

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

Concurrent Clos	se & Standalo	one Eligibility Matrix <sup>4</sup>														Loan Prog	rams	
	1		Carl Dut 2 C				unalt -	Date /m		h Out 5								
		Property <sup>2,3</sup>	Cash-Out Refi         Purchase, Rate/Term & Cash-Out Refi           Select Full Doc <sup>4</sup> Standard Full Doc         Alt Doc & DSCR															
			FICO to Max CLTV <sup>1</sup>	FICO to Max CLTV <sup>1</sup> FICO to Max CLTV <sup>1</sup>										Fixed	<ul> <li>10-Year Fixed (120 Months)</li> <li>20-Year Fixed (240 Months)</li> </ul>			
Loan Amount			720+ 700+ 680+	740+	720+	700+	00+ 680+			720+		680+	660+	Fully Amortized	• 30-Year Fixed (360 Months)			
350,000 500,000	Primary	SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75%	85% 80%	85% 80%	85% 80%	80% 75%	75% 70%	85% 75%	85% 70%	80% 70%	75% 65%	70% 60%					
750,000	Residence		70%															
350,000 500,000	Investment	SFR/PUD/ 2-4 Unit/Condo		80% 75%	80% 75%	80% 70%	75% 65%	70% 60%	75% 65%	75% 65%	70% 60%	65% 55%	60% 50%		Progra	m Codes &	Descripti	ions
350,000	Second Home	SFR/PUD/Condo		80%	80%	80%	75%	60%	75%	75%	70%	65%	60%					
500,000				70%	70%	70%	65%	60%	65%	65%	60%	55%	50%		k Standard Full, Alt ) Yr Fixed – Concurr		NanO/B	DSCR usiness – 30 Yr Fixed – Concurrent
% CLTV reduction for d 5% max CLTV ≤ \$500,0		> \$500,000 on 2-4 Unit												NanQ/TRID - 3	) Yr Fixed – Standale	one	NanQ/B	usiness – 30 Yr Fixed – Standalone
-4 Unit ineligible on Sel		t full fragmentation that is a	- Welkle												) Yr Fixed – Concurr ) Yr Fixed – Standald			usiness – 20 Yr Fixed – Concurrent usiness – 20 Yr Fixed – Standalone
Detail		ull Doc, concurrent transaction ineligible											) Yr Fixed – Concurr ) Yr Fixed – Standald		NanQ/Business – 10 Yr Fixed – Concurrent NanQ/Business – 10 Yr Fixed – Standalone			
Max LTV/CLTV/HCLTV		Concurrent Close Standalone Close More restrictive of 1st lien program or Eligibility Matrix Refer to Eligibility Matrix									Nalidy IRID = 1	J TI FIXEU - Stalluai	bile	NallQ/B	JSINESS = 10 11 FIXED = Standalone			
Property Type		2-4	Unit - 75% max CLTV ≤ \$500,0	00 & 65% n	nax CLTV	> \$500,00	0 (Second	Home and	Select Full	Doc ineligi	ble)					Product Fe	atures	
CLTV Restri		Condo (warrant	able & non-warrantable) - 75%					T Refi - 705	6 max CLT\	/, C/O Refi	- 65% max	x CLTV			Fixed term loan			
Income Types Alt Doc - One Yr SE, WVOE, 1099		• Alt	Doc - Bank Statements P&I w			ect and St		nt 1099 V	MOF only	Assot Litili	zation			Closed End Second	<ul> <li>Fully disbursed at</li> <li>Eligible as 2nd list</li> </ul>		aw feature	
		<ul> <li>Alt Doc - Bank Statements, P&amp;L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization</li> <li>DSCR</li> </ul>									(CES)	Must subordinate to OCMBC 1st mortgage when concurrent close						
			5% CLTV reduction									. ,	<ul> <li>Qualifying rate is note rate</li> <li>Qualifying payment is fully amortized payment</li> </ul>					
ITIN						Select ine									• Quantying payment is runy amortized payment			
DACA Foreign National			70	75% m 0 min FICO	_	Select ine c CLTV (Se		ble)						Р	roduct Res	trictions	(Not P	ermitted)
Eligible 1st liens		Refer to Product R	estrictions 1st Liens - Concurre				-		estrictions	1st Liens	- Standalo	ne Close						
Minimum Loar	in Amount				\$75	,000										Borrowe		
Max Combined Liens		\$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										<ul> <li>Blind Trusts</li> <li>Foreign Nationals (State 1)</li> </ul>	alact only)	Land Tru		<ul> <li>Non-Permanent Resident Aliens (Select only)</li> </ul>		
		Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required										<ul> <li>Irrevocable Trusts</li> </ul>	cicci oniy)	old • Party to a lawsuit				
		All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied									<ul> <li>ITIN (Select only)</li> </ul>		<ul> <li>Life esta</li> </ul>	ates	With diplomatic immunity			
		\$ 80%: More restrictive of 1st lien requirement or 50% max DTI     \$ 80%: More restrictive of 1st lien requirement or 50% max DTI     \$ 80%: More restrictive of 1st lien requirement or 65% max DTI												Transacti	ons			
