

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*

Select DSCR - Ratio 1.25		Core DSCR - Ratio 1.0				DSCR Fusion - DSCR + Asset Utilization				Sub1 DSCR - Ratio ≥ .75 < 1.0				No Ratio DSCR - Ratio < .75				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				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	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	80%	75%	70%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	720+	75%	70%	65%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	70%	70%	65%		60%	60%	65%	60%
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+	70%	70%	65%		60%	60%	65%	60%
	640+					640+	75%	75%	70%		640+	70%	70%	65%		640+	70%	70%	65%		60%	60%	65%	60%
	620+					620+	70%	70%	65%		620+	65%	65%	60%		620+	65%	65%	60%		60%	60%	65%	60%

	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR	Foreign National DSCR
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
Min Loan Amount	\$250,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
DSCR	1.25 min ratio	1.00 min ratio > 80% 1.20 min ratio	Initial DSCR w/out Asset Utilization: > 0.75 - < 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15	0.75 min ratio	No min ratio	1.00 min ratio
Interest Only (IO)			* Quality on IO Payment ALL States * Reserves based on IO Payment * 640 min FICO * 80% max LTV			* Quality on IO Payment ALL States * Reserves based on IO Payment
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
Reserves	3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement	> 85% LTV = 3 mos > \$2.0M LA = 6 mos * > \$3.0M LA = 12 mos Cash-out may be used	6 mos > \$2.0M LA = 6 mos Cash-out may be used	6 mos > \$2.0M LA = 6 mos Cash-out may be used	6 mos Cash-out may be used	12 mos Cash-out can be utilized
Recently Listed w/C/O (< 6 Mos Off Mkt)	* Delisted ≥ 1 day prior to application date & may not have been listed for sale for > 180 days * Value is lower of lowest listing price w/in 180 days or appraised value * 3 yr min PPP required, transactions where PPP is prohibited are ineligible	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
ITIN	Not Allowed	* 700 min FICO * \$1.5M max * 75% max LTV * 65% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Foreign National	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Not Allowed See Foreign National DSCR	Allowed
DACA	Not Allowed	* 80% max LTV * 75% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed	Not Allowed

	LOAN PROGRAMS	DEBT SERVICE COVERAGE RATIO REQUIREMENTS	CASH IN HAND LIMITS
Fixed	* 15 Year Fixed * 30 Year Fixed * 40 Year Fixed * Nonstandard Terms Available		
ARM - Fully Amortized	* 5/6 SOFR (2/1/5 Cap) - 30-Year & 40-Year terms * 7/6 SOFR (5/1/5 Cap) - 30-Year & 40-Year terms	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 & ≥ 700 FICO: \$1.5M max * > 65% - ≤ 75% LTV & < 700 FICO: \$1.0M max * > 75% LTV: \$500k max * < 1.00 DSCR: \$500k max * No Ratio DSCR: \$500k max * Foreign National DSCR: ≤ 50% LTV - \$500k, > 50% LTV - \$300k
Interest Only (IO)	* 30 Year Fixed IO (120 mos IO + 240 mos Amortization) * 40 Year Fixed IO (120 mos IO + 360 mos Amortization) * 30-Year 5/6 ARM IO (2/1/5 Cap) * 30-Year 7/6 ARM IO (5/1/5 Cap)	Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease with 2 mos proof of receipt (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)	

