Rate Sheet
LoanStreamWholesale.com

# LoanStream Full Doc, Alt Doc & DSCR
## Closed End Second Matrix

Effective Date: 11.10.26 | Revised: 11.10.26

### Eligibility Matrix[5]

| Loan Amount | Occupancy | Property[2,3] | Select Full Doc[4] FICO to Max CLTV[1] | | | Core Full Doc FICO to Max CLTV[1] | | | | | Alt Doc & DSCR FICO to Max CLTV[1] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 720+ | 700+ | 680+ | 740+ | 720+ | 700+ | 680+ | 660+ | 740+ | 720+ | 700+ | 680+ | 660+ |
| $ 350,000 | Primary Residence | SFR/PUD/ 2-4 Unit/Condo | 80% | 80% | 75% | 90% | 90% | 90% | 85% | 80% | 90% | 90% | 85% | 80% | 75% |
| $ 500,000 | | | 75% | | | 90% | 90% | 90% | 85% | 80% | 85% | 85% | 80% | 75% | 70% |
| $ 750,000 | | | 70% | | | 80% | 80% | 80% | 75% | 70% | 80% | 80% | 75% | 70% | 65% |
| $ 350,000 | Investment[5] | SFR/PUD/ 2-4 Unit/Condo | | | | 85% | 85% | 85% | 80% | 75% | 80% | 80% | 75% | 70% | 65% |
| $ 500,000 | | | | | | 80% | 80% | 75% | 70% | 65% | 75% | 75% | 70% | 65% | 60% |
| $ 750,000 | | | | | | 75% | 75% | 70% | 65% | 60% | 70% | 70% | 65% | 60% | 55% |
| $ 350,000 | Second Home | SFR/PUD/Condo | | | | 85% | 85% | 85% | 80% | 75% | 80% | 80% | 75% | 70% | 65% |
| $ 500,000 | | | | | | 80% | 80% | 75% | 70% | 65% | 75% | 75% | 70% | 65% | 60% |
| $ 750,000 | | | | | | 75% | 75% | 70% | 65% | 60% | 70% | 70% | 65% | 60% | 55% |

[1]5% CLTV reduction for declining market
[2]2-4 Unit: 75% max CLTV
[3]2-4 Unit ineligible on Select Full Doc
[4]Standalone close transactions only on Select Full Doc, concurrent transaction ineligible
[5]Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily suspended

| Loan Programs | Program Codes & Descriptions | |
|---|---|---|
| | **Select Full Doc, Core Full, Alt Doc** | **DSCR** |
| • 30-Year Fixed (360 Months)<br>• 20-Year Fixed (240 Months)<br>• 10-Year Fixed (120 Months) | Non-QM/TRID – 30 Yr Fixed<br>Non-QM/TRID – 20 Yr Fixed<br>Non-QM/TRID – 10 Yr Fixed | Non-QM/Business – 30 Yr Fixed<br>Non-QM/Business – 20 Yr Fixed<br>Non-QM/Business – 10 Yr Fixed |

| Product Features | | DSCR - Experienced/Inexperienced Investor |
|---|---|---|
| **Closed End Second (CES)** | • Fixed term loan<br>• Fully disbursed at closing, no draw feature<br>• Eligible as 2nd lien only<br>• Qualifying rate is Note rate<br>• Qualifying payment is fully amortized payment | **Experienced Investor:**<br>• Borrower(s) with history of owning & managing NOO income-producing investment RE for ≥ 1 year within the last 3 years<br>• Only 1 borrower has to meet the Experienced Investor definition<br><br>**Inexperienced Investor:**<br>• Borrowers without history of owning & managing NOO income-producing investment RE for ≥ 1 yr w/in the last 3 yrs<br>• Allowed with: • 80% Max CLTV • 0x30x12 housing history (VOM/VOR) • Min 3 mos. reserves, cash out cannot be used • STR ineligible |

