

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

	se & Standalo	ne Eligibility Matrix ⁴													Loan Prog	grams	
1			Cash-Out Refi			Purchase	Rate/To	rm & Car	h-Out Pr	fi							
		23	Cash-Out Refi Purchase, Rate/Term & Cash-Out Refi Select Full Doc ⁴ Core Full Doc Alt Doc & DSCR											- 10 Year Fixed (120 Months)			
	Occupancy	Property ^{2,3}	FICO to Max CLTV ¹	F	FICO to Max CLTV ¹ FICO to Max CLTV ¹							Fixed	 10-Year Fixed (120 Months) 20-Year Fixed (240 Months) 			,	
Loan Amount			720+ 700+ 680+	740+ 720			660+	740+	720+	700+		660+	Fully Amortized			ar Fixed (360	
\$ 350,000 \$ 500,000	Primary	SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75%	85% 855 80% 805			75% 70%	85% 75%	85% 70%	80% 70%	75% 65%	70% 60%					
\$ 750,000			70%	00% 00%	<i>,</i> ° 00		70%	15/0	10%	10,0	0570	0070					
\$ 350,000		SFR/PUD/ 2-4 Unit/Condo		80% 805			70%	75%	75%	70%	65%	60%		Prog	ram Codes 8	Descriptio	ons
\$ 500,000 \$ 350,000				75% 755 80% 805			60% 60%	75%	65% 75%	60% 70%	55% 65%	50% 60%					
\$ 500,000		SFR/PUD/Condo		70% 705			60%	65%	65%	60%	55%	50%	Select Full Doo	& Core Full, Alt	Doc		DSCR
5% CLTV reduction for de	declining market												Non-QM/TRID -				Business – 30 Yr Fixed – Concurrer
75% max CLTV ≤ \$500,00		\$500,000 on 2-4 Unit											Non-QM/TRID – 3 Non-QM/TRID – 2				Business – 30 Yr Fixed – Standalon Business – 20 Yr Fixed – Concurrer
2-4 Unit ineligible on Sele Standalone close transac		Full Doc, concurrent transaction in	neligible										Non-QM/TRID - 2	0 Yr Fixed – Stan	idalone		Business – 20 Yr Fixed – Standalon
Details	ils	Concurrent Close Standalone Close									Non-QM/TRID – 1 Non-QM/TRID – 1				'Business – 10 Yr Fixed – Concurrer 'Business – 10 Yr Fixed – Standalon		
Max LTV/CLTV		More restrictive of 1st lien program or Eligibility Matrix Refer to Eligibility Matrix								,			,				
Property T	/ Туре	2-4 L	Jnit - 75% max CLTV ≤ \$500,0	00 & 65% max CL	LTV > \$500	,000 (Second	Home and	Select Full	Doc inelig	ble)					Product Fe	atures	
CLTV Restric		Condo (warrantal	ble & non-warrantable) - 75%	max CLTV, All FL	Condos:	Purchase & R	/T Refi - 70	% max CLT	V, C/O Ref	i - 65% ma	CLTV			 Fixed term loa 	n		
	_			Full Do										 Fully disbursed 		raw feature	
Income Ty	Types	• Alt D	oc - Bank Statements, P&L w/	/3 mos Bank Stm	t, One Yr ! • DSCR	elf-Employm	ent, 1099, \	WVOE only	, Asset Util	ization			Closed End Second (CES)	 Eligible as 2nd Must subordin 		st mortgage w	when concurrent close
Alt Doc - One Yr SE, WVOE, 1099		5% CLTV reduction										(013)	Must subordinate to OCMBC 1st mortgage when concurrent close Qualifying rate is note rate				
ITIN														 Qualifying pay 	ment is fully am	ortized payme	nt
DACA		75% max CLTV (Select ineligible) 75% max CLTV (Select ineligible)										Product Postrictions (Not Dormittad)					
Foreign National		700 min FICO, 70% max CLTV (Select Ineligible) Refer to Product Restrictions 1st Liens - Concurrent Close Refer to Product Restrictions 1st Liens - Standalone Close								Product Restrictions (Not Permitted)							
Eligible 1st		Refer to Product Re	estrictions 1st Liens - Concur		476 -	Refer to	Product R	estrictions	1st Liens	Standalor	e Close				Borrow	ers	
Minimum Loan	an Amount				\$75,000								Blind Trusts		• Land Tr	usts	Non-Permanent Resident
		\$2.0MM: > 80% - 85% CLTV \$2.5MM: > 70% - 80% CLTV \$3.5MM: > 60% - 70% CLTV \$5.0MM: > 50%											Foreign Nationals (S	elect only)		usts in 18 years	 Non-Permanent Resident Aliens (Select only)
Max Combine	ned Liens	Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied									Irrevocable Trusts	able Trusts		d • Party to a lawsuit			
