

Effective Date: 12/10/25 | Revised: 12/10/25

| Select Non-QM and Core Non-QM   |  |          |           |             |  |              |          |           |          |
|---|--|----------|-----------|-------------|--|--------------|----------|-----------|----------|
| Income Types Include: Full Doc - 12, 24 months  |  |          |           |             |  |              |          |           |          |
| Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, One Yr Self-Employment, Assets as Blended Income  |  |          |           |             |  |              |          |           |          |
| *Investment and Non-TRID (Business Purpose): All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and <b>Philadelphia County, PA</b> are temporarily suspended*  |  |          |           |             |  |              |          |           |          |
| Select Non-QM   |  |          |           |             | Core Non-QM  |              |          |           |          |
| FICO to Max LTV/CLTV  |  |          |           |             | FICO to Max LTV/CLTV   |              |          |           |          |
| Loan Amount   | Credit Score   | Purchase | Rate/Term | Cash-Out    | Loan Amount  | Credit Score | Purchase | Rate/Term | Cash-Out |
| \$1,000,000   | 700+   | 85%      | 80%       | 75%         | \$1,000,000  | 700+         | 90%      | 85%       | 80%      |
|   | 680+   | 80%      | 80%       | 75%         |  | 680+         | 85%      | 85%       | 80%      |
|   | 600+   |          |           |             |  | 600+         | 80%      | 80%       | 75%      |
| \$1,500,000   | 720+   | 85%      | 80%       | 75%         | \$1,500,000  | 720+         | 90%      | 85%       | 80%      |
|   | 700+   | 80%      | 80%       | 75%         |  | 700+         | 90%      | 85%       | 80%      |
|   | 680+   | 75%      | 75%       | 70%         |  | 680+         | 85%      | 85%       | 80%      |
|   | 640+   |          |           |             |  | 640+         | 80%      | 80%       | 75%      |
|   | 600+   |          |           |             |  | 600+         | 75%      | 75%       | 70%      |
| \$2,000,000   | 740+   | 85%      | 80%       | 75%         | \$2,000,000  | 740+         | 85%      | 85%       | 80%      |
|   | 720+   | 80%      | 80%       | 75%         |  | 720+         | 85%      | 85%       | 80%      |
|   | 700+   | 75%      | 75%       | 70%         |  | 700+         | 85%      | 85%       | 80%      |
|   | 680+   | 75%      | 75%       | 70%         |  | 680+         | 80%      | 80%       | 75%      |
|   | 640+   |          |           |             |  | 640+         | 75%      | 75%       | 70%      |
| \$2,500,000   | 740+   | 80%      | 80%       | 75%         | \$2,500,000  | 740+         | 80%      | 80%       | 75%      |
|   | 720+   | 75%      | 75%       | 70%         |  | 720+         | 80%      | 80%       | 75%      |
|   | 700+   | 75%      | 75%       | 70%         |  | 700+         | 80%      | 80%       | 75%      |
|   | 680+   | 65%      | 65%       | 60%         |  | 680+         | 75%      | 75%       | 70%      |
|   | 660+   |          |           |             |  | 660+         | 70%      | 70%       | 65%      |
| \$3,000,000   | 720+   | 75%      | 75%       | 70%         | \$3,000,000  | 720+         | 80%      | 80%       | 75%      |
|   | 700+   | 65%      | 65%       | 60%         |  | 700+         | 75%      | 75%       | 70%      |
|   | 680+   | 60%      | 60%       | 55%         |  | 680+         | 70%      | 70%       | 65%      |
|   | 660+   |          |           |             |  | 660+         | 60%      | 60%       | 55%      |
| > \$3,000,000   | See Guides for Appraisal & Credit Overlay  |          |           |             | \$3,500,000  | 740+         | 75%      | 75%       | 65%      |
|   |  |          |           | 720+        |  | 70%          | 70%      | 65%       |          |
|   |  |          |           | 680+        |  | 60%          | 60%      | 55%       |          |
|   |  |          |           | 660+        |  | 50%          | 50%      | 45%       |          |
|   |  |          |           | \$4,000,000 | 740+   | 65%          | 65%      | 60%       |          |
| 720+  | 60%  | 60%      | 55%       |             |  |              |          |           |          |
