |                                   |   |  |   | T   |  |   |
|  |   | • > 80%: More restrictive of 1st lien requirement or 45% max DTI  |  |  |  |   |  |  |   |  |   |  |                                   |   | Transactions   |   |   |  |   |
| Full Doc - Select<br>Full Doc - Standard   |   | <ul> <li>Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts</li> <li>Self-Employed</li> <li>Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts</li> <li>Self-Employed</li> </ul>   |  |  |  |   |  |  |   |  |   |  |                                   | Assumable loans     Community Seconds   |  |   |   | Escrow holdbacks     High Cost Loans     term rentals  |   |
| Alt Doc - Bank Statements  |   | • 12 months personal • 12 months business • 3+ months business + 1  |  |  |  |   |  |  |   |  |   |  |                                   |   | Concurrent close with a lender   |   |   | <ul> <li>Income produced,</li> </ul>   | <ul> <li>Lien free properties</li> </ul>  |
| Alt Doc - One Year Self-Employed  Alt Doc - WVOE   |   | 12 months banks statements and prior year W2  • Self-Employed only     • Written VOE • Wage Earner only   |  |  |  |   |  |  |   |  |   |  |                                   | other   | than OCMBC   |   | or in relation to,<br>cannabis, hemp  | <ul> <li>Property listed for sale within<br/>the last 6 months(refis only)</li> </ul>  |   |
| Alt Doc -1   |   |   |  |  |  | en voe •  |  |  |   |  |   |  |                                   |   |  |   |   |  |   |
| Alt Doc -Asset L   |   |   | tized liquid assets fo   |  |  | income o  | r blended  | w/other i  | ncome •   |  |   | ΓΙ)  |                                   |   |  | 1   | st Liens - Concu  | rrent Close  |   |
| DSCR<br>Vacant/Unlease   |   | More restrictive  | of 1st lien requirer   | ement or ≥ 1.0   |  | Ineligible i  | (refis only  | 1  |   | • ≥ 1.0  | D DSCR  |  |                                   | . 5: 1  |  |   | - 5114 1/4  |  | . Harra Danaibla  |
| STR (DSCR)  Credit Event (BK,SS,FC,DIL)  |   | Ineligible (refis only)  • 5% CLTV reduction • Experienced investors only, must also have ≥ 12 mos STR rental history in last 3 years  • 48 months (Standard Full Doc, Alt Doc & DSCR only (Select ineligible)  • Multiple credit events not allowed  0 X 3 0 X 12 (Standard Full Doc, Alt Doc & DSCR only (Select ineligible)  0 X 30 X 12 (Standard Full Doc, Alt Doc & DSCR only (Select ineligible)   |  |  |  |   |  |  | ≥ 12 mos STR rental history in last 3 years   |  |   |  |                                   | First lien with lender other than     OCMBC   |  |   | mortgag   | FHA, VA or USDA<br>mortgages   | <ul> <li>HomePossible</li> <li>HomeReady with Reduced</li> </ul>  |
|  |   |   |  |  |  |   |  |  | Doc Alt Do  |  | <ul> <li>Agend</li> </ul>   |  |                                   |   |  | Mortgage Insurance Option   |   |  |   |
|  |   |   |  |  |  |   |  |  |   |  |   | . Бос, гас Бо  | c & DSCR                          |   |  | h initial   | HomeOn  | e  | HomeStyle   |
|  |   |   |  |  |  |   |  |  |   |  |   |  |                                   | rate a  |  |   | HomeOr     HomePa   |  | HomeStyle   |
| Housing Hi   |   |   |  |  | lect ineligi   | ible)   | 0x30x  | 24 - Select  |   | 0 X 30 X 1   | 2 - Standard Ful  | Doc, Alt Doc   |                                   | rate a  | nd ARMs with   |   |   |  | HomeStyle   |
| Housing Hi   |   | Max cash  | ull Doc, Alt Doc & D<br>out cannot exceed<br>y - No more than 1  | d second lien  | lect ineligi   | ible)<br>(Includes l  | 0x30x<br>both 1st a  | 24 - Select  | n proceed   | 0 X 30 X 1   | 2 - Standard Ful  | Doc, Alt Doc   |                                   | rate a  | nd ARMs with   | s   |   | th   |   |
|  | easoning  | Max cash     Select onl   | out cannot exceed  | d second lien<br>1 cash-out refi   | lect ineligi   | ible)<br>(Includes l  | 0x30x<br>both 1st a  | 24 - Select<br>nd 2nd loa<br>of 2 allow  | n proceed<br>ed with ≤  | 0 X 30 X 1<br>ls on concu<br>75% CLTV  | 2 - Standard Ful  | Doc, Alt Doc<br>ance)<br>action  |                                   | rate a<br>fixed t   | nd ARMs with<br>erm < 5 year:  | s<br>1:   | HomePa     Standa   | ilone Close  |   |
| Cash-Out & Se  | easoning  | • Max cash<br>• Select onl  | r-out cannot exceed<br>y - No more than 1<br>Seasoning not requi   | ed second lien<br>1 cash-out refi<br>uired<br>Propert  | lect ineligi   | ible)<br>(Includes l<br>in last 12  | 0x30x<br>both 1st a<br>mos, max  | 24 - Select<br>nd 2nd loa<br>of 2 allow<br>6 mo:   | an proceed<br>ed with ≤<br>s seasonin   | 0 X 30 X 1<br>ls on concu<br>75% CLTV  | 2 - Standard Ful<br>irrent close refii<br>on current trans  | Doc, Alt Doc<br>ance)<br>action  |                                   | rate a<br>fixed t   | nd ARMs with<br>erm < 5 year:<br>ordable Purci   | s<br><b>1</b> :<br>h, Refi & DPA  | • HomePa  | ilone Close  | Negative amortization     Private Mortgages   |
| Cash-Out & Se<br>First Lien Sea  | easoning  | • Max cash • Select onl   | out cannot exceed<br>y - No more than 1<br>Seasoning not requi<br>1st lien appraisal u<br>250,000: AVM w/≥   | d second lien 1 cash-out refi uired Propert used ≥ .90 Score & F   | lect ineligi<br>amount (<br>inance w/i<br>ties listed  | (Includes I<br>in last 12<br>for sale ≤<br>& PCR  | 0x30x<br>both 1st a<br>mos, max<br>6 mos in  | 24 - Select<br>nd 2nd loa<br>of 2 allow<br>6 mo:<br>eligible (re   | an proceed<br>ed with ≤<br>s seasonin<br>fis only)  | 0 X 30 X 1<br>Is on concu<br>75% CLTV<br>g required  | 2 - Standard Ful<br>errent close refir<br>on current trans<br>on existing first<br>SD ≤ .10 & PCR   | Doc, Alt Doc ance) action mortgage   | & DSCR                            | • All Aff   | nd ARMs with<br>erm < 5 years<br>ordable Purci<br>ems (HomeSt<br>HomeReady,  | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa     St Liens - Standa     Cross collate     loans     Home equity  | lone Close   | Negative amortization   |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I   | easoning<br>asoning<br>Properties   | Max cash     Select onl       | y - No more than 1<br>geasoning not requi<br>1st lien appraisal u<br>250,000: AVM w/≥<br>xterior-only apprais  | ed second lien 1 cash-out refi uired Propert used ≥ .90 Score & Fi isal or full app  | lect ineligi<br>amount (<br>inance w/i<br>ties listed<br>FSD ≤ .10 &<br>oraisal allo   | (Includes I<br>in last 12<br>for sale ≤<br>& PCR  | 0x30x<br>both 1st a<br>mos, max<br>6 mos in  | 24 - Select<br>nd 2nd loa<br>of 2 allow<br>6 mo:<br>eligible (re   | an proceed<br>ed with ≤<br>s seasonin<br>fis only)<br>'/M w/≥ .90<br>terior-only<br>ondos, FEI  | 0 X 30 X 1 Is on concu 75% CLTV g required 0 Score & F appraisal of AA declare   | 2 - Standard Ful irrent close refii on current tran: on existing first  SD ≤ .10 & PCR \( \) or full appraisal d areas require  | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>w/acceptable<br>full appraisal  | & DSCR                            | All Aff progra     Now,     ARMs     Balloc   | ordable Purci<br>iordable Purci<br>iordabl | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa      Cross collate loans     Home equity credit (HELC     Land Trusts  | llone Close ralized line of  | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL)  |