										ITIN (Select only)		 Life est 	ates	With diplomatic immunity			
DTI	1	≤ 80%: More restrictive of 1st lien requirement or 50% max DTI											Transact	ions			
		S 80%: More restrictive of 1st lien requirement or 45% max DTI Vage Earners: Paystub, 2 yrs W-2s, W-2 transcripts Vage Earners: Paystub, 2 yrs W-2s, W-2 transcripts															
Full Doc - Select Full Doc - Core		Wage Earners: Paystub, 2 yrs w-2s, w-2 transcripts • Self-Employed: 2 yrs personal and business (if applicable) tax returns, tax transcripts • Mage Earners: Paystub, 1- 2 yrs w-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Self-Employed: 1-2 yrs bersonal and business (if applicable) tax returns, tax transcripts • Se								s	Assumable loans		Escrow	holdbacks	 Income produced by short 		
Alt Doc - Bank Statements		• 12 months personal • 12 months business • Self-Employed only									Community Seconds High Cost Loans term rentals (excluded)				term rentals (excluded DSC		
Alt Doc - P&L + 3 Mos Bank		P&L + 3 months business statements Self-Employed only									other than OCMBC or in relation to,						
Alt Doc - One Year Self-Employed		• 12 months banks statements and prior year W2 • Self-Employed only												the last 6 months(refis only			
Alt Doc - WVOE		Written VOE Wage Earner only															
Alt Doc -1				• 1099(s) or										19	st Liens - Concu	urrent Close	
Alt Doc -Asset L DSCR			ized liquid assets for income - of 1st lien requirement or ≥ 1		me or bler	ided w/other	income •	100% Utili • ≥ 1.00		out DTI)							
Vacant/Unlease		• More restrictive	bi ist lien requirement of 2 i		ible (refis	only)		• 2 1.00	DOCK				• First lion with lands	othor than	• EHA 1//		• HomoDossible
STR (DSCR)		Ineligible (refis only) • 5% CLTV reduction • Experienced investors only, must also have ≥ 12 mos STR rental history in last 3 years									Agency and Non-Agency fixed High-LTV Refinance Mortgage Insurance C			 HomePossible HomeReady with Reduced 			
		48 months (Core Full Doc, Alt Doc & DSCR only (Select ineligible) 84 months -Select Full Doc 48 months - Core Full Doc, Alt Doc & DSCR								SCR				Mortgage Insurance Option			
Credit Event (BK	BK,SS,FC,DIL)	Multiple credit events not allowed								rate and ARMs with initial HomeOne HomeStyle fixed term < 5 years HomePath			HomeStyle				
Housing History		0 X 30 X 12 (Core Full Doc, Alt Doc & DSCR only (Select ineligible) 0x30x24 - Select Full Doc 0 X 30 X 12 - Core Full Doc, Alt Doc & DSCR							CR								
		Max cash-	out cannot exceed second lie	en amount (Inclu	des both	lst and 2nd lo	an proceed	ls on concu	irrent close	e refinance)						
Cash-Out & Se	Seasoning		- No more than 1 cash-out re											15	t Liens - Stand	alone Close	
First Lien Sea	easoning	S	easoning not required			6 mc	s seasonin	g required	on existing	first mort	gage						 Negative amortization
Recently Listed I	d Properties		D	erties listed for sa	1	c incligible /r	efis only)						All Affordable Purch programs (HomeSty)		 Cross collate loans 	eralized	 Private Mortgages
			Рюрс		aie ≤ 6 mo	s mengible (n							programs (HomeStyle, FHA, Refi loans Now, HomeReady, etc.) • Home equi				
			1st lien appraisal used		• •	\$250,000: A						idings,		tc.)	- nome equit		
		 When PIW used and ≤ \$2 		& FSD ≤ .10 & PCF	R • •	\$250,000: A' ex	terior-only	appraisal c	or full appr	aisal allow	ed	idings,	Now, HomeReady, e • ARMs (Select only)		credit (HEL		 Resident Transition Loans (RTL)
Apprais	iisal	 When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FEN) 	1st lien appraisal used 250,000: AVM w/≥ .90 Score & «terior-only appraisal or full a //A declared areas require full	& FSD ≤ .10 & PCI ppraisal allowed appraisal)	R • •	\$250,000: A' ex	terior-only Condos, FEN	appraisal c	or full appr d areas rec	aisal allow uire full ar	ed	idings,	Now, HomeReady, e				
