

## LoanStream Jumbo ONE Select Matrix

											Effective E	Date: 07/08/25  Revised: 07/08/25					
				Eligibility	Matrix						Loan Pr	ograms					
Occupancy Property <sup>1,2,3,4</sup>								Cash-out Refi -	-		901 Jumbo 30 Year Fixed (360 Mos)						
		Loan Amount \$ 1,000,000	740+ 85%	720+ 85%	700+ 85%	680+ 80%	740+ 75%	720+ 75%	700+ 75%	680+ 75%	901-BD Jumbo 30 Year Fix	ed 2:1 Temp Buydown (360 Mos) ed 1:0 Temp Buydown (360 Mos)					
Primary	SFR/2-4 Unit/PUD/Condo	\$ 1,500,000 \$ 2,000,000	85% 85%	85% 80%	80% 75%	75% 75%	75% 75%	75% 75%	75% 70%	70% 70%	915 Jumbo 15 Year Fixe	ed (180 Mos)					
Residence		\$ 2,500,000	80%	75%	75%	65%	75%	70%	70%	60%	Non standard term	is available					
		\$ 3,000,000 \$ 1,000,000	75% 75%	75% 75%	65% 75%	60% 75%	70% 70%	70% 70%	60% 70%	55% 70%							
Second Home/	SFR/2-4 Unit/PUD/Condo	\$ 1,500,000 \$ 2,000,000	75% 75%	75% 75%	75% 75%	75% 75%	70% 70%	70% 70%	70% 70%	70% 70%	Cash-Out Proceeds • ≤ 70% LTV & ≥ 700 FICO: \$1.5M max						
Investment		\$ 2,500,000 \$ 3,000,000	75% 75%	75% 75%	75% 65%	65% 60%	70% 70%	70% 70%	70% 60%	60% 55%	<ul> <li>≤ 65% LTV &amp; &lt; 700 FICO: \$1.0M max</li> <li>&gt; 65% - ≤ 70% LTV &amp; &lt; 700 FICO: \$500k max</li> </ul>						
		<sup>1</sup> 5% LTV/CLTV reductio	on for declining ma	arket with > 70%	LTV	00%	70%	70%	60%	55%	• > 70% LTV:	\$500k max					
		<sup>2</sup> 80% max LTV/CLTV fo <sup>3</sup> Florida Condos have t				'T Refi - 75%, C/O F	efi - 65%				<ul> <li>Vacant Properties: \$</li> <li>Free &amp; Clear Prop</li> </ul>	750K max cash in hand erties: 70% max LTV					
	Topics		<sup>4</sup> Subject properties located in Essex County, NJ and Baltimore City, MD are temporarily ineligible (Subject properties in Baltimore County, MD remain eligible) Requirements														
								• <u>&gt; \$2,000,000</u>									
			2 A	ppraisals - 1s	t Appraisal to be	completed by					C   CCA/ARR required on lower valued A	oppraisal					
		• > \$1,500,000 & ≤ \$2,00,000 Loan Amount: 1 Appraisal completed by Approved AMC  CCA/ARR Required (2 Appraisals required only when 1st Appraisal is not completed by Preferred AMC, 2nd Appraisal must be completed by Preferred AMC)															
			<ul> <li>&lt;\$1,500,000 Loan Amount: 1 Appraisal &amp; Secondary Valuation required</li> <li>Secondary Valuation waterfali: ≤ 2.5 CU, Enhanced Desk Review (CCA/ARR), Field Review, Exterior-only Appraisal, 2nd Appraisal</li> </ul>														
	Approical			Sei	condary Valuatio	on waterfall: ≤		ed Desk Reviev Transferred Ap			rior-only Appraisal, 2nd Appraisal						
	Appraisal		• Must be Q	M, Safe Harbo	r and Rebuttabl	e Presumption					must comply with all applicable regula	tory requirements					
Compliance Credit Event				<ul> <li>4 yrs sea</li> </ul>	soning (Bankrup	otcy, Foreclosur		and Federal Hi Deed-in-Lieu,			ortgage Charge-Off or Loan Modificatio	n)					
(BK,SS,PFC,FC,DIL,FB,MCO,MOD)							• Mu	tiple unrelated	events not all	owed		·					
Collections/Charge-offs		Collections/Charge-offs with aggregate> \$5,000 must be paid      Medical charge-offs/collections may remain open (open accounts included in DTI)															
Credit Scores DTI		• 2 scores required     • Lowest decision score amongst borrowers used     45% Max															
Eligible Borrowers		من من عنه من															
First Time Homebuyer		Primary Residence and Investment Properties allowed (Second Homes ineligible)															
Geographic Restrictions		Investment - Purchase or Refinance: Full Doc only, 80% max LTV, \$1.5M max loan amount, 300% max payment shock     US Territories ineligible • Texas Cash Out: Owner occupied - 80% max LTV (Texas 50(a)(6))															
Gift Funds		Allowed w/5% min buyer own funds • 100% allowed w/ 10% LTV reduction from max LTV • Gift of equity not allowed															
	Housing History	0x30x24      Living rent free not allowed															
	Income - Full Doc					Self-Em		ge Earners: Pay personal and b		/-2s icable) tax retur	ns, P&L						
					Oualifying inc					hs business ban nk statements o	k statements livided by # of months (12/24)						
Income - Personal Bank Statements		Business bank statements to evidence activity supporting business operations & transfers to personal account															
Income - Business Bank Statements		<ul> <li>12 or 24 months business bank statements. Qualifying income determined by total eligible deposits divided by # of months (12/24) w/fixed expense factor applied:</li> <li>Fixed expense factor 20%-80% (based on business &amp; # of employees)</li> </ul>															
										lus 3 months b bank statemen	ank statements ts						