Full Doc - Select		S 20%: More restrictive of 1st lien requirement or 45% max DTI     S 20%: 45% max DTI																
Full Doc - St	tandard	Wage Earners: Pay	ystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts							s				• Income produced by shor term rentals (excluded DS				
Alt Doc - Bank Statements		12 months personal • 12 months business • Self-Employed only									Concurrent close with a lender     other than OCMBC     or in re			st Loans term rentals (excluded DSC produced, • Lien free properties				
Alt Doc - P&L + 3 Mos Bank Alt Doc - One Year Self-Employed		P&L + 3 months business statements • Self-Employed only     12 months banks statements and prior year W2 • Self-Employed only												elation to, bis, hemp the last 6 months(refis only				
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												cannabis	s, nemp	the last 6 months(refis only		
Alt Doc -1						ource of i									1st	Liens - Concu	rrent Close	
Alt Doc -Asset I			rtized liquid assets for income -		income c	r blended	w/other in	ncome •			ut DTI)				154	Licity conta	inem elose	
DSCR Vacant/Unleas		More restrictive	e of 1st lien requirement or ≥ 1.0		neligihle	(refis only	)		• ≥ 1.0	U DSCR				<ul> <li>First lien with lender</li> </ul>	other then	- 5114 374		HomePossible
STR (DSCR)		<ul> <li>5% CLTV reduction</li> <li>Experienced investors only, must also have ≥ 12 mos STR rental history in last 3 years</li> </ul>								OCMBC mortgages			es	<ul> <li>HomeReady with Reduced</li> </ul>				
Coult Frank (D)	× cc cc pu )	48 months (Standard F	48 months (Standard Full Doc, Alt Doc & DSCR only (Select ineligible)     84 months -Select Full Doc   48 months - Standard Full Doc, Alt Doc & DSCR									& DSCR	<ul> <li>Agency and Non-Age rate and ARMs with</li> </ul>		<ul> <li>High-LT\</li> <li>HomeOr</li> </ul>			
Credit Event (BK,SS,FC,DIL)		Multiple credit events not allowed										fixed term < 5 years • HomePath						
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																
Cash-Out & Se	Seasoning		sh-out cannot exceed second lie nly - No more than 1 cash-out re												1st	Liens - Standa	alone Close	
First Lien Sea	easoning		Seasoning not required	induce wy		1103, 1103				on existing								
Recently Listed	d Properties			erties listed	for sale ≤	6 mos ine			0 11 11			0.0.		All Affordable Purch		Cross collate	ralized	<ul> <li>Negative amortization</li> <li>Private Mortgages</li> </ul>
Appraisal			1st lien appraisal used     < < <250 000: AVM w/2: 90 Score & FSD < 10 & PCB w/accentable findings							indings.	Programs (HomeStyle, FHA, Refi loans • Renovation			Renovation loans				
			250,000: AVM w/≥ .90 Score & exterior-only appraisal or full app							or full appr				ARMs (Select only)     Credit (HELC     Balloon notes or features     Construction loans     Construction loans				Resident Transition Loans     (RTL)
			MA declared areas require full a	ppraisal)			(DSCR, C			d areas re appraisal		ippraisai)					Reverse mortgages	
			• > \$250,000 - Full appraisal required     • Transferred appraisal allowed (Select ineligible)     • Transferred appraisals allowed (Select ineligible)							ount								
		NOTE: HPML loans required a full appraisal regardless of loan amount     NOTE: HPML loans required a full appraisal regardless of loan amount     Required on all appraisals, acceptable secondary valuation product options:								iount								
Secondary Va	/aluation	• ≤ 2.5 CU, or	<ul> <li>AVM w/ ≥ .90 Score &amp; FSD ≤ .</li> </ul>							oraisal, or	Full Appr	aisal				Property T	ypes	
			oints and fees not to exceed the															
		Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements											- 2-4 Units properties (Select only)     - Log homes     - Properties not suitable     - Agricultural zoned properties     - Manufactured or     year-round occupancy					
Complia	ance				DSCR Business Purpose Loans are exempt from ATR/QM Restrictions & Rules											Bed and Breakfast mobile homes		
