

Rate Sheet LoanStreamWholesale.com

LoanStream Non-QM DSCR Matrix

Effective Date:12.08.25 Revised: 12.08.25						
Non-QM Investor Programs Non-Owner Occupied Investment Properties, 1-4 Units only						
Select DSCR - Ratio 1.25 Core DSCR - Ratio 1.0			·	DSCR Fusion - DSCR + Asset Utilization Sub1 DSCR - Ratio ≥ .75 - < 1.0		Foreign National DSCR - Ratio 1.0
	FICO to Max LTV/CLTV	FICO to Max LTV/CLTV	FICO to Max LTV/CLTV	FICO to Max LTV/CLTV	No Ratio DSCR - Ratio < .75 FICO to Max LTV/CLTV	FICO to Max LTV/CLTV
Loan Amount			Loan Amount Credit Score Purchase Rate/Term Cash-Out			
	720+ 75% 75% 70%	720+ 85% 85% 75%	720+ 80% 75% 70%	720+ 75% 70% 65%	720+ 70% 65% 60%	720+ 75% 70% 65%
\$ 1,000,000	700+ 75% 75% 70% 680+	700+ 80% 75% \$ 1,000,000 680+ 80% 75%	700+ 75% 75% 70% \$ 1,000,000 680+ 75% 75% 70%	\$ 1,000,000 \(\begin{array}{cccccccccccccccccccccccccccccccccccc	\$ 1,000,000	700+ 70% 65% 60% \$ 1,000,000 680+ 65% 60% 55%
_	640+	640+ 75% 75% 70%	640+	640+ 70% 70% 65%	660+	660+
	620+ 720+ 75% 75% 70%	620+ 70% 70% 65% 720+ 85% 85% 75%	620+ 720+ 70% 70% 65%	620+ 720+ 65% 65% 60%	640+ 720+ 65% 65% 55%	640+ 720+ 70% 65% 60%
	700+ 75% 75% 70%	700+ 80% 80% 75%	700+ 70% 70% 65%	700+ 65% 65% 60%	700+ 60% 60% 55%	700+ 65% 60% 55%
\$ 1,500,000 <u> </u>	640+	\$ 1,500,000 680+ 80% 80% 75% 640+ 70% 70% 65%	\$ 1,500,000 <u>680+</u> 70% 70% 65% 640+	\$ 1,500,000 <u>680+ 65% 65% 60%</u> 640+ 65% 65% 60%	\$ 1,500,000 <u>680+</u> 660+	\$ 1,500,000 <u>680+</u> 60% 55% 50% 660+
_	620+	620+ 65% 65% 60%	620+	620+	640+	640+
-	740+ 75% 75% 70% 720+ 70% 70% 65%	740+ 80% 80% 75% 720+ 80% 80% 75%	740+ 65% 65% 60% 720+ 65% 65% 60%	740+ 60% 60% 55% 720+ 60% 60% 55%	740+ 60% 60% 55% 720+ 60% 60% 55%	740+ 65% 60% 55% 720+ 65% 60% 55%
- \$ 2,000,000 -	700+ 70% 70% 65%	700+ 75% 75% 70%		700+ 60% 60% 55%	\$ 2,000,000 \(\begin{array}{cccccccccccccccccccccccccccccccccccc	\$ 2,000,000 \(\begin{array}{cccccccccccccccccccccccccccccccccccc
2,000,000 =	680+	680+ 75% 75% _{70%}	\$ 2,000,000	\$ 2,000,000	<u>680+</u>	680+
_	640+	640+ 70% 70% 65% 620+ 60% 60% 55%	<u>640+</u> 620+	640+ 60% 60% 55% 620+	660+	660+
_	740+ 75% 75% 70%	740+ 80% 80% 75%	740+ 60% 60% 55%	740+ 55% 55% 50%	740+ 55% 55%	740+
-	720+ 70% 70% 65% 700+ 70% 70% 65%	720+ 80% 80% 75% 700+ 75% 75% 70%	720+ 60% 60% 55% 700+ 60% 60% 55%	720+ 55% 55% 50% 700+ 55% 55% 50%	720+ 55% 55% 700+ 55% 55%	720+
\$ 2,500,000 -	680+	\$ 2,500,000	\$ 2,500,000	\$ 2,500,000	\$ 2,500,000	\$ 2,500,000
-	640+ 620+	640+ 70% 70% 65% 620+ 60% 60% 55%	<u>640+</u> 620+	640+ 55% 55% 50% 620+	660+ 640+	660+
	740+ 65% 65% 60%	740+ 75% 75% 70%	740+	740+ 50% 50% 45%	740+	740+
_	720+ 60% 60% 55%	720+ 75% 75% 70%	720+	720+ 50% 50% 45%	720+	720+
\$ 3,000,000 -	700+ 60% 60% 55% 680+	\$ 3,000,000 \(\frac{700+}{680+} \) \(\frac{70\%}{70\%} \) \(\frac{65\%}{65\%}	\$ 3,000,000 700+ 680+	\$ 3,000,000 \(\frac{700+}{680+} \) 50\% 50\% 45\% \(\frac{45\%}{680+} \)	\$ 3,000,000 \(\frac{700+}{680+} \)	\$ 3,000,000
_	640+	640+ 65% 65% 60%	640+	640+ 50% 50% 45%	660+	660+
	620+ 740+	620+ 55% 55% 50% 740+ 65% 65% 60%	620+ 740+	620+ 740+	650+ 740+	740+
- \$ 3,500,000 -	720+	\$ 3,500,000	\$ 3,500,000	\$ 3,500,000	\$ 3,500,000	\$ 3,500,000
-	660+	680+	680+	680+ 660+	680+	680+
	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR	Foreign National DSCR