ome - P&L plus 3	3 mos Bank Statements									below P&L reve							
le c			R								r 60 months = monthly income t (calculated residual assets amount req	uired)					
	come - Asset Utilization ted Party Contributions						• ≤ 80%	LTV = 6% Max	• > 80% LTV =	4% Max							
	ax Financed Properties	Primary and Second Home - Max 20 financed properties including subject      Investment - No limit															
<u> </u>	Minimum Loan Amount	\$1 above conforming loan limit															
	Non-Occ Co-Borrower							Not al									
Payment Shock		Not to exceed 300% of the borrower's current housing payment unless DTI ≤ 45% SFR, 1-4 Units, PUD, Condo (25 acres max)															
Property Type Recently Listed Properties		SFR, 1-4 UnitS, PUD, CUltur (∠5 dCres max)      Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible															
Refinance - Debt Consolidation		• Follows R/T Refi FICO • 80% Max LTV • OO Only • \$5k max (cash in hand)															
Refinance - Delayed Financing		• Eligible, property must have been purchased for cash within 6 mos of application date • ≤ \$1.5M Loan Amount: Program max LTV/CTLV, > \$1.5M Loan Amount: 70% max LTV/CLTV															
Reserves		• 6 mos minimum, cash out proceeds and gift funds ineligible • 2 mos for each additional financed property (based on subject property PITIA) in addition to standard reserve requirement															
	Residual Income		Must meet	t or exceed the	e family size resi	dual income rec				nily size of 2= \$	1,500/mo, add \$125 for each additional	family member					
	Seasoning - Cash-Out	< 6 mos s	easoning allow	ed when all bo	prrowers on the	original Note at	acquisition mu	st be on the cu	rrent Note, L1	V based off les	ser of purchase price + documented imp	provements or appraised value					
	Secondary Financing			. 2.4 -	11.0	C I. D I		Permitted up to									
	Temporary Buydowns			• 2:1 a	nd 1:0 • 30 year				-		omes only, Investment not permitted						
		<ul> <li>3 tradelines reporting 12 mos with activity in last 12 mos, or</li> <li>2 tradelines reporting for 24 mos with activity in last 12 mos, or</li> </ul>															
		<ul> <li>1 revolving tradeline reporting for 60 mos with activity in the last 12 mos and a verified 12-month housing history 0x30, or</li> <li>1 installment tradeline reporting for 36 mos with activity in the last 12 mos and a verified 12-month housing history 0x30</li> </ul>															
				If primary wage earner has 3 credit scores reporting, the minimum tradeline requirement is met													
					lf pi	rimary wage ea	If the primary wage earner has less than 3 credit scores, each borrower must meet the minimum tradeline requirement										
								dit scores, eac	n borrower mu	st meet the mir							
			NOTE: Borr	rower's credit	If the primary	wage earner ha	s less than 3 cre redit—such as	authorized use	accounts, self	-reported accou	ints, or recently opened accounts with l	limited activity—					
Ті	Tradeline Requirements Underwritinz		NOTE: Borr	rower's credit	If the primary scores primarily	wage earner ha	s less than 3 cro redit—such as must still meet	authorized use one of the sta	r accounts, self ndard tradeline	-reported accounts	unts, or recently opened accounts with l	limited activity—					
т	fradeline Requirements Underwriting		NOTE: Borr	rower's credit	If the primary scores primarily	wage earner ha based on thin c Manual underw	s less than 3 cro redit—such as must still meet	authorized use one of the sta • Where silent	r accounts, self ndard tradeline	-reported accounts		limited activity—					
	Underwriting		Borrowers	rower's credit	If the primary scores primarily • I	wage earner ha based on thin o Manual underw Product Re	s less than 3 cre redit—such as must still meet riting required	authorized use one of the star • Where silent Permitted)	r accounts, self ndard tradeline , defer to FNM	-reported accounts	for requirements Transactions						
:	Underwriting Blind Trusts Foreign Nationals	Less than 18 yea     Life, Life, Corp.	<b>Borrowers</b> ars old	ower's credit	If the primary scores primarily • I • Real Estate Trus • Trust Estates	wage earner ha based on thin o Manual underw <b>Product Re</b> ts	s less than 3 cre redit—such as must still meet riting required	<ul> <li>authorized use one of the star</li> <li>Where silent</li> <li>Permitted)</li> <li>Bridge</li> <li>Builde</li> </ul>	r accounts, self adard tradeline , defer to FNM loans r/Seller bailout	-reported accounts	for requirements Transactions • Income produced, or in relation to, cannabis, hemp	Refinancing of subsidized loan     Reverse 1031 exchange					
