LoanStreamWholesale.com

LoanStream Jumbo ONE Select Matrix

Effective Date: 11.10.26| Revised: 10.28.26

Eligibility Matrix

Occupancy	Property[1,2,3,4]	Loan Amount	Purchase, Rate/Term Refi - Max LTV/CLTV 740+	720+	700+	680+	Cash-out Refi - Max LTV/CLTV 740+	720+	700+	680+
Primary Residence	SFR/2-4 Unit/PUD/Condo	$ 1,000,000	85%	85%	85%	80%	75%	75%	75%	75%
		$ 1,500,000	85%	85%	80%	75%	75%	75%	75%	70%
		$ 2,000,000	85%	80%	75%	75%	75%	75%	70%	70%
		$ 2,500,000	80%	75%	75%	65%	75%	70%	70%	60%
		$ 3,000,000	75%	75%	65%	60%	70%	70%	60%	55%
Second Home/ Investment[4]	SFR/2-4 Unit/PUD/Condo	$ 1,000,000	75%	75%	75%	75%	70%	70%	70%	70%
		$ 1,500,000	75%	75%	75%	75%	70%	70%	70%	70%
		$ 2,000,000	75%	75%	75%	75%	70%	70%	70%	70%
		$ 2,500,000	75%	75%	75%	65%	70%	70%	70%	60%
		$ 3,000,000	75%	75%	65%	60%	70%	70%	60%	55%

[1]5% LTV/CLTV reduction for declining market with > 70% LTV
[2]80% max LTV/CLTV for 2 Unit and 75% max LTV/CTLV for 3-4 unit
[3]Florida Condos have the following max LTV/CLTV restriction: Purchase & R/T Refi - 75%, C/O Refi - 65%
[4]Investment only: All properties located in Baltimore City, MD (and its neighborhoods) are ineligible

Loan Programs

901 Jumbo ONE Select 30 Year Fixed (360 Mos)
901-BD Jumbo ONE Select 30 Year Fixed 2:1 Temp Buydown (360 Mos)
901-BD10 Jumbo ONE Select30 Year Fixed 1:0 Temp Buydown (360 Mos)
915 Jumbo ONE Select 15 Year Fixed (180 Mos)
Non standard terms available

Cash In Hand Limits
• ≤65% LTV: $1.5M max, unlimited with qualifying criteria*
• > 65% - ≤ 75% LTV & ≥ 700 FICO: $1.5M max
• > 65% - ≤ 75% LTV & < 700 FICO: $1.0M max
• > 75% LTV: $500k max
* Unlimited: ≥ 720 FICO, 0x30x12, primary residence only

