

Rate Sheet LoanStreamWholesale.com

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

	se & Standalo	one Eligibility Matrix ⁴												Loan Prog	rams	
		,										1				
			Cash-Out Refi Purchase, Rate/Term & Cash-Out Refi]]					
	Occupancy	Property ^{2,3}	Select Full Doc ⁴	Core Full Doc Alt Doc & DSCR										• 10-Ye	ear Fixed (1	20 Months)
			FICO to Max CLTV ¹		CO to Ma			FICO				Fixed				40 Months)
Loan Amount			720+ 700+ 680+ 80% 80% 75%	740+ 720+ 85% 85%			660+ 75%	740+ 85%		00+ 680+ 0% 75%		Fully Amortized		• 30-Ye	ear Fixed (3	60 Months)
\$ 350,000 \$ 500,000	Primary	SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75%	80% 80%			75%	85% 75%		0% 75% '0% 65%	60%					
\$ 750,000	Residence		70%				70,0									
\$ 350,000	Investment	SFR/PUD/ 2-4 Unit/Condo		80% 80%			70%	75%		0% 65%	60%		Progr	am Codes &	Descript	ions
\$ 500,000				75% 75% 80% 80%			60% 60%	65% 75%		0% 55% 0% 65%	50% 60%					
\$ 350,000 \$ 500,000	Second Home	SFR/PUD/Condo		70% 70%			60%	65%		0% 65%	50%	Select Full Doc	& Core Full, Alt D	000		DSCR
5% CLTV reduction for de	loclining market											Non-QM/TRID = 3			Non-QM	/Business – 30 Yr Fixed – Concurrent
75% max CLTV ≤ \$500,00		> \$500,000 on 2-4 Unit										Non-QM/TRID - 3				/Business – 30 Yr Fixed – Standalone
2-4 Unit ineligible on Sele												Non-QM/TRID – 2 Non-QM/TRID – 2				/Business – 20 Yr Fixed – Concurrent /Business – 20 Yr Fixed – Standalone
		ull Doc, concurrent transaction ineligible									Non-QM/TRID - 1	0 Yr Fixed – Conc	urrent	Non-QN	/Business – 10 Yr Fixed – Concurrent	
Details			Concurrent Close Standalone Close									Non-QM/TRID - 1	0 Yr Fixed – Stand	dalone	Non-QM	/Business – 10 Yr Fixed – Standalone
Max LTV/CLTV/HCLTV		More restrictive of 1st lien program or Eligibility Matrix Refer to Eligibility Matrix										Product Fea				
Property T			Unit - 75% max CLTV < \$500,0 able & non-warrantable) - 75%											Product Fea	atures	
CLTV Restric	ictions	Condo (wananca	ble & non-warrancable) - 75%	Full Doc			1 Nell - 707	o IIIdx CETV	, c/o keii - u	/o max cerv			Fixed term loan			
Income Ty	Types	• Alt I	Doc - Bank Statements, P&L w				ent, 1099, V	VVOE only,	Asset Utilizat	on			 Fully disbursed Eligible as 2nd I 		w feature	
		 Alt Doc - Bank Statements, P&L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization DSCR 									(CES)					
Alt Doc - One Yr SE, WVOE, 1099			_	5% CL1	TV reductio	on							Qualifying rate Qualifying pays		tized courses	nt
ITIN				75% max CLT									 Qualifying payn 	ment is tully amor	uzeu payme	
DACA				75% max CLT								Product Restrictions (Not Permitted)				
Foreign National		700 min FICO, 70% max CLTV (Select ineligible)								Suuce ne		,				
Eligible 1st liens Minimum Loan Amount		Refer to Product Restrictions 1st Liens - Concurrent Close Refer to Product Restrictions 1st Liens - Standalone Close							1		Borrowe	rs				
Minimum Loan	n Amount			\$	575,000							a plot d Zerrai		Land Tru		- Nee Doorson
		\$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	 Blind Trusts Foreign Nationals (S 	elect only)	 Land Tru Less thar 		 Non-Permanent Resident Aliens (Select only) 		
Max Combined Liens		Combined loans amounts over \$2.5MM: Primary Residences of						dences only, min 700 FICO required					,,	old		 Party to a lawsuit
		All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied								ITIN (Select only)		 Life esta 	ites	With diplomatic immunity		
DTI		• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • ≤ 80%: 50% max DTI											Transactio			
DTI		> 80%: More restrictive of 1st lien requirement or 45% max DTI +> 80%: 45% max DTI										Transactio	ons			
Full Doc - Select		Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts Self-Employed: 2 yrs personal and business (
Full Doc - Core		Wage Earners: Pays	Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if						able) tax retu	ns, tax transcri	pts	 Assumable loans Community Seconds 		Escrow h High Cos		 Income produced by short term rentals (excluded DSCR
Alt Doc - Bank Statements		12 months personal • 12 months business • Self-Employed only									Community Seconds Concurrent close with a lender Concurrent close with a lender Income produced, Lien free properties					
Alt Doc - P&L + 3 Mos Bank		P&L+3 months business statements Self-Employed only											elation to, Property listed for sale within			
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	, hemp	the last 6 months(refis only)		
Alt Doc - 1				 1099(s) onl 												
Alt Doc -Asset L		• Amor	tized liquid assets for income				ncome • '	100% Utiliza	ation (w/out	TI)			1s	t Liens - Concu	rrent Close	