| Cash-Out & Se<br>First Lien Sea  | easoning<br>asoning<br>Properties   | Max cash Select onl  Select onl  When PIW used and S W/acceptable findings, e (DSCR, Condos, FEI  SERVE SERVE SERVE SERVE)  | -out cannot exceed<br>y - No more than 1<br>Seasoning not requi<br>1st lien appraisal u<br>250,000: AVM w/2<br>xterior-only apprais<br>WA declared areas o<br>0,000 - Full appraisa  | d second lien  1 cash-out refi  ired  Propert  used ≥ 90 Score & 8  isal or full app  require full ap  sal required  | lect ineligi<br>amount (<br>inance w/i<br>ties listed<br>FSD ≤ .10 &<br>oraisal allo<br>oppraisal)   | (Includes I<br>in last 12<br>for sale ≤<br>& PCR  | 0x30x<br>both 1st a<br>mos, max<br>6 mos in  | 24 - Select<br>nd 2nd loa<br>of 2 allow<br>6 mo:<br>eligible (re<br>50,000: AV<br>ext<br>(DSCR, Co   | an proceed ed with ≤ s seasonin fis only)  //M w/≥ .9i erior-only ondos, FEI • > \$250  | 0 X 30 X 1<br>ls on concu<br>75% CLTV<br>g required<br>0 Score & F<br>appraisal of<br>MA declare<br>0,000 - Full   | 2 - Standard Ful<br>prrent close refin<br>on current trans<br>on existing first<br>SD ≤ .10 & PCR or<br>or full appraisal   | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>w/acceptable<br>illowed<br>full appraisal   | & DSCR                            | All Aff progra     Now,     ARMs     Balloc   | ordable Purci<br>ams (HomeSt<br>HomeReady,<br>(Select only)  | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa      Cross collate loans     Home equity credit (HELC)   | llone Close ralized line of  | Negative amortization Private Mortgages Renovation loans Resident Transition Loans  |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I   | easoning<br>asoning<br>Properties   | Max cash Select onl  Select onl  When PIW used and S W/acceptable findings, e (DSCR, Condos, FEI  SERVE SERVE SERVE SERVE)  | out cannot exceed y - No more than 1 seasoning not requing the seasoning not requing the season of t | ed second lien 1 cash-out refi uired Propert used ≥ 90 Score & Fi isal or full app require full af isal required (Select ineligi al regardless o   | lect ineligi<br>amount (<br>inance w/i<br>ties listed<br>FSD ≤ .10 &<br>praisal allo<br>ppraisal)<br>bible)<br>if loan am  | (Includes I<br>in last 12<br>for sale ≤<br>& PCR<br>ewed  | 0x30xboth 1st a mos, max  6 mos in  • ≤ \$2!   | 24 - Select nd 2nd loa of 2 allow 6 mo: eligible (re ext (DSCR, Co   | an proceed with series seasoning fis only)  If M w/2 .91  If year only ondos, FEI  Series on ser  | 0 X 30 X 1<br>ls on concu<br>75% CLTV<br>g required<br>0 Score & F<br>appraisal of<br>AA declare<br>0,000 - Full<br>appraisals a<br>red a full a   | 2 - Standard Ful  Irrent close refii on current tran: on existing first  SD ≤ .10 & PCR or or full appraisal d areas require appraisal require  | Doc, Alt Doc ance) action mortgage  v/acceptable illlowed iull appraisal ed neligible)   | s findings,                       | All Aff progra     Now,     ARMs     Balloc   | ordable Purci<br>iordable Purci<br>iordabl | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa      Cross collate loans     Home equity credit (HELC     Land Trusts  | llone Close ralized line of  | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL)  |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I   | easoning<br>asoning<br>Properties   | Max cash Select onl S | out cannot exceed y - No more than 1 ieleasoning not requises the seasoning not requises the seasoning not requises the seasoning not requise the seasoning not required a full appraisa seasoning the seasoning not cannot be seasoning to the seasoning not cannot be seasoning not cannot cann | d second lien  1 cash-out refi  ired  Propert  used  ≥ .90 Score & fi  isal or full app  require full ap  3 al required  (Select ineligi al regardless o  uired on all app   | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & raisal allor ppraisal) tible) f loan am praisals, a  | Includes It in last 12  for sale   R PCR wed  Includes It in last 12  | 0x30x both 1st a mos, max mos, max 6 mos in • ≤ \$2!  NOT  | 24 - Select nd 2nd loa of 2 allow 6 mo: eligible (re \$60,000: A\\ ext (DSCR, C  • Tra  • Tra  y valuatio  | an proceed with series seasoning fis only)  I/M w/≥ .9 serior-only pondos, FEI  > \$256 ansferred a pans required product   | 0 X 30 X 1 Is on concu 75% CLTV g required  0 Score & F appraisal of AA declare 0,000 - Full appraisals a red a full a options:  | 2 - Standard Ful<br>irrent close refii<br>on current tran:<br>on existing first<br>SD ≤ .10 & PCR:<br>or full appraisal<br>d areas require<br>appraisal requir<br>illowed (Select i<br>ppraisal regard  | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>illowed<br>iull appraisal<br>ed<br>neligible)<br>ess of loan a  | s findings,                       | All Aff progra     Now,     ARMs     Balloc   | ordable Purci<br>iordable Purci<br>iordabl | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa      Cross collate loans     Home equity credit (HELC     Land Trusts  | ralized line of  | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL)  |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I<br>Apprais  | easoning<br>asoning<br>Properties   | Max cash Select onl   | out cannot exceed y - No more than 1 seasoning not requing the seasoning not requing the season of t | d second lien  1 cash-out refi  ired  Propert  used  ≥ .90 Score & Fi  isal or full app  require full ap  require full de  (Select ineligi  al regardless o  uired on all app  ore & FSD ≤ .10   | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & oraisal allo oppraisal) iible) of loan am praisals, au 0, or • Des   | (Includes I<br>in last 12<br>for sale ≤<br>& PCR<br>ewed  | 0x30x both 1st a mos, max  6 mos in  • ≤ \$2!  