Additional Product Details			
<p>Experienced Investor</p> <ul style="list-style-type: none"> Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs <ul style="list-style-type: none"> Only 1 borrower has to meet the Experienced Investor definition <ul style="list-style-type: none"> Living rent free allowed Mortgage Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements <p>Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)</p>	<p>Inexperienced Investor</p> <ul style="list-style-type: none"> Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs <ul style="list-style-type: none"> 80% Max LTV \$1,500,000 Max LA <ul style="list-style-type: none"> 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized 60% Max LTV & C/O not allowed for Sub1 No Ratio, DSCR Fusion, STR and 5-8 ineligible All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed <p>Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)</p> 	<p>Vacant / Unleased Properties</p> <p>Purchase: Follow Program Max</p> <p>Refinance: 70% Max LTV - Rate/Term 65% Max LTV - Cash-out</p> <ul style="list-style-type: none"> LOE for cause of vacancy No Ratio Ineligible (refinances only) 	<p>Foreign National DSCR - Additional Requirements</p> <p>Borrower Eligibility: Borrowers who reside in & are citizens of the following countries/regions are eligible:</p> <ul style="list-style-type: none"> Canada Caribbean (excluding Cuba) China (excluding Hong Kong) as permitted by applicable state law Europe (excluding Russia) Japan Latin America (excluding Nicaragua) South America (excluding Venezuela) <p>Note: Citizens or individuals from countries subject to OFAC sanctions are not eligible</p> <p>Tradelines:</p> <ul style="list-style-type: none"> Borrowers with FICO/Credit history: <ul style="list-style-type: none"> Must meet minimum standard tradeline requirements Limited tradelines not allowed Borrowers without FICO/Credit history: <ul style="list-style-type: none"> 12 month credit rating from an internationally known financial institution in the borrower country of origin <p>Note: US tri-merge credit report required for each borrower to verify credit or confirm no credit history</p>
<p>Appraisals</p> <ul style="list-style-type: none"> < \$1,500,000 LA: <ul style="list-style-type: none"> 1 appraisal required & CU ≤ 2.5 = No add'l requirements 1 Appraisal required & CU > 2.5 or no score = ARR or CCA required, 10% variance allowed > \$1,500,000 & ≤ \$2,000,000 LA: <ul style="list-style-type: none"> 1 appraisal if completed by Preferred AMC, ARR or CCA required 2 appraisals required if 1st appraisal NOT completed by Preferred AMC 2nd Appraisal must be from the Preferred AMC > \$2,000,000 LA: <ul style="list-style-type: none"> 2 appraisals, 1st appraisal must be from Preferred AMC 2nd appraisal can be from Approved AMC 	<p>Standard Tradeline Requirements</p> <ul style="list-style-type: none"> 3 tradelines reporting 12 months with activity in last 12 months, or 2 tradelines reporting for 24 months with activity in last 12 months, or 1 revolving tradeline reporting for 60 months with activity in the last 12 months, or 1 installment tradeline reporting for 36 months with activity in the last 12 months <p>If each borrower has 3 credit scores, minimum tradeline requirement is met*</p> <ul style="list-style-type: none"> 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. If all members have equal ownership shares each borrower evaluated individually <p>*Not available for ITINs, must independently meet tradelines requirements</p> <p>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</p> <p>Limited tradelines: If standard tradelines are not met and borrower has a valid credit score Max 70% LTV Not available on Select DSCR, Sub1 DSCR, No Ratio DSCR, DSCR Fusion and Foreign National DSCR</p>	<p>Short Term Rentals</p> <ul style="list-style-type: none"> Purchase or Refi (R/T & C/O) 1 Unit SFR, 2-4 Unit, PUD and Condo eligible Experienced investors only <p>Purchases only: 12+ mos STR rental history in last 3 yrs required If < 12 months STR rental history, addn'l 5% LTV reduction required</p> <ul style="list-style-type: none"> 20% management fee reduction applied Rents documented with 1007/1025 supported by 12 mos history of payments OR AirDNA/Overview Report Vacant allowed Rural not allowed DSCR Fusion, Sub1, Foreign National and No Ratio ineligible 	
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		
Geographic Restrictions	All subject properties located in Baltimore City, MD (and it's neighborhoods), and Philadelphia County, PA are temporarily ineligible Georgia DSCR: \$2,000,000 max loan amount 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		
Pre-Payment Penalty	Not allowed in: NJ, NM. *Allowed to close in the name of a Corp. Refer to PPP Matrix for State Specific Requirements		
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO		
Seasoning	Cash-Out: ≥ 6 months ownership or since prior Cash-out < 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		
Temporary Buydowns	Ineligible		

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

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