Topics	Requirements
Appraisal	Accepting New 3.6 appraisals, and all the new versions that go with it, as of 10.15.26 • > $2,000,000 Loan Amount: 2 Appraisals - 1st Appraisal to be completed by Preferred AMC, 2nd Appraisal can be from an Approved AMC • > $1,500,000 & ≤ $2,00,000 Loan Amount: 1 Appraisal completed by Approved AMC |CCA/ARR Required 2 Appraisals required only when 1st Appraisal is not completed by Preferred AMC, 2nd Appraisal must be completed by Preferred AMC) • ≤$1,500,000 Loan Amount: 1 Appraisal & Secondary Valuation required • Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review (CCA/ARR/CDA/CVA) Field Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisals allowed
Compliance	• Must be QM, Safe Harbor and Rebuttable Presumption permitted • Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements • State and Federal High-Cost loans ineligible
Credit Event (BK,SS,PFC,FC,DIL,FB,MCO,MOD)	• 4 yrs seasoning (Bankruptcy, Foreclosure, Forbearance, Deed-in-Lieu, Short Sale, Pre-Foreclosure, Mortgage Charge-Off or Loan Modification) • Multiple unrelated events not allowed
Collections/Charge-offs	• Collections/Charge-offs with aggregate> $5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI)
Credit Scores	• 2 scores required • Lowest decision score amongst borrowers used
DTI	45% Max
Eligible Borrowers	• US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens (Refer to guidelines for eligibility requirements)
First Time Homebuyer	• Primary Residence and Investment Properties allowed (Second Homes ineligible), payment shock should not exeed 300% • Investment - Purchase or Refinance: Full Doc and Bank Statement income only, 80% max LTV, $1.5M max loan amount
Geographic Restrictions	• US Territories ineligible • Texas Cash Out: Owner occupied - 80% max LTV (Texas 50(a)(6))
Gift Funds	• Allowed w/5% min buyer own funds • 100% allowed w/ 10% LTV reduction from max LTV • Gift of equity not allowed
Housing History	• 0x30x24 • Living rent free not allowed
Income - Full Doc	Wage Earners: Paystub, 1- 2 yrs W-2s Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, P&L
Income - Personal Bank Statements	• 12 or 24 months personal bank statements plus 2 months business bank statements • Qualifying income determined by total eligible deposits from personal bank statements divided by # of months (12/24) • Business bank statements to evidence activity supporting business operations & transfers to personal account
Income - Business Bank Statements	• 12 or 24 months business bank statements. Qualifying income determined by total eligible deposits divided by # of months (12/24) w/fixed expense factor applied: • Fixed expense factor 20%-80% (based on business & # of employees)
Income - P&L plus 3 mos Bank Statements	• 12 month 3rd party prepared P&L (CPA/licensed tax prof) plus 3 months bank statements • P&L Sales/Revenue must be supported by the bank statements • Total eligible deposits to be no more than 10% below P&L revenue
Income - Asset Utilization	• Eligible assets minus funds used for down payment, closing costs and reserves divided by 60 months = monthly income Residual Assets Method - Covers new subject property debt, all costs, reserves, and all other reported debt (calculated residual assets amount required)
Interested Party Contributions	• ≤ 75% LTV = 9% Max • > 75% LTV = 6% Max
Max Financed Properties	• Primary and Second Home - Max 20 financed properties including subject • Investment - No limit
Minimum Loan Amount	$1 above conforming loan limit
Non-Occ Co-Borrower	Not allowed
Payment Shock	Not to exceed 300% of the borrower's current housing payment unless DTI ≤ 45%
Property Type	SFR, 1-4 Units, PUD, Condo (25 acres max)
Recently Listed Properties	• Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible
Refinance - Debt Consolidation	• Follows R/T Refi FICO • 80% Max LTV • OO Only • $5k max (cash in hand)
Refinance - Delayed Financing	• Eligible, property must have been purchased for cash within 6 mos of application date • ≤ $1.5M Loan Amount: Program max LTV/CTLV, > $1.5M Loan Amount: 70% max LTV/CLTV
Reserves	• 6 mos minimum, cash out proceeds and gift funds ineligible
Residual Income	Must meet or exceed the family size residual income requirement: Family size of 1 = $1250/mo, family size of 2= $1,500/mo, add $125 for each additional family member
Seasoning - Cash-Out	• ≥ 6 months ownership & > 6 months since a prior cash out • < 6 mos seasoning allowed: 1) All borrowers on the original Note at acquisition, or prior cash-out, must be on the current Note, and 2) LTV is based off lesser of purchase price + documented improvements if acquired in the past 6 months or appraised value
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
Tradeline Requirements	• 3 tradelines reporting 12 mos with activity in last 12 mos, or • 2 tradelines reporting for 24 mos with activity in last 12 mos, or • 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos, or • 1 installment tradeline reporting for 36 mos with activity in the last 12 mos **If primary wage earner has 3 credit scores reporting, the minimum tradeline requirement is met** If the primary wage earner has less than 3 credit scores, each borrower must meet the minimum tradeline requirement **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
Underwriting	• Manual underwriting required • Where silent, defer to FNMA Selling Guide for requirements

Product Restrictions (Not Permitted)

Borrowers

- Blind Trusts
- Foreign Nationals
- Irrevocable Trusts
- ITIN
- Land Trusts
- Less than 18 years old
- LLCs, LLPs, Corporations
- Life Estates
- Non-Occupant Co-Borrowers
- Qualified Personal Residence Trusts
- Real Estate Trusts
- Trust Estates
- With diplomatic immunity
- Without a social security number

Transactions

- Bridge loans
- Builder/Seller bailout
- Escrow holdbacks
- Foreclosure bailout
- Illinois Land Trust
- Interest only loan
- Income produced, or in relation to, cannabis, hemp
- Model home leaseback
- Multiple property payment skimming
- Non-QM loan
- Property with a PACE loan
- Refinancing of subsidized loan
- Reverse 1031 exchange
- Section 32 or High Cost Loan
- Single closing construction to perm refinance
- Straw borrowers

Property Types

- Agricultural zoned properties
- Assisted living facilities
- Barndominiums
- Bed and Breakfast
- Boarding homes
- Container homes
- Commercial properties
- Condo hotels and condotels
- Condominium conversions
- Condos with HOAs in litigation
- Co-Ops
- Domes or geodesic domes
- Dwelling w/more than 4 units
- Earth or Berm homes
- Factory built housing
- Hawaii properties in lava zones 1 or 2
- Homes on Native American lands
- Houseboats
- Income producing properties
- Land development properties
- Leasehold properties
- Log homes
- Manufactured or mobile homes
- Mixed use
- Non-Warrantable Condos
- Projects that offer unit rentals daily, weekly or monthly
- Properties > 25 acres
- Property not accessible by roads
- Properties not suitable for year-round occupancy
- Properties offering individuals room leases (Single Room Occupancy (SRO), PadSplits, etc.)
- Properties with PACE obligations
- Properties with deed or resale restrictions (age-related allowed)
- Properties with UCC filings
- Row Homes in Baltimore City, MD
- Rural Properties
- Stilt homes
- Unique properties
- Vacant land

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