Apprais	iisal	 When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FEN • > \$250 	1st lien appraisal used 250,000: AVM w/≥ .90 Score & cterior-only appraisal or full a	& FSD ≤ .10 & PCI ppraisal allowed appraisal)	R • •	\$250,000: A' ex (DSCR, C • Tr	terior-only ondos, FEN • > \$250 ansferred a	appraisal c /A declare),000 - Full appraisals a	er full appr d areas rec appraisal r llowed (Se	aisal allow uire full a equired lect ineligi	ed opraisal) ble)		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea		credit (HEL • Land Trusts		(RTL)
Apprais	isal	 When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FEM 2500 Transferred a 	1st lien appraisal used 1st,000: AVM w/≥ .90 Score & terior-only appraisal or full ay AA declared areas require full 1,000 - Full appraisal required ppraisals allowed (Select inel red a full appraisal regardless	& FSD ≤ .10 & PCf ppraisal allowed appraisal) ligible) s of loan amount	R • •	\$250,000: A ex (DSCR, C • Tr IOTE: HPML	terior-only Condos, FEN • > \$250 ansferred a loans requi	appraisal o NA declared),000 - Full appraisals a red a full a	er full appr d areas rec appraisal r llowed (Se	aisal allow uire full a equired lect ineligi	ed opraisal) ble)		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea		credit (HEL • Land Trusts		(RTL)
Apprais Secondary Va		When PIW used and < \$2 w/acceptable findings, ex (DSCR, Condos, FEM) + \$250 • Transferred a NOTE: HPML loans required	1st lien appraisal used 1st,000: AVM w/≥.90 Score ℓ derior-only appraisal or full aj Ad declared areas require full ,000 - Full appraisal required ppraisals allowed (Select inel red a full appraisal regardless Required on all a	& FSD ≤ .10 & PCI ppraisal allowed appraisal) ligible) s of loan amount appraisals, accept	R S	\$250,000: A' ex (DSCR, C • Tr IOTE: HPML I	terior-only Condos, FEM • > \$250 ansferred a loans requi	appraisal o AA declared 0,000 - Full appraisals a red a full a options:	or full appr d areas rec appraisal r Illowed (Se ppraisal re	aisal allow uire full ag equired lect ineligi gardless o	ed opraisal) ble) f loan amo		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea		credit (HEL • Land Trusts	bearance	(RTL)
		When PIW used and < \$2 w/acceptable findings, ex (LSCR, Condos, FE)	1st lien appraisal used 150,000: AVM w/≿ .90 Score & derior-only appraisal or full a A declared areas require full 0,000 - Full appraisal required ppraisals allowed (Select inel recd a full appraisal regardless Required on all a AVM w/ ≥ .90 Score & FSD ≤ .	& FSD ≤ .10 & PCi ppraisal allowed appraisal) ligible) s of loan amount appraisals, accept .10, or • Desk Rev	R • • • table seco view, or •	\$250,000: A' ex (DSCR, C • Tr IOTE: HPML I ndary valuatio Field Review,	terior-only condos, FEM • > \$250 ansferred a loans requi	appraisal of AA declared 0,000 - Full appraisals a red a full a options: ior-only Ap	or full appr d areas rec appraisal r Ilowed (Se ppraisal re praisal, or	aisal allow uire full ag equired lect ineligi gardless o • Full App	ed opraisal) ble) f Ioan amo aisal		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea		credit (HEL • Land Trusts • Loans in for	bearance	(RTL)