DSCR			of 1st lien requirement or ≥ 1 .		ie or biende	cu wy other n	income .	• ≥ 1.00		,						
Vacant/Unlease					ole (refis on	nly)						 First lien with lender 	other than	• FHA, VA	or USDA	HomePossible
STR (DSC	iCR)	• 5	% CLTV reduction • Experience				os STR rent	al history in	n last 3 years			OCMBC	other than	mortgage		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							Agency and Non-Agency fixed High-LTV Refinance Mortgage Insurance C			Mortgage Insurance Option				
Credit Event (BK	K,SS,FC,DIL)			 Multiple cred 	lit events n	ot allowed						fixed term < 5 years	initial	 HomeOn HomePat 		HomeStyle
Housing Hi	listory	0 X 30 X 12 (Core Full	Doc, Alt Doc & DSCR only (Sel				ect Full Do	: 0 X 30 X	12 - Core Fu	Doc, Alt Doc 8	DSCR					
			h-out cannot exceed second li													
Cash-Out & Se	easoning		ly - No more than 1 cash-out re										15	t Liens - Standa	lone Close	
First Lien Sea	asoning	S	easoning not required			6 m	os seasonin	g required	on existing fi	t mortgage						
Recently Listed I	Properties		Prop	erties listed for sale	le ≤ 6 mos i	ineligible (re	fis only)					 All Affordable Purch, 	Refi & DPA	Cross collater	ralized	 Negative amortization
			1st lien appraisal used		-				CD 4 40 0 D		Redees	programs (HomeStyl		loans		 Private Mortgages Renovation loans
		• When PIW used and \leq \$250,000: AVM w/ \geq .90 Score & FSD \leq .10 & PCR				 ≤ \$250,000: AVM w/≥ .90 Score & FSD ≤ .10 & PCR w/acceptable findings, exterior-only appraisal or full appraisal allowed 						 Now, HomeReady, e ARMs (Select only) 	 Home equity credit (HELO 	• Resident Transition Loans		
Apprais	sal		xterior-only appraisal or full ap //A declared areas require full a			(DSCR, Condos, FEMA declared areas require full appraisal))	Balloon notes or feat	ures	Land Trusts	s (RTL)	
дргазат			,000 - Full appraisal required	spprusuly		• 1			appraisal req			Construction loans Loans in forbearance				Reverse mongages
			Transferred appraisals allowed (Select ineligible) Iransferred appraisals allowed (Select ineligible)						oraisals allowed (Select ineligible) d a full appraisal regardless of loan amount							
		NOTE: HPML loans require	red a full appraisal regardless	or loan amount					ppraisal rega							
		· · · · ·			ble second		n product -		ppraisal rega							
Secondary Va	aluation		Required on all a	appraisals, accepta		lary valuatio		ptions:		dless of loan				Property Ty	ypes	
Secondary Va	aluation	• ≤ 2.5 CU, or	Required on all a • AVM w/ ≥ .90 Score & FSD ≤	appraisals, accepta .10, or • Desk Revi	iew, or • Fi	lary valuatio ield Review,	or • Exteri	options: or-only App	oraisal, or • Fi	dless of loan				Property Ty	ypes	
Secondary Va Compliar		• ≤ 2.5 CU, or • Allowable pc	Required on all a • AVM w/ ≥ .90 Score & FSD ≤ bints and fees not to exceed th Higher Priced Mortgage Loans	appraisals, accepta .10, or • Desk Revi e more restrictive s (HPML) allowed,	iew, or • Fi of state lav must comp	lary valuatio ield Review, w or 5.000% ply with all a	or • Exterio , State and applicable re	options: or-only App Federal Hig egulatory re	praisal, or • Fi	dless of loan		• 2-4 Units properties		Houseboats		Properties not
		• ≤ 2.5 CU, or • Allowable pc	Required on all a • AVM w/ ≥ .90 Score & FSD ≤ pints and fees not to exceed the	appraisals, accepta .10, or • Desk Revi e more restrictive s (HPML) allowed,	iew, or • Fi of state lav must comp	lary valuatio ield Review, w or 5.000% ply with all a	or • Exterio , State and applicable re	options: or-only App Federal Hig egulatory re	praisal, or • Fi	dless of loan		 Agricultural zoned pr 		Houseboats Leasehold pro		accessible by roads
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Compliar	ance ent - Sr Liens	• ≤ 2.5 CU, or • Allowable pc	Required on all a • AVM w/ ≥ .90 Score & FSD ≤ bints and fees not to exceed th Higher Priced Mortgage Loans • DSCR Business I • AI	appraisals, accepta .10, or • Desk Revi e more restrictive e s (HPML) allowed, Purpose Loans are • Fixe	iew, or • Fi of state law must comp exempt fro ed: Note ra ully indexed payment ov	dary valuatio ield Review, w or 5.000%, ply with all a om ATR/QM ate d rate or Not ver term afte	or • Exterio , State and pplicable ro Restriction te rate er IO	options: or-only App Federal Hig egulatory re is & Rules	oraisal, or • Fi gh-Cost loans equirements	dless of loan		 Agricultural zoned pr Barndominiums Bed and Breakfast Boarding houses Churches 	operties	 Houseboats Leasehold pro Log homes Manufacture mobile home Non-warranta 	operties d or s able	 Properties not suitable for year-round occupancy
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