NOT  e seconda a, or • Fiel   | 24 - Select nd 2nd loa of 2 allow 6 mo: eligible (re so,000: AV ext (DSCR, Cr • Tra E: HPML le y valuatio d Review,  | an proceed ed with ≤ s seasoning fis only)  (M w/≥ .9)  (m w/≥ .9)  (m only)  (m only   | 0 X 30 X 1 Is on concu 75% CLTV g required 0 Score & F appraisal of AA declare 0,000 - Full pippraisals ored a full a options: ior-only Ap   | 2 - Standard Ful<br>irrent close refii<br>on current trans<br>on existing first<br>SD ≤ .10 & PCR :<br>or full appraisal<br>d areas require<br>appraisal requir<br>lilowed (Select i<br>ppraisal regard   | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>llowed<br>dull appraisal<br>ed<br>neligible)<br>ess of loan a   | s findings,                       | All Affined 1      All Affined 1      All Affined 2      All Affined 3      All Affined 4      All Affined 5      All Affi               | ordable Purci<br>ins (HomeSt)<br>HomeReady,<br>(Select only)<br>in notes or fe<br>ruction loans  | h, Refi & DPA<br>yle, FHA, Refi<br>etc.)  | HomePa  Cross collate loans     Home equity credit (HELC     Land Trusts     Loans in fort  Property Tr   | ralized line of  | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I<br>Apprais  | easoning asoning Properties ial   | Max cash Select onl S | -out cannot exceed y-No more than 1 seasoning not requi 1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais my de declared areas r0,000 - Full appraisa lipuwed i rered a full appraisa lallowed i rered a full appraisal except a full appraisal except into a full appraisal except into a full appraisal except into a full appraisal required a full appraisal full except into a full appraisal except into a full appraisal except into a full full except into a full   | d second lien  I cash-out refi  Propert  used  ≥ .90 Score & f  isal or full app  isal required  (Select ineligial  regardless o  inter on all app  ore & FSD ≤ .10  to to exceed the t  ttgage Loans (f   | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & raisal allo ppraisal) ible) if loan am praisals, a 0, or • Des more rest HPML) allo  | (Includes in last 12  for sale ≤ & PCR swed  coceptable sk Review crictive of cowed, mu   | 0x30x both 1st a mos, max 6 6 mos in • ≤ \$2!  NOT e seconda t, or • Fiel state law ust compl  | 24 - Select and 2nd load of 2 allow 6 mose eligible (re 60,000: A\ ext (DSCR, Cr  • Tra E: HPML le y valuatio d Review, y with all al  | on proceed with s seasoning fis only)  If M w/2 .9 serior-only ondos, FEI serior-only ondos, FEI serior-only ondos feI serior only ondos feI serior on sequent or • Extern, State and pplicable   | 0 X 30 X 1 Is on concurrence 75% CLTV g required 0 Score & F appraisal of AA declare 0,000 - Full appraisals red a full a options: ior-only Ap   | 2 - Standard Ful<br>irrent close refii<br>on current tran-<br>on existing first<br>SD ≤ .10 & PCR of full appraisal<br>d areas require<br>appraisal requir<br>illowed (Select to<br>ppraisal, or • Full<br>gh-Cost loans n  | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>llowed<br>dull appraisal<br>ed<br>neligible)<br>ess of loan a   | s findings,                       | All Aff program ARMs     ARMs     Balloc     Const  | ordable Purci<br>ins (HomeSt)<br>HomeReady,<br>(Select only)<br>in notes or fe<br>ruction loans  | h, Refi & DPA yle, FHA, Refi etc.) atures   | HomePa      Cross collate loans     Home equity credit (HELC     Land Trusts     Loans in fort  | ralized line of IC) rearance   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL)  |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I<br>Apprais<br>Secondary Va  | easoning asoning Properties ial   | Max cash Select onl S | -out cannot exceed y-No more than 1 seasoning not requi 1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais my de declared areas r0,000 - Full appraisa lipuwed i rered a full appraisa lallowed i rered a full appraisal except a full appraisal except into a full appraisal except into a full appraisal except into a full appraisal required a full appraisal full except into a full appraisal except into a full appraisal except into a full full except into a full   | d second lien 1 cash-out refi  ired  Propert used ≥ 90 Score & Fi isal or full app require full app required (Select ineligia al regardless o dired on all app ore & FSD ≤ .10 to exceed the FSD ≤ .10 | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & raisal allo ppraisal) ible) if loan am praisals, a 0, or • Des more rest HPML) allo rrose Loa  | (Includes in last 12  for sale ≤ & PCR swed  coceptable sk Review crictive of cowed, mu   | 0x30x both 1st a mos, max  6 6 mos in  • ≤ \$2!  NOT  e seconda n, or • Fiel state law ust complempt from  | 24 - Select and 2nd load of 2 allow 6 mo: 6 mo: 60,000: Al ext (DSCR, Ci  Tra Tra Ty valuatio d Review, or 5.000% y with all an  | on proceed with s seasoning fis only)  If M w/2 .9 serior-only ondos, FEI serior-only ondos, FEI serior-only ondos feI serior only ondos feI serior on sequent or • Extern, State and pplicable   | 0 X 30 X 1 Is on concurrence 75% CLTV g required 0 Score & F appraisal of AA declare 0,000 - Full appraisals red a full a options: ior-only Ap   | 2 - Standard Ful<br>irrent close refii<br>on current tran-<br>on existing first<br>SD ≤ .10 & PCR of full appraisal<br>d areas require<br>appraisal requir<br>illowed (Select to<br>ppraisal, or • Full<br>gh-Cost loans n  | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>llowed<br>dull appraisal<br>ed<br>neligible)<br>ess of loan a   | s findings,                       | All Aff programmer Now, ARMM Balloce     Const      2-4 Ut     Agricu     Bed a   | ordable Purci<br>ordable Purci<br>ms (HomeSt<br>HomeReady,<br>(Select only) in<br>notes or fe<br>ruction loans   | h, Refi & DPA yle, FHA, Refi etc.) atures   | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile home  | ralized line of OCO rearance   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties WPACE obligations   |
| Cash-Out & Se<br>First Lien Sea<br>Recently Listed I<br>Apprais<br>Secondary Va  | easoning Properties  all  all  all  and  and  and  and  and   | Max cash Select onl S | -out cannot exceed y-No more than 1 seasoning not requi 1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais my de declared areas r0,000 - Full appraisa lipuwed i rered a full appraisa lallowed i rered a full appraisal except a full appraisal except into a full appraisal except into a full appraisal except into a full appraisal required a full appraisal full except into a full appraisal except into a full appraisal except into a full full except into a full   | d second lien 1 cash-out refi  propert used 2 . 90 Score & i sisal or full app require full a la required (Select ineligia la regardless o sired on all app ore & FSD ≤ 1.0 to o exceed the i tgage Loans (F R Business Pu  • ARM  | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & raisal allo ppraisal) ible) if loan am praisals, a 0, or • Des more rest HPML) allo rrose Loa  | (Includes I<br>in last 12<br>for sale ≤<br>& PCR<br>wed<br>wount<br>ccceptable<br>sk Review<br>rictive of rowed, muns are exc<br>• Fixed:<br>er of fully  | 0x30x both 1st a mos, max 6 mos in • ≤ \$2!  