Secondary Va	Valuation	When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FE) • > \$250 • Transferred a NOTE: HPML loans requir • ≤ 2.5 CU, or • • Allowable poir	1st lien appraisal used 150,000: AVM w/> 30 Score & terior-onky appraisal or full a AA declared areas requiref full ,000 - Full appraisal required praisals allowed (Select rule red a full appraisal regardless Required on all a AVM w/ > 30 Score & FSD 2: nts and fees not to exceed th	& FSD ≤ .10 & PCf ppraisal allowed appraisal) ligible) s of loan amount appraisals, accept .10, or • Desk Rev e more restrictive	R S t table seco view, or • e of state	\$250,000: A' ex (DSCR, C • Tr IOTE: HPML I ndary valuatio Field Review, law or 5.000%	terior-only condos, FEM • > \$250 ansferred a loans requi	appraisal of AA declared 0,000 - Full appraisals a red a full a options: ior-only Ap I Federal Hi	or full appr d areas rec appraisal r Ilowed (Se ppraisal re praisal, or gh-Cost lo	aisal allow uire full ag equired lect ineligi gardless o • Full App ans not all	ed opraisal) ble) f Ioan amo aisal		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea • Construction loans • 2-4 Units properties	tures (Select only)	credit (HEL • Land Trusts • Loans in for	bearance Fypes	(RTL) • Reverse mortgages • Properties not suitable for
	Valuation	When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FE) • > \$250 • Transferred a NOTE: HPML loans requir • ≤ 2.5 CU, or • • Allowable poir	1st lien appraisal used 150,000: AVM w/≿ .90 Score & derior-only appraisal or full a A declared areas require full 0,000 - Full appraisal required ppraisals allowed (Select inel recd a full appraisal regardless Required on all a AVM w/ ≥ .90 Score & FSD ≤ .	& FSD ≤ .10 & PCf ppraisal allowed appraisal) ligible) s of loan amount appraisals, accept .10, or • Desk Rev e more restrictive ; (HPML) allowed,	R S S S S S S S S S S S S S S S S S S S	\$250,000: A' ex (DSCR, C • Tr IOTE: HPML I ndary valuatio Field Review, law or 5.000% mply with all	terior-only Condos, FEN • > \$250 ansferred a loans requi on product or • Exter 6, State and applicable	appraisal c /A declared 0,000 - Full : appraisals a red a full a options: ior-only Ap I Federal Hi regulatory	or full appr d areas rec appraisal r Ilowed (Se ppraisal re praisal, or gh-Cost lo	aisal allow uire full ag equired lect ineligi gardless o • Full App ans not all	ed opraisal) ble) f Ioan amo aisal		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea • Construction loans • 2-4 Units properties • Agricultural zoned p	tures (Select only)	credit (HEL • Land Trusts • Loans in for Property 1 • Log homes • Manufactur	bearance Fypes ed or	(RTL) • Reverse mortgages • Properties not suitable for year-round occupancy
Secondary Va Compliar	Valuation	When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FE) • > \$250 • Transferred a NOTE: HPML loans requir • ≤ 2.5 CU, or • • Allowable poir	1st lien appraisal used 1st lien appraisal or kull w/2 \pm 90 Score & terior-onky appraisal or full a Ad acclared areas require full 1,000 - Full appraisal required full praisals allowed (Select line) red a full appraisal required on all a AVM w/ \geq 90 Score & FSD 2. Ints and fees not to exceed th tigher Priced Mortgage Loans • DSCR Business F	& FSD ≤ .10 & PCf ppraisal allowed appraisal) ligible) s of loan amount s of loan amount praisals, accept .10, or • Desk Rev e more restrictive (HPML) allowed Purpose Loans ar • Fix	R table seco view, or • e of state l, must co re exempt xed: Note	\$250,000: A' ex (DSCR, C • Tr IOTE: HPML I Indary valuatio Field Review, law or 5.000% mply with all from ATR/QM rate	terior-only condos, FEM • > \$250 ansferred a loans requi on product or • Exter 6, State and applicable (1 Restrictio	appraisal c /A declared 0,000 - Full : appraisals a red a full a options: ior-only Ap I Federal Hi regulatory	or full appr d areas rec appraisal r Ilowed (Se ppraisal re praisal, or gh-Cost lo	aisal allow uire full ag equired lect ineligi gardless o • Full App ans not all	ed opraisal) ble) f Ioan amo aisal		Now, HomeReady, e • ARMs (Select only) • Balloon notes or fea • Construction loans • 2-4 Units properties	tures (Select only)	credit (HEL • Land Trusts • Loans in for Property 1 • Log homes	Even or the second seco	(RTL) • Reverse mortgages • Properties not suitable for