| Details | Standalone Close |
|---|---|
| Max LTV/CLTV/HCLTV | Refer to Eligibility Matrix |
| Property Type<br>CLTV Restrictions | • 2-4 Unit: 75% (Second Home and Select Full Doc ineligible)<br>• Warrantable Condo: Full/Alt - 80% , DSCR - 75% • Non-warrantable Condo: 75% • FL Condo: Purchase & R/T Refi - 70% , C/O Refi - 65% |
| Income Types | • Select - Full Doc • Core Full Doc and Alt Doc - Bank Statements, P&L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization • DSCR |
| Alt Doc - One Yr SE, WVOE, 1099 | 5% CLTV reduction |
| ITIN | 75% max CLTV (Select ineligible) |
| DACA | 75% max CLTV (Select ineligible) |
| Eligible 1st liens | Refer to Product Restrictions 1st Liens - Standalone Close |
| Minimum Loan Amount | $75,000 |
| Max Combined Liens | • ≤ 90% CLTV: $2,000,000 max • > 60% to ≤ 80% CLTV: $3,500,000 max • > 50% to ≤ 60% CLTV: $5,000,000 max • ≤ 50% CLTV: No limit<br>All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied |
| DTI | ≤ 80%: 50% max DTI • > 80%: 45% max DTI |
| Full Doc - Select | • Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts • Self-Employed: 2 yrs personal and business ( if applicable) tax returns, tax transcripts |
| Full Doc - Core | • Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts |
| Alt Doc - Bank Statements | • 12 months personal • 12 months business • Self-Employed only |
| Alt Doc - P&L + 3 Mos Bank | • 3+ months business + P&L statement • Self-Employed only |
| Alt Doc - One Year Self-Employed | • 12 months banks statements and prior year W2 • Self-Employed only |
| Alt Doc - WVOE | • Written VOE • Wage Earner only |
| Alt Doc -1099 | • 1099(s) only source of income |
| Alt Doc -Asset Utilization | • Amortized liquid assets for income - May be all income or blended w/other income • 100% Utilization (w/out DTI) |
| DSCR | • ≥ 1.00 DSCR |
| Vacant/Unleased (DSCR) | Ineligible (refis only) |
| STR (DSCR) | • 5% CLTV reduction • Experienced investors only • For Purchases: Must also have ≥ 12 mos STR rental history in last 3 years |
| Credit Event (BK,SS,FC,DIL) | • 84 months -Select Full Doc • 48 months - Core Full Doc, Alt Doc & DSCR |
| | • Multiple credit events not allowed |
| Housing History | 0x30x24 - Select Full Doc • 0 X 30 X 12 - Core Full Doc, Alt Doc & DSCR |
| Cash-Out & Seasoning | • Max cash-out cannot exceed second lien amount (Includes both 1st and 2nd loan proceeds on concurrent close refinance)<br>• Select only - No more than 1 cash-out refinance w/in last 12 mos, max of 2 allowed with ≤ 75% CLTV on current transaction |
| First Lien Seasoning | 6 mos seasoning required on existing first mortgage |
| Recently Listed Properties | Properties listed for sale ≤ 6 mos ineligible |
| Appraisal | Accepting New 3.6 appraisals, and all the new versions that go with it, as of 10.15.26<br>**≤ $400,000 loan amount:**<br>AVM w/≥ .90 Score & FSD ≤ .10 & PCR w/acceptable findings, exterior-only appraisal or full appraisal allowed<br>**Note:** DSCR, Condos, FEMA declared areas require full appraisal<br>> $400,000 loan amount:<br>Full appraisal required<br>• Transferred appraisals allowed (Select ineligible) **Note: HPML loans required a full appraisal regardless of loan amount** |
| Secondary Valuation | Required on all appraisals, acceptable secondary valuation product options:<br>• ≤ 2.5 CU, or • AVM w/ ≥ .90 Score & FSD ≤ .10, or • Desk Review, or • Field Review, or • Exterior-only Appraisal, or • Full Appraisal |
| Compliance | • Allowable points and fees not to exceed the more restrictive of state law or 5.000%, State and Federal High-Cost loans not allowed<br>•HPML allowed, must comply with all applicable regulatory requirements • DSCR Business Purpose Loans are exempt from ATR/QM Restrictions & Rules |
| Qualifying Payment - Sr Liens | • Fixed: Note rate • ARM: Greater of fully indexed rate or Note rate • I/O: Fully amort payment over term after IO |
| Reserves | None, unless specifically noted as required w/in guidelines |
| Title | • ≤ $250,000: O & E Property Report or Full Title Policy • > $250,000: Full Title Policy |
| Underwriting | Follow Select, Core Full Doc, Alt Doc & DSCR program guidelines |