NOT e seconda f, or • Fiel state law ust compl empt from Note rate indexed  | 24 - Select nd 2nd load of 2 allow 6 mo: 6 mo: 6 mo: 6 mo: 7 vext (DSCR, C Tra E: HPML li y valuatio d Review, or 5.000% y with all a h ATR/QM enter or Not  | an proceed ed with so seasonin fis only)  "M w/z .9: everior-only pondos, FEI   | 0 X 30 X 1 Is on concurrence 75% CLTV g required 0 Score & F appraisal of AA declare 0,000 - Full appraisals red a full a options: ior-only Ap   | 2 - Standard Ful<br>irrent close refii<br>on current tran-<br>on existing first<br>SD ≤ .10 & PCR of full appraisal<br>d areas require<br>appraisal requir<br>illowed (Select to<br>ppraisal, or • Full<br>gh-Cost loans n  | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>llowed<br>dull appraisal<br>ed<br>neligible)<br>ess of loan a   | s findings,                       | All Aff programmer Now, ARMS Balloc Const      2-4 Ut Agricu Bed a Board Churc  | ordable Purciums (HomeStidelean) ordable Purciums (HomeStidelean) in notes or feruction loans whits propertie litural zoned in dispersables he suppose the suppose   | h, Refi & DPA Ayle, FHA, Refi etc.) satures ss (Select only) properties   | HomePast Liens - Standa     Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile home     Non-warrant condos (Sele   | ralized line of ICC) searance ypes d or ss able ct only)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties w/PACE obligations Properties w/PACE obligations  |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va  | assoning Properties  all  all  and  and  and  and  and  and   | Max cash     Select onl      When PIW used and ≤ S     W/acceptable findings,     (DSCR, Condos, FEI  | -out cannot exceed y-No more than 1 seasoning not requi 1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais my de declared areas r0,000 - Full appraisa lipuwed i rered a full appraisa lallowed i rered a full appraisal except a full appraisal except into a full appraisal except into a full appraisal except into a full appraisal required a full appraisal full except into a full appraisal except into a full appraisal except into a full full except into a full   | d second lien  I cash-out refi irred  Propert  used  2. 90 Score & I isal or full app require full ap ial required (Select ineligit are area on all app re & FSD ≤ .1C is exceed the I tgage Loans (K ir.R Business Pu  ARN  I/I   | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & oraisal allo oppraisal) iible) of loan am praisals, a o, or • Des more rest HPML) allo rrose Loa  As: Greate   | (Includes I<br>in last 12<br>for sale ≤<br>& PCR<br>wed<br>wount<br>ccceptable<br>sk Review<br>rictive of rowed, muns are exc<br>• Fixed:<br>er of fully  | 0x30x both 1st a mos, max 6 mos in • ≤ \$2!  NOT e seconda f, or • Fiel state law ust compl empt from Note rate indexed  | 24 - Select nd 2nd load of 2 allow 6 mo: 6 mo: 6 mo: 6 mo: 7 vext (DSCR, C Tra E: HPML li y valuatio d Review, or 5.000% y with all a h ATR/QM enter or Not  | an proceed ed with series seasonin fis only)  "M w/≥ .9( everior-only pondos, FEI   | 0 X 30 X 1 Is on concurrence 75% CLTV g required 0 Score & F appraisal of AA declare 0,000 - Full appraisals red a full a options: ior-only Ap   | 2 - Standard Ful<br>trrent close refined on current trans<br>on existing first<br>SD ≤ .10 & PCR<br>or full appraisal<br>d areas require<br>appraisal regular<br>appraisal regard<br>ppraisal regard<br>praisal, or • Ful<br>gh-Cost loans nequirements   | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>v/acceptable<br>llowed<br>dull appraisal<br>ed<br>neligible)<br>ess of loan a   | s findings,                       | All Affined 1      All Affined 1      All Affined 1      All Affined 2      All Affined 3      All Affined 4      All Affined 4      All Affined 5      All Affi               | ordable Purciums (HomeStident) on the second of the second   | h, Refi & DPA yle, FHA, Refi etc.) astures s (Select only) properties ixed-use  | HomePast Liens - Standa     Cross collate loans     Home equity, credit (HELC     Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile hom     Non-warrant condos (Sele     Projects that unit rentals s  | ralized line of In | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties w/PACE obligations Properties w/provate transfer fees Properties w/zoning violations Rural properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar   | assoning Properties  all  all  and  are the first transfer of the | Max cash Select onl S | -out cannot exceed y - No more than 1 feasoning not requi 1st lien appraisal u 250,000: AVM w/≥ sterior- only appraisals allowed irred a full appraisals allowed irred   | d second lien  I cash-out refi irred  Propert used ≥ 90 Score & F isal or full app require full arial required (Select ineligit of regardless o a irred on all app ore & FSD ≤ .11. C exceed the r tgage Loans (F ir R Business Pu  ARN  ARN  I/i quirements   | lect ineligi amount ( inance w/i ties listed  FSD ≤ .10 & oraisal allo oppraisal) iible) of loan am praisals, a o, or • Des more rest HPML) allo rrose Loa  As: Greate   | (Includes I<br>in last 12<br>for sale ≤<br>& PCR<br>wed<br>wount<br>ccceptable<br>sk Review<br>rictive of rowed, muns are exc<br>• Fixed:<br>er of fully  | 0x30x both 1st a mos, max 6 mos in • ≤ \$2!  NOT e seconda f, or • Fiel state law ust compl empt from Note rate indexed  | 24 - Select nd 2nd loa of 2 allow 6 mo: eligible (re 60,000: Al ext (DSCR, C  • Tra E: HPML le y valuatio d Review, or 5.000% y with all a n ATR/QM eate or Note term after  | an proceed ed with ≤ s seasonin fis only)  // M w/≥ .9(serior-only)  ondos, FEI  > > \$255  conserved:  conserved:  particular and population for exterior served;  conserved:  state and population for exterior served;  conserved:  state and population for exterior exterior served;  state and population for exterior served;  s | 0 X 30 X 1 Is on concu 75% CLTV Is required  0 Score & F Is required  10 Score & F Is required  11 Score & F Is required  12 Score & F Is required  13 Score & F Is required  14 A declare 15 A declare 16 A declare 17 A declare 18 T e declare 18 T | 2 - Standard Ful  Irrent close refii on current tran: on existing first  SD ≤ .10 & PCR · r full appraisal d areas require appraisal regard  Illowed (Select i ppraisal, or * Ful gh-Cost loans n requirements  squired y Report or Full y Report or Full   | Doc, Alt Doc<br>ance)<br>action<br>mortgage<br>w/acceptable<br>allowed<br>ull appraisal<br>ed<br>heligible)<br>ess of loan a<br>Appraisal<br>ot allowed                        | s findings,                       | All Affirmation of the state of the sta               | ordable Purclims (HomeStylen) on the Market Spean ordable Purclims (HomeStylen) or the Market Spean of the   | h, Refi & DPA