



LoanStream Jumbo ONE Premier Matrix

Eligibility Matrix <sup>3</sup>												Loan Programs		
Occupancy	Property <sup>1</sup>	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi					<div><div>901SP</div><div>901SP-BD</div><div>901SP-BD10</div><div>915SP</div><div>9106SP</div></div> <div>Jumbo One Premier 30 Year Fixed (360 Months)</div> <div>Jumbo One Premier 30 Year Fixed 2:1 Temp Buydown (360 Months)</div> <div>Jumbo One Premier 30 Year Fixed 1:0 Temp Buydown (360 Months)</div> <div>Jumbo One Premier 15 Year Fixed (180 Months)</div> <div>Jumbo One Premier 10/6 ARM (360 Months)</div>	
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+		
Primary Residence	SFR 1 Unit/PUD/Condo	\$ 1,000,000	80%	80%	80%	80%	80%	80%	80%	75%	75%	75%		
		\$ 1,500,000	80%	80%	80%	80%	80%	80%	80%	70%	70%	55%		
		\$ 2,000,000	80%	80%	75%	75%	65%	80%	80%	55%	55%	55%		
		\$ 2,500,000	80%	80%										
		\$ 3,000,000	80%											
2 Unit	\$ 1,000,000	80%	80%	80%	80%	80%	70%	70%	70%	70%	55%			
	\$ 1,500,000	65%	65%	65%	65%	65%	55%	55%	55%	55%	55%			
	\$ 2,000,000	60%	60%	60%	60%	60%								
Second Home	SFR/PUD/Condo	\$ 1,000,000	80%	80%	80%	80%	80%	75%	75%	75%				
		\$ 1,500,000	80%	80%	70%	70%		75%	65%	65%				
		\$ 2,000,000	80%	80%	55%			75%						
		\$ 2,500,000	80%	80%										
		\$ 3,000,000	80%											
Investment <sup>2</sup>	SFR/PUD/2-4 Unit/Condo	\$ 1,000,000	70%	70%	70%	70%		65%	65%	65%	65%			
		\$ 1,500,000	65%	65%	65%	65%		60%	60%					
<div><sup>1</sup> Declining Market: 5% LTV/CLTV reduction for LTV/CLTV's &gt; 65%; No reduction for LTV/CLTV's ≤ 65%</div> <div><sup>2</sup> Investment only: All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible</div> <div><sup>3</sup> &lt; 661 credit score Ineligible in MA &amp; NV</div>												Product Restrictions (Not Permitted)		
Details														
Appraisal		Purchase & R/T Refi: ≤ \$2MM: 1 Appsl & Secondary Valuation, > \$2MM: 2 Appsl Required C/O Refinance: ≤ \$1.5MM: 1 Appsl & Secondary Valuation, > \$1.5MM: 2 Appsl Required Secondary Valuation: CU ≤ 2.5, no secondary valuation required • CU > 2.5 or indeterminate: CCA within -10% or field review, 2nd full Appsl										Borrowers		
Cash out Proceeds		≤ \$1.5MM: \$350,000 • > \$1.5MM: \$500,000										<div><div>• Blind Trusts</div><div>• Foreign Nationals</div><div>• Irrevocable Trusts</div><div>• ITIN</div><div>• Land Trusts</div><div>• Less than 18 years old</div></div> <div><div>• LLCs, LLPs, Corporations</div><div>• Life estates</div><div>• Qualified Personal Residence Trusts</div><div>• Real Estate Trusts</div></div> <div><div>• Trust Estates</div><div>• With diplomatic immunity</div><div>• Without a social security number</div></div>		
Compliance		<div>• Must be QM, Safe Harbor and Rebuttable Presumption permitted</div> <div>• Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements</div> <div>• State and Federal High-Cost loans ineligible</div>												
Credit Event (BK,SS,FC,DIL)		<div>• Follow DU, event seasoned &lt; 7 yrs requires 0x30x24 rental history in past 24 and/or no mortgage lates since event</div> <div>• Multiple events not allowed</div>												
Credit Event (Forbearance)		<div>• 6 mos seasoning since end of forbearance • All payments during forbearance and after paid as agreed</div> <div>• Applies to all current and previously owned properties</div>												
Credit Scores		<div>• 2 scores required</div> <div>• Lowest middle is decision score</div> <div>• Rapid rescore not allowed</div>												
Credit Tradelines		Follow DU												
DTI		Determined by DU up to max 49.99%												
Eligible Borrowers		US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens •First time Homebuyers • Non-occ co-borrowers Refer to guidelines for eligibility requirements												
First Time Homebuyer		<div>• \$1,500,000 max</div> <div>• Primary and Second home only</div> <div>• If living rent free must meet addtn'l tradeline requirements</div>												
Geographic Restrictions		US Territories and Texas refinance 50(a)(6) are ineligible												
Housing History		Mortgage: 0x30x12, 0x60x24   Rent: 0x30x12												
Income and Employment		<div>• Follow DU, additional documentation may be required</div> <div>• Self Employed: P&amp;L through most recent quarter required</div> <div>• Tax transcripts required</div> <div>• Other income: Follow DU, additional documenation may be required</div>												
Interested Party Contributions		Follow DU												
Max Financed Properties		Follow DU												
Minimum Loan Amount		\$1 above conforming loan limit												
Property Type		SFR, 1-4 Units, PUD, Condo, non-warrantable Condo, 1-Unit property w/ADU Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second homes only, 30 year fixed rate, only one non-warrantable feature permitted Rural properties: > 10 acres requires 3 comparable sales with similar acreage & highest and best use must be the subject improvements												
Recently Listed Properties		Properties listed for sale ≤ 6 mos ineligible (refis only)												
Refinance - Cash-out		Properties listed for sale ≤ 6 mos of application ineligible												
Refinance - Delayed Financing		<div>Eligible, property must have been purchased for cash within 6 mos of application date</div> <div>• Must have purchased as Arms Length Transaction</div> <div>• Loan amount not to exceed initial documented investment</div>												
Refinance - Rate/Term		6 months seasoning required if previous transaction was a cash out												
Reserves		PR: ≤ \$1.0MM: > 6 mos or AUS • > \$1.0MM - ≤ \$2.0MM: > 9 mos or AUS • > \$2.0MM > 12 mos or AUS • 2 units - > 12 mos or AUS 2nd: ≤ \$2.0MM: > 9 mos or AUS • > \$2.0MM > 12 mos or AUS • Inv: > 12 or AUS *Cash out proceeds & gift funds ineligible*												
Secondary Financing		Permitted up to max LTV/CLTV												
Temporary Buydowns		2:1 and 1:0 • 30 year fixed, Purchase transactions only • 1 unit Primary Residence and Second Homes only, Investment not permitted												
Underwriting		<div>• DU Approve recommendation required, LPA ineligible</div> <div>• Must meet all requirements of DU approval &amp; applicable FNMA underwriting guidelines</div> <div>• Where silent, defer to FNMA Selling Guide for requirements</div>												
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