	Condo - 75% (FL Condo - 70%)	Condo - 80% (FL Condo - 70%)	Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)
Max LTV	NW Condo -NA 2-4 Unit - NA	NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%	NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%	NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%	NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%	2-4 Unit - 60% Rural - NA
	Rural - NA	Rural - 65%	Rural - NA	Rural - NA	Rural - NA	
Min Loan Amount	\$250,000	\$100,000	\$100,000 Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio	\$100,000	\$100,000	\$100,000
DSCR	1.25 min ratio	1.00 min ratio > 80% 1.20 min ratio	Final DSCR w/Asset Utilization: ≥ 1.15	0.75 min ratio	No min ratio	1.00 min ratio
• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV						
Housing History	0 x 30 x 12	1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12	0 x 30 x 12	0 x 30 x 12	0 x 30 x 12	0 x 30 x 12 & 2 yr history required
Credit Event (BK,SS,FC,DIL,CCC)	> 48 months	> 36 months - FC/CCC > 12 months - BK Ch 13 w/pay history > 24 months - SS/DIL/BK Ch 7	> 36 months	> 36 months	> 36 months	> 36 months
Short Term Rentals	Not Allowed	• 5% reduction • 80% max LTV • 70% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed
	3 mos, cash-out cannot be utilized	. 250/ 177 / 2	6 mos	6 mos		
Reserves	> \$2.0M LA = 6 mos - Cash-out can be used to	> 65% LTV = 3 mos • > \$2.0M LA = 6 mos • > \$3.0M LA = 12 mos	> \$2.0M LA = 6 mos Cash-out may be used	> \$2.0M LA = 6 mos Cash-out may be used	6 mos Cash-out may be used	12 mos Cash-out can be utilized
	satisfy up to 50% of reserve requirement Additional financed properties - Not applicable	Cash-out may be used Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable
Recently Listed w/C/O	Value is lower of lowest li	date & may not have been listed for sale for > 180 days sting price w/in 180 days or appraised value	Not Allowed	Not Allowed	Not Allowed	Not Allowed
(< 6 Mos Off Mkt)	• 3 yr min PPP required, trans Not Allowed	• 700 min FICO • \$1.5M max	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Foreign National	Not Allowed	• 75% max LTV • 65% max LTV - C/O Not Allowed	Not Allowed	Not Allowed	Not Allowed	Allowed
DACA	See Foreign National DSCR Not Allowed	See Foreign National DSCR • 80% max LTV • 75% max LTV - C/O	See Foreign National DSCR Not Allowed	See Foreign National DSCR Not Allowed	See Foreign National DSCR Not Allowed	Not Allowed
DAGA	LOAN PROG		140t/ diowod	DEBT SERVICE COVERAGE RATIO REQUIREMEN		CASH IN HAND LIMITS
Fixed	• 15 Year Fixed • 30 Year Fixed	• 40 Year Fixed • Nonstandard Terms Available		Qualifying Datio		
ARM	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)			Qualifying Ratio Gross Income ÷ PITIA or ITIA, Qualify on cash flow of subject property (DSCR Fusion: Gross Income + Asset Utilization ÷ PITIA or ITIA)		≤ 65% LTV: \$1.5M max > 65% - ≤ 75% LTV: \$1.0M max
Interest Only (IO)	• 40 Year Fixed IO (1	* 30 Year Fixed IO (120 mos IO + 240 mos Amortization) • 30 Year Fixed IO (120 mos IO + 240 mos Amortization) • 40 Year Fixed IO (120 mos IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap) * 7/5 LTV: \$500k max < 1.00 DSCR: \$500k max No Ratio: \$500k max (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used) Foreign National DSCR: ≤ 50% LTV - \$500k, >				