| 700+  | 50%  | 50%      | 45%       |             |  |              |          |           |          |
| LOAN PROGRAMS   |  |          |           |             |  |              |          |           |          |
| <div><div><div>Fixed</div><div>• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed</div><div>• Nonstandard Terms Available</div></div><div><div>ARM</div><div>• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)</div><div>• Not Available on Select Non-QM</div></div><div><div>Interest Only (IO)</div><div>• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization)</div><div>• 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)</div><div>• 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap)</div><div>Not Available on Select Non-QM</div></div></div> |  |          |           |             |  |              |          |           |          |
|   | Select Non-QM  |          |           |             | Core Non-QM  |              |          |           |          |
| Max LTV   | Non-Owner Occupied - 75%<br>2nd Home - 75%<br>Condo - 85% (FL Condo - 75%)<br>Condo Non-Warrantable - NA (FL Condo - NA)<br>2 Unit - 80%   3-4 Unit - 75%<br>Rural - NA  |          |           |             | Non-Owner Occupied - 85%<br>2nd Home - 85%<br>Condo - 85% (FL Condo - 75%)<br>Condo Non-Warrantable - 75% (FL Condo - 65%)<br>2 Unit - 85%   3-4 Unit - 80%<br>Rural - 70%   |              |          |           |          |
| Min Loan Amount   | \$150,000  |          |           |             | \$125,000  |              |          |           |          |
| Interest Only (IO)  | Not Allowed  |          |           |             | • 640 min FICO • 80% max LTV • Reserves based on IO payment  |              |          |           |          |
| Housing History   | 0 x 30 x 24<br>Rent free not allowed   |          |           |             | 0 x 30 x 12<br>1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA<br>1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA<br>1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction   |              |          |           |          |
| Credit Event<br>(BK/SS/FC/DIL/CCC)  | > 48 Months<br>Multiple unrelated credit events not allowed  |          |           |             | > 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed)<br>> 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed)<br>>12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)   |              |          |           |          |
| DTI   | 45% max  |          |           |             | • 50% max, 45% max if > 85% LTV<br>(50-55% allowed w/restrictions, see product details below)  |              |          |           |          |
| P&L Only  | Not Allowed  |          |           |             | • 80% max LTV • 660 min FICO • \$2.5M max LA<br>• 1 x 30 x 12 allowed • 36 mos credit event seasoning • FTHB ineligible<br>• See Profit & Loss income in 'Additional Product Details' for additional criteria  |              |          |           |          |
| One Year Self-Employed  | Not Allowed  |          |           |             | • 80% max LTV • 75% max LTV - C/O<br>• 660 min FICO • Income - Bank Statement only • 1 x 30 x 12 allowed   |              |          |           |          |
| Asset Utilization   | Not Allowed  |          |           |             | • 80% max LTV • 75% max LTV - C/O • \$2.0M max LA • 1 x 60 x 12 allowed  |              |          |           |          |
| 1099 Only   | Not Allowed  |          |           |             | • \$3.0M max LA • 2 mos recent Bank Stmt • 1 x 60 x 12 allowed   |              |          |           |          |
| WVOE Only   | Not Allowed  |          |           |             | • 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTHB • 0 x 30 x 12  |              |          |           |          |
| ITIN  | Not Allowed  |          |           |             | • 660 min FICO • 85% max LTV • 80% max LTV - NOO • 65% max LTV - C/O<br>• > 80% LTV - \$1.0M max LA • \$1.5M max LA • Full Doc & 12 mos Bank Stmt only • 0 x 30 x 12   |              |          |           |          |
| Foreign National  | Not Allowed  |          |           |             | Not Allowed  |              |          |           |          |