	Underwriting Blind Trusts Foreign Nationals Irrevocable Trusts ITIN	<ul> <li>LLCs, LLPs, Corpo</li> <li>Life Estates</li> <li>Non-Occupant C</li> </ul>	Borrowers ars old orations Co-Borrowers		If the primary scores primarily • I • Real Estate Trus • Trus Estates • With diplomatic • Without a social	wage earner ha based on thin o Manual underw Product Re ts :immunity	s less than 3 cre redit—such as must still meet riting required	<ul> <li>whorized use one of the star</li> <li>where silent</li> <li>Permitted)</li> <li>Bridge</li> <li>Builde</li> <li>Escrow</li> <li>Forecl</li> </ul>	r accounts, self adard tradeline , defer to FNM loans //Seller bailout rioldbacks ssure bailout	-reported accounts	For requirements Transactions • Income produced, or in relation to, cannabis, hemp • Model home leaseback • Multiple property payment skimming	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or High Cost Loan     Single doising construction to					
	Underwriting  Blind Trusts Foreign Nationals Irrevocable Trusts	<ul> <li>LLCs, LLPs, Corpo</li> <li>Life Estates</li> <li>Non-Occupant C</li> </ul>	Borrowers ars old orations		If the primary scores primarily • I • Real Estate Trus • Trust Estates • With diplomatic	wage earner ha based on thin o Manual underw Product Re ts :immunity	s less than 3 cre redit—such as must still meet riting required	authorized use one of the star • Where silent Permitted) • Bridge • Builde • Escrow • Forecl • Illinois	r accounts, self ndard tradeline , defer to FNM loans //Seller bailout r holdbacks	-reported accounts	For requirements Transactions • Income produced, or in relation to, cannabis, hemp • Model home leaseback	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or High Cost Loan					
:	Underwriting • Blind Trusts • Foreign Nationals • Foreign Nationals • Trusts • Land Trusts	LLCs, LLPs, Corpo Life Estates Non-Occupant C Qualified Persor	Borrowers ars old orations Co-Borrowers nal Residence Trust		If the primary scores primarily • I • Real Estate Trus • Trust Estates • With diplomatic • Without a social number	wage earner ha based on thin o Manual underw Product Re ts : immunity i security	s less than 3 cre redit—such as must still meet riting required	authorized use one of the star • Where silent Permitted) • Bridge • Builde • Escrow • Forecl • Illinois • Intere	loans /Seller bailout /Seller bailout /Seller bailout and Trust st only loan	-reported accounts	for requirements Transactions Income produced, or in relation to, cannabis, hemp Model home leaxeback Multiple property payment skimming Non-QAI loan Property with a PACE loan	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or high Cost Loan     Single closing construction to     perm refinance     Straw borrowers					
•	Underwriting Blind Trusts Foreign Nationals Irrevocable Trusts IIN Land Trusts Agricultural zoned properties Assisted living facilities	LLCs, LLPs, Corpo Life Estates Non-Occupant C Qualified Persor Condo hotels an Condominium co	Borrowers ars old orations Co-Borrowers nal Residence Trust al condotels onversions		If the primary scores primarily • I • Real Estate Trus • Trust Estates • With diplomatic • Without a social number • Earth or Berm h • Factory built ho	wage earner ha based on thin o Manual underw Product Re ts :immunity :security	s less than 3 cro redit—such as must still meet riting required strictions (Not	authorized use one of the star • Where silent Permitted) • Bridge • Builde • Escrow • Fored • Illinois • Intere • Incom	accounts, self adard tradeline defer to FNM loans /Seller bailout /Seller bailout Land Trust st only loan e producing ties	-reported accounts	for requirements Transactions Income produced, or in relation to, cannabis, hemp Model home leaseback Multiple property payment skimming Non-QM loan Property with a PACE loan Projects that offer unit rentals daily, weeky or monthy	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or high Cost Loan     Single dosing construction to     perm refinance     Staw borrowers      Properties with PACE obligations     Properties with deed or resale					