yle, FHA, Refi etc.) satures ss (Select only) properties ixed-use condotels   | HomePa      Cross collate loans     Home equity credit (HELC Land TRUELS     Loans in fort      Property T     Log homes     Manufacture mobile home     Non-warrant condos (Sele   | ralized line of ICC) searance  ypes d or estable ct only) offer daily, onthly  | Negative amortization     Private Mortgages     Renovation loans     Resident Transition Loans (RTI)     Reverse mortgages  Properties not suitable for year-round occupancy     Properties w/PACE obligations Properties w/private transfer fees Properties w/private transfer fees Properties w/zoning violations   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymee   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | Max cash Select onl S | out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais y 0,000 - Full appraisal Requi Purparisals Requi AVM w/ ≥ -90 Scor ints and fees not to Higher Priced Mort, Score Score St lien program require policy covering b   | d second lien I cash-out refi uired  Propert used ≥ .90 Score & r isal or full app required II Select ineligia al required (Select ineligia al regardless o uired on all app ree & FSD ≤ .10 to exceed the r tgage Loans (r R Business Pu  ARN - I/I quirements both liens   | lect ineligible ineligible in amount ( inance w/i inance ina | (Includes is in last 12) for sale ≤ for sale ≤ & PCR wwed  word  for sale ≤ & PCR  wed  for sale ≤  for fally  mort pay   | 0x30x0 both 1st at mos, max mos, max 6 mos in  • ≤ \$2!  NOT  Note at seconda , or • Fiel state law state complement from Note rate indexed of   | 24 - Select nd 2nd lo2 of 2 allow 6 mono 6 mono 6 mono 6 mono 6 mono 6 mono 7 color 7  | an proceed with so a seasonin fis only)  If M w/≥ .9(erior-only)  If M   | o X 30 X 1 s on concurrence of the concurrence of t | 2 - Standard Ful  rrent close refin on current tran- on existing first  SD < 10 & PCR or full appraisal d areas require appraisal regard praisal regard praisal, or • Ful gh-Cost loans n equirements   | Doc, Alt Doc ance) action mortgage  v/acceptable illowed ull appraisal ed elligible) at Appraisal ot allowed   | & DSCR                            | All Aff     progra     Now,     ARMS     Balloc     Const      2-4 Ut     Agric     Bed a     Board     Churc     Comm     Condd     Co-Op     Dome     Dome  | ordable Purciums (HomeStideness) ordable Purciums (HomeStideness) in the state of t   | h, Refi & DPA hyle, FHA, Refi etc.) satures ss (Select only) properties ixed-use condotels domes han 4 units  | HomePa     Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile home     Non-warrant condos (Sele     Projects that unit rentals of the condition of the conditi | Ilone Close ralized line of CC) searance ypes d or ss able ct only) offer daily, onthly 25 acres ffering   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties w/PACE obligations                              |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymer Reserve   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | Max cash Select onl Select onl Select onl When PIW used and Select onl Wacceptable findings, e (DSCR, Condos, FEI Select onl Select | -out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/≥ xterior-only apprais y 0,000 - Full appraisal Requi Puppraisals allow Puppraisals Requi Pupprai | d second lien I cash-out refi uired  Propert used ≥ .90 Score & r isal or full app required II Select ineligia al required (Select ineligia al regardless o uired on all app ree & FSD ≤ .10 to exceed the r tgage Loans (r R Business Pu  ARN - I/I quirements both liens   | lect ineligible in amount ( inance w/i inance inance inance inance inance w/i inance in | (Includes is in last 12 Includes is in last 12 In for sale ≤ In for sale  | 0x30x0 both 1st at mos, max mos, max 6 mos in  • ≤ \$2!  NOT  Note at seconda , or • Fiel state law state complement from Note rate indexed of   | 24 - Select nd 2nd lo2 of 2 allow 6 mono 6 mono 6 mono 6 mono 6 mono 6 mono 7 color 7  | an proceed with so a seasonin fis only)  If M w/≥ .9(erior-only)  If M   | o X 30 X 1 s on concurrence of the concurrence of t | 2 - Standard Ful  Trent close reflictore  on existing first  SD ≤ .10 & PCR ·  of ful appraisal  d areas require  appraisal requir  lllowed (Select i  appraisal requir  ghr-Cost loans n  requirements  requirements   | Doc, Alt Doc ance) action mortgage  v/acceptable illowed ull appraisal ed elligible) at Appraisal ot allowed   | & DSCR                            | All Affined I     All Aff               | ordable Purciums (HomeStideness) ordable Purciums ordable Pur   | h, Refi & DPA yle, FHA, Refi etc.)  ss (Select only) properties  ixed-use condotels cdomes han 4 units ip   | HomePa     Cross collate loans     Home equity credit (HELC     Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile home     Non-warrant condos (Sele     Projects that unit rentals to weekly or me)     Properties or individuals r     (Single Roor   | Ilone Close ralized line of CC) searance ypes d or ss able ct only) offer failin, onthly S5 acres fering oom leases on   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties w/PACE obligations Properties w/pacE obligations Properties w/pace in the suitable for year-round occupancy Properties w/pace in the suitable for year-round occupancy Properties w/pace in the suitable for year-round occupancy Properties w/pace transfer fees Properties w/pace in the suitable for year-round occupancy Properties w/pace in the s |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymer Reserve   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | Max cash Select onl Select onl Select onl When PIW used and Select onl Wacceptable findings, e (DSCR, Condos, FEI Select onl Select | out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/2 xterior-only apprais xterior-only apprais Requi Pull appraisal Requi AVM w/ 2 - 90 Scor ints and fees not to Higher Priced Mort  | d second lien I cash-out refi uired Propert used ≥ .90 Score & r isal or full app required II sleet required II sleet regarders of ired on all app or e & FSD ≤ .1( to exceed the r tgage Loans (r R Business Pu  ARN → I/r quirements both liens this or product Iditional Production   | elect ineligible amount ( inance w/i inance  | (Includes is in last 12 Information in last 1  | 0x30x both 1st a mos, max mos, max 6 mos in  • < \$22  NOT  NOT  Note rationdesed in indexed in ment ove   | 24 - Select nd 2nd lo2 of 2 allow 6 mono 6 mono 6 mono 6 mono 6 mono 6 mono 7 color 7  | an proceed with so a seasonin fis only)  If M w/≥ .9(erior-only)  If M   | o X 30 X 1 s on concurrence of the concurrence of t | 2 - Standard Ful  Trent close reflictore  on existing first  SD ≤ .10 & PCR ·  of ful appraisal  d areas require  appraisal requir  lllowed (Select i  appraisal requir  ghr-Cost loans n  requirements  requirements   | Doc, Alt Doc ance) action mortgage  v/acceptable illowed ull appraisal ed elligible) at Appraisal ot allowed   | & DSCR                            | All Affined I     All Aff               | ordable Purciums (HomeStromes and Selection) in ontes or feruction loans with properties it in the properties of the selection of the selection in the selectio   | h, Refi & DPA yle, FHA, Refi etc.) satures s (Select only) properties ixed-use condotels domes han 4 units ip n lava  | HomePast Liens - Standa     Cross collate loans     Home equity, credit (HELC     Land Trusts     Loans in fort      Property T     Log homes     Manufacture mobile home     Non-warrant condos (Sele     Projects that unit rentals a weekly or medividuals reproperties of individuals reproperties of individ | Interest of the second of the  | Properties not suitable for year-round occupancy Properties w/zoning violations Rural properties Rural properties Solar Panels that affect first lien position Stilt homes Unique properties Unique properties  |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymee Reserve Title Underwrii   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | Max cash Select onl S | out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/2 xterior-only apprais MA declared areas r 0,000 - Full appraisal MA declared areas r MA by 3 of Scor ints and fees not to Higher Priced Mort,   | d second lien I cash-out refi uired Propert used 2. 90 Score & fi sisal or full app required (I) select length all required (Select ineliginal al regardless o aired on all app ore & FSD ≤ 1.1 to oo exceed the i tgage Loans (i R. Business Pu  ARN i/i quirements both liens nts or product Iditional Product, Standard Fi N Nationals [Fi N Nationals Fi N  | elect ineligible in amount ( inance w/ii ities listed  fsSD s_10 to 10  fs | [Includes is in last 12]  for sale 5  for sale 5  & PCR  wount  ccceptable  ccceptable  or rictive of or sale 5  er of fully  limited from the first of the first  | 0x30x  0x30x  0x30x  6 mos in in  5 6 mos in in  7 5 5 222  NOT  NOT  Note a seconda  1 10 10 10 10 10 10 10 10 10 10 10 10 10   | 24 - Select nd 2nd loi | in proceeded with s s seasonim fits only)  MM w/z = 30 fits only   | 0 X 30 X 1 s on concursors s for equired of Score & F appraisal of s or experience of score & F appraisal of s or experience options:  None re k E Propert Full Doc, A Full Doc, A & SSCR o & SS | 2 - Standard Ful  Trent close refin  on existing first  SD \$\( \) : 10 & PCR \( \) r full appraisal  d areas require  appraisal require  appraisal require  papraisal | Doc, Alt Doc ance) action mortgage  v/acceptable allowed ull appraisal ed neligible) at Appraisal ot allowed  Title Policy rogram guide  | & DSCR                            | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (HomeStromes and Selection) in ontes or feruction loans with properties it in the properties of the selection of the selection in the selectio   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trust)     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (Selee Projects that unit rentals weekly or me Properties > 0 individuals r (Single Roor)     Cocupanor)   | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymer Reserve   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | • Max cash • Select onl  Select onl  • When PIW used and ≤ S w/acceptable findings, e (DSCR, Condos, FET • > 5256 • Transferred a NOTE: HPML loans requ  • ≤ 2.5 CU, or • Allowable po  Follow 3  Full Til • More restrictive of:  US Citizens   Permanent Resident Alis Select Full Doc - All borrower separation (Purchases excluded)   | out cannot exceed y - No more than 1 feesoning not requi  1st lien appraisal u 250,000: AVM w/2 xterior-only apprais vAd declared areas r 0,000 - Full appraisal AVM declared a full appraisal val declared a full appraisal required a full appraisal AVM w/ > .90 Scor ints and fees not to Higher Priced Mort, • DSCR  st lien program req tile policy covering b  1st lien requiremen  Add dent Alliens - Selec ens   ITIN   Foreign s on 1st lien note m led)   | d second lien I cash-out refi gired  Propert used 2. 90 Score & tissel or full appreciate of the lient all required (Select ineligited on all appreciated on all appr | elect ineligible in amount ( inance w/i ities listed  FSD < .10 t  FSD | [Includes is in last 12]  for sale ≤  & PCR  service would be serviced by the service of fully last   | 0x30xboth 1st a mos, max max, max mos, max max, max mos, max for mos in a secondar secondar secondar secondar secondar mos for following the following for f | 24 - Select nd 2nd loi of 2 allow of mo of mo of mo of 2 allow of mo of mo oth oth oth oth oth oth oth oth oth ot  | in proceeded with s s seasonin in proceeded with s s seasonin in which seasonin in M w/z .9.1 MM w/z .9.1 MM w/z .9.1 MM w/z .9.2 MM w/z .  | O X 30 X 1  is on concurrence of the concurrence of | 2 - Standard Ful  Irrent close refin on current tran- on existing first  SD < 10 & PCR or full appraisal d areas require appraisal (select if ppraisal regard praisal, or • Ful gh-Cost loans n requirements  equired y Report or Full ull Title Policy It Doc & DSCR p  hly (Select inelig or death of born  | Doc, Alt Doc ance) action mortgage  v/acceptable allowed ull appraisal del dible) ess of loan a  Appraisal or allowed  Title Policy rogram guide                               | & DSCR  findings,  mount  mount   | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymee Reserve Title Underwrii   | easoning Properties  all all alluation  nnce  nnt - Sr Liens es   | Max cash Select onl  When PIW used and ≤ S w/acceptable findings, c (DSCR, Condos, FEI SELECT ONL  Transferred ≥  Transferred >  Transferre  | -out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/2 xterior-only apprais Requi Portion of the season of the season Requi Portion of the season Portion of the season Portion of the season Portion of the season State of the season State of the season State of the season Portion of the s | d second lien I cash-out refi uired Propert used  ≥ 90 Score & ri sal or full app required II all app all required (Select ineliginal all regardless o uired on all app re & FSD ≤ 1.0 to exceed the ri tgage Loans (r R Business Pu  ARN  - I/r quirements both liens this or product Iditional Pra tct, Standard Fr n Nationals [Fi must be on ne te borrower or   | elect ineligible in amount ( inance w/i ities listed  FSD < .10 t  FSD | [Includes is in last 12]  for sale ≤  & PCR  service would be serviced by the service of fully last   | 0x30xboth 1st a mos, max max, max mos, max max, max mos, max for mos in a secondar secondar secondar secondar secondar mos for following the following for f | 24 - Select nd 2nd loi of 2 allow of mo of mo of mo of 2 allow of mo of mo oth oth oth oth oth oth oth oth oth ot  | in proceeded with s s seasonin in proceeded with s s seasonin in which seasonin in M w/z .9.1 MM w/z .9.1 MM w/z .9.1 MM w/z .9.2 MM w/z .  | O X 30 X 1  is on concurrence of the concurrence of | 2 - Standard Ful  Irrent close refin on current tran- on existing first  SD < 10 & PCR or full appraisal d areas require appraisal (select if ppraisal regard praisal, or • Ful gh-Cost loans n requirements  equired y Report or Full ull Title Policy It Doc & DSCR p  hly (Select inelig or death of born  | Doc, Alt Doc ance) action mortgage  v/acceptable allowed ull appraisal del dible) ess of loan a  Appraisal or allowed  Title Policy rogram guide                               | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymet Reserve Title Underwrit Eligible Borrowers  | easoning sooning Properties al al aluation nnce nnt - Sr Liens es   | Max cash Select onl Select onl Select onl When PIW used and Select onl When PIW used and Select onl When PIW used and Select onl Select Select onl Allowable findings, e Select NOTE: HPML loans requ Select Select Note: HPML loans required to the select Note: HPML loans  | out cannot exceed y - No more than 1 feeasoning not requi  1st lien appraisal u 250,000: AVM w/2 kterior-only apprais Requi AVM w/ > 90 Scor ints and fees not to Higher Priced Mort, OSCR  st lien program req tele policy covering b  1st lien requiremen  Add detail in the state of the state o | d second lien I cash-out refi uired Propert used ≥ 90 Score & if sal or full app required II again required II (Select ineligial al regardless o uired on all app ore & FSD ≤ 1( to exceed the I tgage Loans (i R. Business Pu  ARN i/i quirements both liens this or product Iditional Proc. ct, Standard Fi n Nationals [Fi must be on ne the borrower or textuded)  | elect ineligible amount ( amou | [Includes Is In Institute of In  | 0x30xboth 1st a mos, max max, max mos, max max, max mos, max for mos in a secondar secondar secondar secondar secondar mos for following the following for f | 24 - Select nd 2nd loi of 2 allow of mo of mo of mo of 2 allow of mo of mo oth oth oth oth oth oth oth oth oth ot  | in proceeded with s s seasonin in proceeded with s s seasonin in which seasonin in M w/z .9.1 MM w/z .9.1 MM w/z .9.1 MM w/z .9.2 MM w/z .  | O X 30 X 1  is on concurrence of the concurrence of | 2 - Standard Ful  Irrent close refin on current tran- on existing first  SD < 10 & PCR or full appraisal d areas require appraisal (select if ppraisal regard praisal, or • Ful gh-Cost loans n requirements  equired y Report or Full ull Title Policy It Doc & DSCR p  hly (Select inelig or death of born  | Doc, Alt Doc ance) action mortgage  v/acceptable allowed ull appraisal del dible) ess of loan a  Appraisal or allowed  Title Policy rogram guide                               | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais Secondary Va Compliar Qualifying Paymee Reserve Title Underwrii   | easoning sooning Properties al al al aluation nnce es ting  | Max cash Select onl Select onl Select onl When PIW used and Select onl When PIW used and Select onl When PIW used and Select onl Select onl Select onl Allowable po Follow 1 Follow 1 More restrictive of:  US Citizens   Permanent Resident Aliselect Full Doc - All borrower separation (Purchases exclud Standard Full Doc, Alt Doc & loan must be on title at appli US Territories & following states.  | out cannot exceed y - No more than 1 seasoning not requi  1st lien appraisal u 250,000: AVM w/2 xterior-only apprais Requi AVM w/ > 2 90 Scor  ints and fees not to Higher Priced Mort, o DSCR  st lien program req tle policy covering b  1st lien requiremen  Add  dent Aliens - Selec ens   ITIN   Foreign s on 1st lien note m lead book - A t least one cation. (Purchases i  | d second lien I cash-out refi uired Propert used ≥ 90 Score & ri sial or full app required II again required II (Select ineligia) al regardless o uired on all app or e& FSD ≤ 1.0 to exceed the tagage Loans (r R Business Pu  ARN - I/r quirements both liens nts or product Iditional Pra tct, Standard Fr must be on ne ne borrower or excluded) NJ, NY, TN, TJ  | elect ineligible amount ( amou | [Includes is Includes in last 12]  for sale \$\leq\$ PCR  &   | 0x30x both 1st a mos, max max, max mos, max max, max mos, max not seecond of the control of the  | 24 - Select nd 2nd loc of 2 allow of 2 allow of 2 allow ext ext ext (DSCR, C (DSCR,  | in proceeded with s s seasoning fits only)  Med via a seasoning fits only)  Med via a seasoning fits only   | O X 30 X 1  O X 30 X 1  S on concurry 75% CLTV  g required  O Score & F.  appraisal of Score & F.  population  options:  or-only AP  Federal H.  None re  & F.  Propert  S 255,000:  B UII Doc, P.  & DSCR os allowed ft   | 2 - Standard Ful  Irrent close refin on current tran- on existing first  SD ≤ .10 & PCR · of ful appraisal d areas require appraisal requir illowed (Select i appraisal, or • Ful praisal, or •   | Doc, Alt Doc ance) action mortgage  v/acceptable allowed ull appraisal ed aeligible) at allowed  Title Policy rogram guide  blie) bower, divorce                               | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais  Secondary Va  Compliar  Qualifying Paymer  Reserve  Title  Underwrit  Eligible Borrowers  Geographic Restriction                               | easoning sooning Properties al al al aluation nnce es ting  | Max cash Select onl Select onl Select onl When PIW used and Select onl When PIW used and Select onl When PIW used and Select onl Select Select onl Allowable findings, e Select NOTE: HPML loans requ Select Select Note: HPML loans required to the select Note: HPML loans  | out cannot exceed  y - No more than 1  feasoning not requi  1st lien appraisal u  250,000: AVM w/≥  xterior-only activation of  AVM w/≥  terior-only appraisas  AVM declared areas ro  priess  propraisals allowed i  rired a full appraisas  pypraisals allowed  ired a full appraisas  pypraisas  | d second lien I cash-out refi gired  Propert used 2 - 90 Score & I sisol or full apply require full ap al required (Select ineligit al regardless o al required (Select ineligit ar regardless o ar refi are qual ap ore & FSD ≤ .11 to exceed the 1 tygage Loans (I) R Business Pu 4. If I quirements both liens ints or product Iditional Pra cct, Standard Fr N Nationals   Fi must be on ne must be on ne see borrower or sexcluded) , NJ, NY, TN, TO 4. Unit: 400 mil   | elect ineligible amount ( inance w/ii inance w/ii ities listed  fresD < .10 16  fresD < .10 16 | [Includes in last 12]  [Includes in last 12]  for sale \$\leq\$ PCR  & Output   | 0x30x both 1st a mos, max max, max mos, max nos, | 24 - Select nd 2nd loc of 2 allow of mo o o o o o o o o o o o o o o o o o o  | in proceed in proceed in proceed in sis seasoniin sis only)  MM w/z -91 in only) MM w/z -92 in only) MM w/  | 0 X 30 X 1  St on concursors  of son concursors  of | 2 - Standard Ful  Irrent close refire on current tran- on existing first  SD ≤ .10 & PCR. of full appraisal d areas require appraisal requir illowed (Seiect i ppraisal regard praisal, or • Ful gh-Cost loans n requirements  It boc & DSCR p  hy (Seiect inelig or death of bon- on. Any addition.  | Doc, Alt Doc ance) action mortgage  v/acceptable illowed iull appraisal ed neligible) action  Appraisal ot allowed  Title Policy rogram guide  ible) bwer, divorc al borrowers | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais  Secondary Va  Compliar  Qualifying Paymee  Reserve  Title  Underwrit  Eligible Borrowers  Geographic Restriction General Property Requirements | easoning sooning Properties al al al aluation nnce es ting  | Max cash Select onl  When PIW used and \$ \$ w/acceptable findings, \$ (DSCR, Condos, FEI   | out cannot exceed y - No more than 1 feesoning not requi  1st lien appraisal u 250,000: AVM w/2 sterior-only appraisal MA declared areas of Marchight and a feel a full appraisal MA declared areas of Marchight and a full appraisal MA declared areas of Marchight a full appraisal MA W/ w/ > 90 Scor ints and fees not to Higher Priced Mort  • DSCR  st lien program req tele policy covering b  st lien requiremen  Add dent Aliens - Selec ens   ITIN   Foreign s on 1st lien note m ed) DSCR - At least one cation. (Purchases of the selection of the feel of steen ineligible: MI, I 500 min sq ft   2-4 only be originated b 15: Refer to   | d second lien I cash-out refi gired  Propert used 2. 90 Score & R isal or full apple required full a la required (Select ineligia I regardless o intered on all app ore & FSD = 1.1 to exceed the t tgage Loans (I) R Business Pu  ARM - I/I quirements both liens  nts or product didtional Pre tct, Standard FI n Nationals [FI must be on ne the borrower or the excluded) NJ, NY, TN, TJ 4 Unit: 400 mil by a Broker an o DSCR/Businee   | lect ineligible inelig | [Includes is In last 12]  for sale \$\( \) for | 0x30xboth 1st a mos, max max, max mos,  | 24 - Select nd 2nd loc of 2 allow of 5 mo 6   | in proceeded with s s seasonii s s s seasonii s s s seasonii s s s s s s s s s s s s s s s s s s   | 0 X 30 X 1  St on concursors  of son concursors  of | 2 - Standard Ful  Irrent close refire on current tran- on existing first  SD ≤ .10 & PCR. of full appraisal d areas require appraisal requir illowed (Seiect i ppraisal regard praisal, or • Ful gh-Cost loans n requirements  It boc & DSCR p  hy (Seiect inelig or death of bon- on. Any addition.  | Doc, Alt Doc ance) action mortgage  v/acceptable illowed iull appraisal ed neligible) action  Appraisal ot allowed  Title Policy rogram guide  ible) bwer, divorc al borrowers | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |
| Cash-Out & Se First Lien Sea Recently Listed I Apprais  Secondary Va  Compliar  Qualifying Paymer  Reserve  Title  Underwrit  Eligible Borrowers  Geographic Restriction General Property Requ         | easoning sooning Properties al al al aluation nnce es ting  | Max cash Select onl  When PIW used and \$ \$ w/acceptable findings, \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$  | out cannot exceed y - No more than 1 feesoning not requi  1st lien appraisal u 250,000: AVM w/2 sterior-only appraisal MA declared areas of Marchight and a feel a full appraisal MA declared areas of Marchight and a full appraisal MA declared areas of Marchight a full appraisal MA W/ w/ > 90 Scor ints and fees not to Higher Priced Mort  • DSCR  st lien program req tele policy covering b  st lien requiremen  Add dent Aliens - Selec ens   ITIN   Foreign s on 1st lien note m ed) DSCR - At least one cation. (Purchases of the selection of the feel of steen ineligible: MI, I 500 min sq ft   2-4 only be originated b 15: Refer to   | d second lien I cash-out refi gired  Propert used 2. 90 Score & R isal or full apple required full a la required (Select ineligia I regardless o intered on all app ore & FSD = 1.1 to exceed the t tgage Loans (I) R Business Pu  ARM - I/I quirements both liens  nts or product didtional Pre tct, Standard FI n Nationals [FI must be on ne the borrower or the excluded) NJ, NY, TN, TJ 4 Unit: 400 mil by a Broker an o DSCR/Businee   | lect ineligible inelig | [Includes is In last 12]  for sale \$\( \) for | 0x30xboth 1st a mos, max max, max mos,  | 24 - Select nd 2nd loc of 2 allow of 5 mo 6   | in proceeded with s s seasonii s s s seasonii s s s seasonii s s s s s s s s s s s s s s s s s s   | 0 X 30 X 1  St on concursors  of son concursors  of | 2 - Standard Ful  Irrent close refire on current tran- on existing first  SD ≤ .10 & PCR. of full appraisal d areas require appraisal requir illowed (Seiect i ppraisal regard praisal, or • Ful gh-Cost loans n requirements  It boc & DSCR p  hy (Seiect inelig or death of bon- on. Any addition.  | Doc, Alt Doc ance) action mortgage  v/acceptable illowed iull appraisal ed neligible) action  Appraisal ot allowed  Title Policy rogram guide  ible) bwer, divorc al borrowers | & DSCR  findings, )  mount  mount | - All Aff<br>programous - All Aff<br>programous - Arms - Balloc - Const<br>- 2-4 Ut - Agricu - Bed a a - Baard - Churcu - Comn - Conde - Congramous - Churcu - Comn - Dwell - Fracti - Hawa zones - Hotel - House - Hotel - House - Hotel - House - Hotel - House - Longramous - L | ordable Purciums (Homesthemens), (Select only) in notes or fe ruction loans titre properties in the pr   | h, Refi & DPA h, Refi & DPA lyle, FHA, Refi etc.) satures sis (Select only) properties ixed-use condotels chan 4 units ip n lava versions                                     | HomePa      Cross collate loans     Home equity credit (HELC Land Trusts     Loans in fort      Property T      Log homes     Manufacture mobile home     Non-warrant condos (See     Projects that unit rentals is weekly or me     Properties > o individuals ro (Single Associated)     (Single Associated)     Properties - o roccupancy (PadSplits, et Properties - o Properties -  | Island Close  ralized  line of CC)  rearance  d or  ss able ct only) offer daily, onthly  25 acres ffering oom leases on SRO), c.)   | Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages  Properties not suitable for year-round occupancy Properties W/PACE obligations Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Rural properties Valar properties Unique properties Unique properties Vacant land or land development properties   |