| DACA  | Not Allowed  |          |           |             | • 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12  |              |          |           |          |
| Reserves  | • 6 months min, cash-out cannot be utilized<br>• > \$2.0M LA: 6 mos, cash-out cannot be utilized<br>• > \$3.0M LA: 12 mos, cash-out cannot be utilized<br>2 mos for each addtn'l financed property (based on subject property PITIA) |          |           |             | <b>Owner Occupied &amp; 2nd Home:</b><br>≤ 75% LTV = no reserves, > 75% LTV = 3 mos   Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12<br><b>Non Owner Occupied:</b><br>≤ 70% LTV = no reserves, > 70% LTV = 3 mos   Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12<br><b>All Occupancies:</b><br>• > \$2.0M LA = 6 mos • > \$3.0M LA = 12 mos,<br>2 mos for each addtn'l financed property (based on subject property PITIA)<br>* Additional 3 mos required with 1 x 60 x 12*<br><br>Cash-out may be utilized |              |          |           |          |

| Non-QM Product Details  |  |
|---|--|
| <div><div><b>Appraisals</b></div><div><ul style="list-style-type: none"><li>• <b>&lt; \$1,500,000 LA :</b><br/>1 appraisal required &amp; CU ≤ 2.5: No add'l requirements  <br/>1 appraisal required &amp; CU &gt; 2.5 or no score: ARR or CCA required, 10% variance allowed</li><li>• <b>&gt; \$1,500,000 &amp; ≤ \$2,000,000 LA:</b><br/>1 appraisal if completed by Preferred AMC, ARR or CCA required  <br/>2 appraisals required if 1st appraisal NOT completed by Preferred AMC  <br/>2nd Appraisal must be from the Preferred AMC</li><li>• <b>&gt; \$2,000,000 LA:</b><br/>2 appraisals, 1st appraisal must be from Preferred AMC<br/>2nd appraisal can be from Approved AMC</li></ul></div></div>   | <div><div><b>Cash In Hand Limits</b></div><div><ul style="list-style-type: none"><li>• ≤ 65% LTV: \$1.5M max cash in hand</li><li>• &gt; 65% - ≤ 75% LTV: \$1.0M max cash in hand</li><li>• &gt; 75% LTV: \$500k max cash in hand</li></ul></div></div>  |
| <div><div><b>Standard Tradeline Requirements</b></div><div><ul style="list-style-type: none"><li>• 3 tradelines reporting 12 months with activity in last 12 months , or</li><li>• 2 tradelines reporting for 24 months with activity in last 12 months, or</li><li>• 1 revolving tradeline reporting for 60 months with activity in the last 12 months, or</li><li>• 1 installment tradeline reporting for 36 months with activity in the last 12 months</li></ul></div><div><div>TRID</div><div><ul style="list-style-type: none"><li>• <b>If primary wage earner has 3 credit scores reporting, the minimum standard tradeline requirement is met</b></li><li>• If primary wage earner has less than 3 credit scores, each borrower must meet the minimum standard tradeline requirements</li></ul></div></div><div><div>Non-TRID Business Purpose</div><div><ul style="list-style-type: none"><li>• <b>If each borrower has 3 credit scores, minimum standard tradeline requirement is met*</b></li><li>• Any borrower with less than 3 credit scores must independently meet standard tradeline requirement</li></ul></div><div>• Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum standard tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually.<br/>*Not available for ITINs, must independently meet tradelines requirements</div></div><div><div>NOTE:</div><div>If borrower's credit scores primarily is 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 minimum standard tradeline requirements</div></div><div><div>Limited Tradelines:</div><div>If standard tradelines are not met and borrower has a valid credit score:<br/>80% max LTV - Primary and Second Homes, 70% max LTV - Investment<br/>Not available on Select Non-QM   ITIN - See ITIN Guides</div></div></div> | <div><div><b>Non-QM Professional: +25 bps Pricing Improvement for Qualified Loans</b></div><div><div><b>Features:</b></div><div><ul style="list-style-type: none"><li>• Primary Residence only</li><li>• Purchase, Rate/Term and Cash-Out Refinance allowed</li><li>• 680 min FICO</li><li>• Borrower must be currently practicing full-time in their profession</li><li>• Copy of active license and/or degree required, see below for details</li></ul></div></div><div><div><b>Eligibility:</b></div><div><div><div>Doctors:</div><div>At least 1 borrower is required to have an active license in one of the eligible fields below and must