•	Underwriting Blind Trusts Foreign Nationals Irrevocable Trusts TIN Land Trusts Agricultural zoned properties Assisted living facilities Barndominiums Bed and Breakfast	LLCs, LLPs, Corpe     Life Estates     Non-Occupant C     Qualified Persor     Condo hotels an     Condoninium c     Condos with HO     Co-Ops	Borrowers rs old orations 20-Borrowers nal Residence Trust d condotels onversions As in litigation		If the primary scores primarily scores primarily • I • Real Estate Trus • Trust Estates • With diplomati • With diplomati • Without a social number • Earth or Berm h • Factory built ho • Hawaii properti zones 1 or 2	wage earner ha based on thin o Manual underw Product Re ts immunity i security	s less than 3 cro redit—such as must still meet riting required strictions (Not	authorized use one of the star • Where silent Permitted) • Bridge • Builde • Builde • Builde • Intere • Intere • Incom • prope • Land •	accounts, self dard tradeline defer to FNM loans /Seller bailout holdbacks ssure bailout and Trust st only loan evelopment ties	-reported accounts	for requirements Transactions Income produced, or in relation to, cannabis, hemp Model home leaseback Multiple property payment skimming Non-QM (hoan Property with a PACE loan Projects that offer unit rentals daily, weekly or monthly Properties > 25 arres Property not accessible by reads	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or high Cost Loan     Single dosing construction to     pern refinance     Straw borrowers      Properties with PACE obligations     Properties with deed or resale     restrictions (age-related allowed)     Properties with dCC filings					
	Underwriting Blind Trusts Foreign Nationals Frrevocable Trusts ITIN Land Trusts Agricultural zoned properties Assisted living facilities Barndominiums Bed and Breakfast Boarding homes Container homes	LLCs, LLPs, Corpe Life Estates Non-Occupant C Qualified Persor Condo hotels an Condominium ce Condos with HO	Borrowers srs old co-Borrowers nal Residence Trust d condotels onversions MAS in litigation asic domes		If the primary scores primarily • to • trust Estate • Trust Estates • With diplomatic • Without a scalanumber • Earth or Bern h • Factory built ho • Hawaii properti	wage earner ha based on thin o Manual underw Product Re ts immunity i security	s less than 3 cro redit—such as must still meet riting required strictions (Not	authorized use one of the sta • Where silent Permitted) • Bridge • Builde • Escrov • Fored • limitos • Inter • Leaset • Leaset	r accounts, self daard tradeline (defer to FNM //seller bailout holdbacks sure bailout tand Trust st only loan eproducing ties evelopment rise old properties mes	-reported accoo	for requirements Transactions Income produced, or in relation to, cannabis, hemp Model home leaxeback Multiple property payment skimming Non-QM (hoan Property with a PACE loan Projects that offer unit rentals daily, weekly or monthly Properties > 25 acres Properties > 25 acres Properties not suitable for year-round occupany	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or high cost Loan     Single dosing construction to     pern refinance     Straw borrowers     Properties with PACE obligations     Properties with deed or resale     restrictions (age-related allowed)     Properties with UCC flings     Rural Properties     Silt homes					
	Underwriting  Blind Trusts Foreign Nationals Irrevocable Trusts Irrevocable Trusts Irrevocable Trusts IntN Land Trusts  Agricultural zoned properties Assisted living facilities Bardominiums Bed and Breakfast Boadring homes	LLCs, LLPs, Corpo Life Estates Non-Occupant C Qualified Persor Condo hotels an Condo hotels an Condos with HO Co-Ops Domes or geode	Borrowers srs old co-Borrowers nal Residence Trust d condotels onversions MAS in litigation asic domes		If the primary ' scores primarily • to • Real Estate Trus • Trust Estates • With diplomatic • Without a social number • Earth or Berm h • Factory built ho • Hawaii properti zones 1 or 2 • Homes on Nativ	wage earner ha based on thin o Manual underw Product Re ts immunity i security	s less than 3 cro redit—such as must still meet riting required strictions (Not	authorized use one of the sta • Where silent Permitted) • Bridge • Builde • Escrov • Fored • limitos • Inter • Leaset • Leaset	r accounts, self dard tradeline defer to FNM //seller ballout //seller ballout land Trust at only loan producing evelopment rties mes actured or mobile	-reported accoo	Transactions Income produced, or in relation to, cannabis, hemp Model home leaseback Multiple property sayment skimming Non-QM loan Property with a PACE loan Property with a PACE loan Property of for unit rentals daily, weekly or monthly Property as 25 acres Property not accessible by roads Property not accessible by roads	Refinancing of subsidized loan     Reverse 1031 exchange     Section 32 or frigh Cost Loan     Single doising construction to     perm refinance     Straw borrowers     Properties with PACE obligations     Properties with deed or reale     restrictions (agr-related allowed)     Properties with UCC filings     Runal Properties					

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