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LoanStream Non-QM DSCR Matrix

Effective Date:12.08.25 | Revised: 12.08.25 **Additional Product Details Foreign National DSCR - Additional Requirements Experienced Investor Inexperienced Investor Vacant / Unleased Properties** Borrower Eligibility: • Borrower(s) with history of owning & managing NOO income-producing investment real estate • Borrower without history of owning & managing NOO income-producing investment real estate Purchase: Borrowers who reside in & are citizens of the following for at least 1 yr within the last 3 yrs for at least 1 yr within the last 3 yrs Follow Program Max countries/regions are eligible: Canada • 80% Max LTV | \$1,500,000 Max LA • 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized Only 1 borrower has to meet the Experienced Investor definition Refinance: Caribbean (excluding Cuba) 60% Max LTV & C/O not allowed for Sub1 65% Max LTV • China (excluding Hong Kong) as permitted by applicable state law Living rent free allowed • No Ratio, DSCR Fusion, STR and 5-8 ineligible Europe (excluding Russia) LOE for cause of vacancy Japan Mortgage Tradelines reflected on credit report that have been paid off or sold in the • All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed No Ratio Ineligible (refinances only) Latin America (excluding Nicaragua) last 12 mos can be used to meet the above requirements South America (excluding Venezuela) Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded) Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded) Note: Citizens or individuals from countries subject to OFAC sanctions are not eligible **Appraisals Standard Tradeline Requirements Short Term Rentals** Tradelines: • < \$1,500,000 LA: • 3 tradelines reporting 12 months with activity in last 12 months , or Borrowers with FICO/credit history: 1 appraisal required & CU ≤ 2.5 = No add'l requirements • 2 tradelines reporting for 24 months with activity in last 12 months, or • Must meet minimum standard tradeline requirements 1 Appraisal required & CU > 2.5 or no score = ARR or CCA required, 10% variance allowed • 1 revolving tradeline reporting for 60 months with activity in the last 12 months, or • Purchase or Refi (R/T & C/O) Limited tradelines not allowed • 1 installment tradeline reporting for 36 months with activity in the last 12 months • 1 Unit SFR, 2-4 Unit, PUD and Condo eligible • > \$1,500,000 & ≤ \$2,000,000 LA: Experienced investors only Borrowers without FICO/credit history: 1 appraisal if completed by Preferred AMC, ARR or CCA required If each borrower has 3 credit scores, minimum tradeline requirement is met* • 12 month credit rating from an internationally known financial institution in 2 appraisals required if 1st appraisal NOT completed by Preferred AMC Purchases only: 12+ mos STR rental history in last 3 yrs required the borrower country of origin 2nd Appraisal must be from the Preferred AMC □ If < 12 months STR rental history, addtn'l 5% LTV reduction required • Borrower with less than 3 credit scores must independently meet tradeline requirement. • Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. Note: US tri-merge credit report required for each borrower •> \$2,000,000 LA: If all members have equal ownership shares each borrower evaluated individually • 20% management fee reduction applied to verify credit or confirm no credit history • Rents documented with 1007/1025 supported by 12 mos history of payments 2 appraisals, 1st appraisal must be from Preferred AMC 2nd appraisal can be from Approved AMC *Not available for ITINs, must independently meet tradelines requirements AirDNA/Overview Report Note: Borrower's credit scores primarily based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements Vacant allowed Rural not allowed Limited tradelines: If standard tradelines are not met and borrower has a valid credit score • DSCR Fusion, Sub1, Foreign National and No Ratio ineligible Max 70% LTV | Not available on Select DSCR, Sub1 DSCR, No Ratio DSCR, DSCR Fusion and Foreign National DSCR Cash Out Restrictions | LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable **Declining Markets** > 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV **Delayed Financing** > \$1.5M loan amount, 70% max LTV/CLTV | Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions Financed Property Limits | Unlimited financed properties | OCMBC exposure - \$5.0M or 6 properties First Time Home Buyer | Not Allowed All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible Georgia DSCR: \$2,000,000 max loan amount Geographic Restrictions Texas SB 17: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only. Arizona SB 1082: Prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent. Gift Funds | 100% allowed with 10% LTV reduction from program Max LTV (see above) | No LTV reduction required with min 5% buyer own funds | Gift of Equity not allowed for Select DSCR **Impound Waivers** | Allowed (see rate sheet) Interested Party Contributions (IPC) | ≤ 80% LTV = 6% Max | > 80% LTV = 4% Max Minimum Square Footage | SFR: 700 sq. ft. | Condo: 500 sq. ft. | 2-4 Units: 400 sq. ft. each Occupancy | Non-Owner Occupied, Investment Properties Only

*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.

Temporary Buydowns | Ineligible

Pre-Payment Penalty Not allowed in: NJ*, NM. *Allowed to close in the name of a Corp.

Cash-Out: ≥ 6 months ownership or since prior Cash--out

Private Party VOR's | LTV ≤ 80% & ≥ 660 FICO | LTV ≤ 70% & ≥ 600 FICO

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< 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash-out must be on the current Note and LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value

Refer to PPP Matrix for State Specific Requirements