Complia	ance					Note rate	Fixed: Note rate     ARMs: Greater of fully indexed rate or Note rate											<ul> <li>Properties w/private transfer</li> </ul>
Complia Qualifying Payme			DSCR Business F     AF	Purpose Loa	<ul> <li>Fixed: er of fully</li> </ul>	indexed r	ate or Not							Churches		<ul> <li>Non-warrant condos (Sele</li> </ul>	ct only)	fees
Qualifying Payme	ent - Sr Liens		DSCR Business F     AF	urpose Loa	<ul> <li>Fixed: er of fully</li> </ul>	indexed r ment over	ate or Not r term afte	r IO	noted as re	quired in a	uidelines (	e a FTHR	etc.)	Churches     Commercial and mix		condos (Sele • Projects that	offer	<ul> <li>Properties w/zoning violations</li> </ul>
Qualifying Payme Reserve	ent - Sr Liens ves	Follow 1	DSCR Business F     AF     St lien program requirements	Purpose Loa	<ul> <li>Fixed: er of fully</li> </ul>	indexed r ment over	ate or Not r term afte e, unless s	r IO pecifically		quired in g			. etc.)	Churches     Commercial and mix     Condo hotels and co     Co-Ops	ndotels	<ul> <li>condos (Sele Projects that unit rentals o weekly or mo</li> </ul>	offer daily, onthly	<ul> <li>Properties w/zoning violations</li> <li>Rural properties</li> <li>Solar Panels that affect first</li> </ul>
Qualifying Payme	ent - Sr Liens ves	Follow 1	DSCR Business F     AF	Purpose Loa	<ul> <li>Fixed: er of fully</li> </ul>	indexed r ment over	ate or Not r term afte e, unless s	r IO pecifically 50,000: O	& E Proper		r Full Title		. etc.)	Churches     Commercial and mix     Condo hotels and co     Co-Ops     Domes or geodesic of	ndotels domes	<ul> <li>condos (Sele</li> <li>Projects that unit rentals o weekly or mo</li> <li>Properties &gt;2</li> </ul>	: offer daily, onthly 25 acres	<ul> <li>Properties w/zoning violations</li> <li>Rural properties</li> </ul>
Qualifying Payme Reserve	ent - Sr Liens ves	Follow 1 Full TH	DSCR Business F     AF     St lien program requirements	Purpose Loa RMs: Great I/O: Fully a	<ul> <li>Fixed: er of fully mort pay</li> </ul>	indexed r ment ove Non	ate or Not r term afte e, unless s	r IO pecifically 50,000: O • >	& E Proper \$250,000:	ty Report o Full Title P	r Full Title blicy	Policy		Churches     Commercial and mix     Condo hotels and cc     Co-Ops     Domes or geodesic a     Dwelling w/more th     Fractional ownership	ndotels domes an 4 units o	condos (Sele • Projects that unit rentals of weekly or mo • Properties >2 • Properties of individuals r	offer daily, onthly 25 acres ffering oom leases	Properties w/zoning violations     Rural properties     Solar Panels that affect first     lien position     Stilt homes     Unique properties
Qualifying Payme Reserve Title	ent - Sr Liens ves	Follow 1 Full TH	DSCR Business F     AF     test lien program requirements tle policy covering both liens	t guidelines	Fixed: er of fully mort pay	indexed r ment ove Non	ate or Not r term afte e, unless s • ≤ \$2	r IO pecifically 50,000: O • >	& E Proper \$250,000:	ty Report o Full Title P	r Full Title blicy	Policy		Churches     Commercial and mix     Condo hotels and cci     Co-Ops     Domes or geodesic of     Dwelling w/more th     Fractional ownershii     Hawaii properties in     zones 1 or 2	ndotels domes an 4 units o lava	condos (Sele • Projects that unit rentals o weekly or mo • Properties >2 • Properties of individuals r (Single Room Occupancy (	offer daily, onthly 25 acres ffering oom leases n (SRO),	Properties w/zoning violations     Rural properties     Solar Panels that affect first     lien position     Stilt homes     Unique properties     Vacant land or land     development properties