be actively practicing in that profession:<ul style="list-style-type: none"><li>◦ Medical Doctor (MD)</li><li>◦ Medical Fellows</li><li>◦ Medical Resident (Educational License)</li><li>◦ Doctor of Dental Medicine (DMD)</li><li>◦ Doctor of Dental Surgery (DDS)</li><li>◦ Doctor of Ophthalmology (MD)</li><li>◦ Doctor of Optometry (OD)</li><li>◦ Doctor of Osteopathy (DO)</li><li>◦ Doctor of Pharmacy (PharmD)</li><li>◦ Doctor of Podiatric Medicine (DPM)</li><li>◦ Doctor of Veterinary Medicine (DVM)</li></ul></div></div><div><div>Professionals:</div><div>At least 1 borrower must possess a postgraduate degree in one of the following fields and have at least 2 years of current employment in that discipline:<ul style="list-style-type: none"><li>◦ Accounting</li><li>◦ Architecture</li><li>◦ Engineering</li><li>◦ Finance</li><li>◦ Legal</li></ul></div></div></div></div></div> |
| Additional Product Details  |  |
| <b>50.01% - 55% DTI</b>   | Full doc   6 months reserves   80% max LTV   660 min FICO   Primary only   Purchase only   \$1.5M max LA   |
| <b>Debt Consolidation</b>   | Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)  |
| <b>Declining Markets</b>  | > 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV   |
| <b>Delayed Financing</b>  | ≤ \$1.5M LA: follow program max   > \$1.5M LA: 70% max LTV/CLTV  |
| <b>Geographic Restrictions</b>  | <b>Texas Cash-Out:</b> 80% max LTV (Owner-Occ, per TX 50(a)(6))<br><b>Texas SB 17:</b> 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<br><b>Arizona SB 1082:</b> prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent<br><b>TRID (Non-Business Purpose):</b> Row Homes ineligible in Baltimore City, MD<br><b>Investment and Non-TRID (Business Purpose):</b> All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily ineligible  |
| <b>Gift Funds</b>   | 100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds<br>Gift of Equity not allowed on Select Non-QM  |
| <b>Financed Property Limits</b>   | 20 financed properties including subject   OCMBC exposure - \$5.0M or 6 properties   |
| <b>First Time Homebuyers</b>  | Primary Residence and Investment Properties allowed (2nd Homes ineligible), payment shock should not exceed 300%<br>Investment - Purchase & Refinance: Full Doc and Bank Statement income only, 80% Max LTV, 660 Min FICO, 50% Max DTI, \$1.5M Max LA  |
| <b>Impound Waivers</b>  | Owner/2nd Home: Allowed if NOT HPML loan   Non-Owner allowed (see rate sheet)  |
| <b>Interested Party Contribution (IPC)</b>  | ≤ 80% LTV = 6% max   > 80% LTV = 4% max  |
| <b>Minimum Square Footage</b>   | SFR: 700 sq. ft.   Condo: 500 sq. ft.   2-4 Units: 400 sq. ft. each  |
| <b>Non-Occupant Co-Borr</b>   | Purchase, Rate & Term & Core Non-QM only   |
| <b>Pre-Payment Penalty</b>  | Not allowed in: AK, MN, NJ*, NM *Allowed to close in the name of a Corp  |
| <b>Private Party VOR's</b>  | LTV ≤ 80% & ≥ 660 FICO   LTV ≤ 70% & ≥ 600 FICO  |
| <b>Profit &amp; Loss Income</b>   | Business must be in existence for at least 2 years and hold a current active license. Ineligible businesses include but are not limited to: <div><div><ul style="list-style-type: none"><li>• Asset Speculation</li><li>• Crowd Funding</li><li>• Day Trading</li><li>• Income derived from rental income only</li></ul></div><div><ul style="list-style-type: none"><li>• Income derived from interest or capital gains</li><li>• Non-Profit</li></ul></div><div><ul style="list-style-type: none"><li>• Note Holders</li><li>• Private Lender / Hard Money Lender</li><li>• Property Management (managing rentals)</li></ul></div><div><ul style="list-style-type: none"><li>• Real Estate Flipper / Investor / Land Developer</li><li>• Trust income only</li><li>• Venture Capitalist</li></ul></div></div>  |
| <b>Residual Income</b>  | \$1250/month + \$250 1st + \$125 others  |
| <b>Seasoning</b>  | Cash-out: ≥ 6 months ownership or since prior Cash-out<br>< 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash out must be on the current Note & LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value   |
| <b>Temporary Buydowns</b>   | 2:1 and 1:0   30 year fixed, Purchase transactions only   Primary & Second Home eligible, non-TRID Investment loans ineligible   |

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

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