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# LoanStream Full Doc, Alt Doc & DSCR
# Closed End Second Matrix

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| Additional Product Details | |
|---|---|
| Concurrent (Piggyback Loans) | First and second mortgage must close simultaneously with OCMBC. The more restrictive of the 1st lien or closed-end second guidelines are followed.<br>Refer to the Closed End Second Guidelines for specific requirements. |
| Eligible Borrowers | US Citizens • Permanent Resident Aliens - Select, Core Full Doc, Alt Doc & DSCR<br>Non-Permanent Resident Aliens • ITIN • First time Homebuyers - Core Full Doc, Alt Doc & DSCR only (Select ineligible)<br>Select Full Doc - All borrowers on 1st lien note must be on new loan and on title at application with exceptions allowed for death of borrower, divorce and legal separation (Purchases excluded)<br>Core Full Doc, Alt Doc & DSCR - At least one borrower on 1st lien note must be on new loan and on title at application. Any additional borrowers on new loan must be on title at application. (Purchases excluded) |
| Geographic Restrictions | US Territories & following states ineligible: MI, NJ, NY, TN, TX, WV<br>Arizona SB 1082: prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent |
| General Property Requirements | SFR: 700 min sq ft • Condo: 500 min sq ft • 2-4 Unit: 400 min sq ft • 10 acres max -Select only, 25 acres max - Core Full Doc, Alt Doc & DSCR |
| Licensing | Full Doc/Alt Doc loans: May only be originated by a Broker and/or MLO that is licensed in the state where the subject property is located<br>DSCR (Business Purpose) loans: Refer to DSCR/Business Purpose State Licensing Requirements |
| Payment Shock | New combined payment not to exceed 200% of current housing payment, waived when DTI is ≤ 36% |
| Residual Income | Min $2,500 required, waived when DTI is ≤ 36% |

## Product Restrictions (Not Permitted)

### Borrowers

- Blind Trusts
- Foreign Nationals
- Irrevocable Trusts
- ITIN (Select only)
- Land Trusts
- Less than 18 years old
- Life estates
- Non-Permanent Resident Aliens (Select only)
- Party to a lawsuit
- With diplomatic immunity

### 1st Liens

- All Affordable Purch, Refi & DPA programs (HomeStyle, Refi Now, HomeReady, etc.)
- ARMs (Select only)
- Balloon notes or features
- Construction loans
- Cross collateralized loans
- HELOC
- Land Trusts
- Loans in forbearance
- Negative amortization
- Private Mortgages
- Renovation loans
- Resident Transition Loans (RTL)
- Reverse mortgages

### Transactions

- Assumable loans
- Community Seconds
- Escrow holdbacks
- High Cost Loans
- Income produced, or in relation to, cannabis, hemp
- Income produced by short term rentals (excludes DSCR)
- Lien free properties

### Property Types

- 2-4 Units properties (Select only)
- Agricultural zoned properties
- Barndominiums
- Bed and Breakfast
- Boarding houses
- Churches
- Commercial and mixed-use
- Condo hotels and condotels
- Container homes
- Co-Ops
- Deed Restricted properties, age-related restrictions allowed on all except DSCR
- Domes or geodesic domes
- Dwelling w/more than 4 units
- Fractional ownership
- Hawaii properties - lava zones 1 or 2
- Hotel or motel conversions
- Houseboats
- Leasehold properties
- Log homes
- Manufactured or mobile homes
- NW Condos (Select only)
- Projects that offer unit rentals daily, weekly or monthly
- Properties > 25 acres
- Properties offering individuals room leases (SRO, PadSplits, etc.)
- Properties not accessible by roads
- Properties not suitable for year-round occupancy
- Properties w/PACE obligations
- Properties w/private transfer fees
- Properties w/zoning violations
- Row Homes in Baltimore City, MD
- Rural properties
- Solar Panels that affect 1st lien position
- Stilt homes
- Unique properties
- Vacant land or land development properties
- Working farms & ranches

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