Secondary Va	Valuation	When PIW used and ≤ \$2 w/acceptable findings, ex (DSCR, Condos, FE) • > \$250 • Transferred a NOTE: HPML loans requir • ≤ 2.5 CU, or • • Allowable poir	1st lien appraisal used 1st, lien appraisal or full a 4st, outper start of the start 1st, outper start of the start 1st, outper start 1st, o	& FSD < 10 & PCI ppraisal allowed appraisal) ligible) s of loan amount sppraisals, accept .10, or • Desk Rev e more restrictive (HPML) allowed Purpose Loans ar • Fix RMS: Greater of I	R table seco view, or • e of state l, must co e exempt xed: Note fully inde:	\$250,000: A ex (DSCR, C • Tr IOTE: HPMLI Indary valuatio Field Review, law or 5.000% mply with all from ATR/QM rate red rate or No	terior-only condos, FEN • > \$250 ansferred a loans requi on product or • Exter 6, State and applicable 4 Restrictio	appraisal c /A declared /,000 - Full : appraisals a red a full a options: ior-only Ap I Federal Hi regulatory	or full appr d areas rec appraisal r Ilowed (Se ppraisal re praisal, or gh-Cost lo	aisal allow uire full ag equired lect ineligi gardless o • Full App ans not all	ed opraisal) ble) f Ioan amo aisal		Now, HomeReady, ey • ARMs (Select only) • Balloon notes or fea • Construction loans • 2-4 Units properties • Agricultural zoned p • Bed and Breakfast • Boarding houses • Churches	(Select only) roperties	credit (HEL • Land Trusts • Loans in for Property 1 • Log homes • Manufactur mobile hom • Non-warrar condos (Sel	Fypes rypes ed or les table ect only)	(RTL) • Reverse mortgages • Properties not suitable for year-round occupancy • Properties w/PACE obligations • Properties w/private transfer fees
Secondary Va Compliar	Valuation lance nent - Sr Liens	When PIW used and \$2 w/acceptable findings, ev (DSCR, Condos, FEN • > \$250 • Transferred a NOTE: HPML loans require • ≤ 2.5 CU, or • • Allowable poi	1st lien appraisal used 1st, lien appraisal or full a 4st, outper start of the start 1st, outper start of the start 1st, outper start 1st, o	& FSD ≤ .10 & PCI ppraisal allowed appraisal) ligible) s of loan amount ppraisals, accept .10, or 0 Pesk Ree e more restrictive (HPML) allowed Purpose Loans ar • Fik RMS: Greater off I/O: Fully amort	R table seco view, or • e of state l, must co e exempt xed: Note fully inde: payment	\$250,000: A ex (DSCR, C • Tr IOTE: HPMLI Indary valuatio Field Review, law or 5.000% mply with all from ATR/QM rate red rate or No	terior-only condos, FEM • > \$25C ansferred a loans requi on product or • Exter 6, State and applicable 1 1 Restrictio the rate er IO	appraisal c A declared ,000 - Full .ppraisals a red a full a options: ior-only Ap I Federal Hi regulatory i ns & Rules	or full appr d areas rec appraisal r llowed (Se ppraisal re praisal, or igh-Cost lo requireme	aisal allow uire full a equired lect ineligi gardless o • Full App ans not all nts	ed opraisal) ble) f loan amo aisal owed	ount	Now, HomeReady, Q • ARMs (Select only) Balloon notes or fea • Construction loans • 2-4 Units properties • Agricultural zoned p • Bed and Breakfast • Boarding houses	(Select only) roperties ed-use	credit (HEL • Land Trusts • Loans in for Property 1 • Log homes • Manufactur mobile hom • Non-warrar	ed or eet or itable ect only) it offer	(RTL) • Reverse mortgages • Properties not suitable for year-round occupancy • Properties w/PACE obligations • Properties w/private transfer
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