Qualifying Payme Reserve Title	ent - Sr Liens ves ?	Follow 1 Full Tri • More restrictive of US Citizens   Permanent Resic	DSCR Business F     AF     Stillen program requirements     tele policy covering both liens     Ist lien requirements or produc     Additional P dent Aliens - Select, Standard Fi	t guidelines roduct D	Fixed: er of fully mort pay etails Doc & DS0	indexed r ment over Non Fa	rate or Not r term afte e, unless s • ≤ \$2 illow Select	r IO pecifically 50,000: O • > t, Standard	& E Proper \$250,000: Full Doc, <i>F</i>	ty Report o Full Title P Alt Doc & D	r Full Title blicy SCR progr	Policy		Churches     Commercial and min     Condo hotels and co     Co-Ops     Domes or geodesic (     Dwelling w/more th     Fractional ownershi)     Hawaii properties in	ndotels domes an 4 units o lava	condos (Sele • Projects that unit rentals of weekly or mo • Properties >2 • Properties of individuals r (Single Room Occupancy ( PadSplits, et	c offer daily, onthly 25 acres ffering oom leases n (SRO), tc.)	Properties w/zoning violations     Rural properties     Solar Panels that affect first     lien position     Stilt homes     Unique properties     Vacant land or land
Qualifying Payme Reserv Title Underwri	ent - Sr Liens ves 2 ritting	Follow 1 Full Til • More restrictive of US Citizens   Permanent Resident Alle Select Full Doc All borrowers	DSCR Business F     AF     St lien program requirements     tle policy covering both liens     Ist lien requirements or produc     Additional Pr     Madditional Pr     dent Aliens - Select, Standard Fi     ns   TTN   Foreign Nationals   Fi     no 1st lien note must be on ne     on tas lien note must be on ne	RMS: Great I/O: Fully a t guidelines roduct D ull Doc, Alt rst time Ho	Fixed: er of fully mort pay etails Doc & DSo mebuyers	indexed r ment over Non Fo CR CR	rate or Not r term afte e, unless s • ≤ \$2 illow Select	r IO pecifically 50,000: O • > t, Standard Alt Doc &	& E Proper 5250,000: Full Doc, <i>F</i>	ty Report o Full Title Pi Alt Doc & D	r Full Title blicy SCR progr ligible)	Policy am guideli	ines	Churches     Commercial and mis     Condo hotels and cc     Co-Ops     Domes or geodesic (     Dwelling w/more th     Fractional ownershi     Hawaii properties in     zones 1 or 2     Hotel or motel conv	ndotels Jomes an 4 units b lava ersions	condos (Sele • Projects that unit rentals o weekly or mo • Properties >2 • Properties of individuals r (Single Room Occupancy (	c offer daily, onthly 25 acres ffering oom leases n (SRO), cc.) ot	Properties w/zoning violations     Rural properties     Solar Panels that affect first     lien position     Stilt homes     Unique properties     Vacant land or land     development properties
Qualifying Payme Reserv Title Underwri	ent - Sr Liens ves e riting	Follow 3 Full Til • More restrictive of US Citizens   Permanent Resident Alie Select Full Doc - All Dorrovers separation (Purchase secular	DSCR Business F     AF     Station program requirements     tie policy covering both liens     Ist lien requirements or produc     Additional Pi dent Aliens - Select, Standard Fi ns   TIN   Foreign Nationals  Fi no 1 st lien note must be on ne ed)	t guidelines roduct D all Doc, Alt rst time Ho w loan and	Fixed: er of fully mort pay etails Doc & DSG mebuyers on title at	indexed r ment over Non Fo CR - Standar : applicati	rate or Not r term afte e, unless sj • ≤ \$2 Illow Select d Full Doc, on with exe	r IO pecifically 50,000: O •> t, Standard Alt Doc & ceptions al	& E Proper 5250,000: Full Doc, A DSCR only owed for c	ty Report o Full Title P Alt Doc & D (Select ine leath of bc	rr Full Title blicy SCR progr SCR progr ligible) rrower, di	Policy am guideli	legal	Churches     Commercial and mis     Condo hotels and cc     Co-Ops     Domeso or geodesic (     Dwelling w/more th     Fractional ownershi)     Hawaii properties in     zones 1 or 2     Hotel or motel conv     Houseboats	ndotels Jomes an 4 units b lava ersions	condos (Sele • Projects that unit rentals of weekly or mo • Properties >2 • Properties of individuals r (Single Room Occupancy ( PadSplits, et • Properties no	c offer daily, onthly 25 acres ffering oom leases n (SRO), cc.) ot	Properties w/zoning violations     Rural properties     Solar Panels that affect first     lien position     Stilt homes     Unique properties     Vacant land or land     development properties
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