



LoanStream NANQ ONE Matrix

Effective 02/03/2020

PARAMETERS	Grades →		Select				A+				A				B				B-				C				Select DSCR			DSCR			
	LTV↓ ~ Fico>		720+	680+	720+	700+	680+	640+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	720+	660+	620+	720+	680+	660+	620+		
Full Doc Purchase & R/T Income Types Include: Full Doc, 1099, VOE, Asset Only Utilization, Asset as Blended Income	90.01-95%		NA	NA	\$1.5M	NA	NA	NA	\$1.5M	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	85.01-90%		\$1.5M	\$1.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$2.0M	\$1.5M	\$1.5M	\$1.0M	\$1.5M	\$1.5M	\$1.0M	NA	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	80.01-85%		\$2.0M	\$1.5M	\$3.0M	\$3.0M	\$2.5M	\$2.5M	\$3.0M	\$2.0M	\$2.0M	\$1.0M	\$3.0M	\$2.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	75.01-80%		\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	70.01-75%		\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	65.01-70%		\$2.5M	\$2.5M	\$5.0M	\$3.0M	\$3.0M	\$3.0M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	60.01-65%		\$2.5M	\$2.5M	\$5.0M	\$5.0M	\$5.0M	\$3.0M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
50.01-60%		\$2.5M	\$2.5M	\$10M	\$7.5M	\$5.0M	\$3.0M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M			
≤50%		\$2.5M	\$2.5M	\$10M	\$7.5M	\$5.0M	\$3.0M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M			
PARAMETERS -->	LTV↓ ~ Fico>		720+	680+	720+	700+	680+	640+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	NA	680+	640+	600+	720+	680+	640+	620+	
Alt Doc Purchase & R/T Income Types Include: Bank Statements (No Assumed Expense Factor on Select), CPA w/ 3 Month BS, Asset as Blended Income	90.01-95%		NA	NA	\$1.5M	\$1.5M	\$1.5M	NA	\$1.5M	\$1.0M	NA	NA	\$1.5M	\$1.5M	\$1.0M	NA	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	85.01-90%		NA	NA	\$2.0M	\$1.5M	\$1.5M	NA	\$1.5M	\$1.5M	\$1.5M	NA	\$1.5M	\$1.5M	\$1.0M	NA	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	80.01-85%		\$1.5M	\$1.0M	\$2.5M	\$2.5M	\$2.5M	\$2.5M	\$2.0M	\$2.0M	\$2.0M	\$1.0M	\$2.0M	\$2.0M	\$2.0M	\$1.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	75.01-80%		\$2.5M	\$2.5M	\$3.0M	\$2.5M	\$2.5M	\$2.5M	\$3.0M	\$2.0M	\$2.0M	\$1.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	70.01-75%		\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	65.01-70%		\$2.5M	\$2.5M	\$5.0M	\$3.0M	\$3.0M	\$3.0M	\$3.0M	\$3.0M	\$2.0M	\$1.5M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
	60.00-65%		\$2.5M	\$2.5M	\$5.0M	\$5.0M	\$5.0M	\$3.0M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$5.0M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M		
50.01-60%		\$2.5M	\$2.5M	\$10M	\$7.5M	\$5.0M	\$3.0M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M			
≤50%		\$2.5M	\$2.5M	\$10M	\$7.5M	\$5.0M	\$3.0M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$10M	\$5.0M	\$2.0M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M			
Credit/Grade:	Select		A+		A		B		B-		C		Select DSCR		DSCR/No Ratio		680		600		600		600		680		680		680		680		
Minimum FICO	680		640		600		600		600		600		680		620 > 1.00/640 < 1.00		0x30x24		0x90x12		0x90x12		0x90x12		0x30x12		700+		700+		700+		
Housing History	0x30x24		0x30x12		1x30x12		0x60x12		0x60x12		1x120x12		48 Months		1x30x12 DSCR/0x30x12 No Ratio		48 Months		12 Months (Settled on BK 13 & SS/DIL)		12 Months (Settled on BK 13 & SS/DIL)		Settled		36 Months		36 Months (12 BK 13 & 24 SS/DIL, Ch. 7 BK)		36 Months		36 Months		
Credit Event (BK, SS, FC, DIL)	48 Months		36 Months		24 Months (12 on BK 13)		24 Months (Settled on BK 13)		24 Months (Settled on BK 13)		12 Months (Settled on BK 13 & SS/DIL)		Max 90% LTV, 1 Mo. Reserves		No Ratio 5% Red./Max 75%		Max 90% LTV, see. DTI Section for Rest.		Max 85% LTV, see. DTI Section for Rest.		Max 85% LTV, see. DTI Section for Rest.		Max 80% LTV, see. DTI Section for Rest.		Max 70% LTV, see. DTI Section for Rest.		No Ratio 5% Red./Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
Debt Consolidation	Max 90% LTV, 1 Mo. Reserves		Max 90% LTV, see. DTI Section for Rest.		Max 90% LTV, see. DTI Section for Rest.		Max 85% LTV, see. DTI Section for Rest.		Max 85% LTV, see. DTI Section for Rest.		Max 80% LTV, see. DTI Section for Rest.		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 65%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
LTV Non Owner Occupied	5% Reduction/Max 75%		5% Reduction/Max 80%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 70%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 85%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 65%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
LTV Cash out	5% Reduction/Max 80%		5% Reduction/Max 85%		5% Reduction/Max 85%		5% Reduction/Max 80%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 85%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 65%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
LTV Second Home	Max 75%		Max 85%		Max 85%		Max 80%		Max 80%		Max 75%		Max 75%		Max 75%		Max 85%		Max 80%		Max 80%		Max 75%		Max 75%		Max 75%		Max 75%		Max 75%		
LTV Condo	Max 80%		Max 85%		Max 85%		Max 80%		Max 80%		Max 75%		Max 80%		Max 75%		Max 85%		Max 80%		Max 80%		Max 75%		Max 75%		Max 75%		Max 75%		Max 75%		
LTV Condo Non-Warrantable	NA		Max 80%		Max 80%		Max 75%		Max 75%		Max 60%		NA		Max 70% / Max \$1,500,000		NA		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 60%		NA		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
LTV 3-4 Unit	NA		5% Reduction/Max 85%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 70%		NA		5% Reduction/Max 75%		NA		5% Reduction/Max 80%		5% Reduction/Max 80%		5% Reduction/Max 70%		NA		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
LTV Rural	NA		5% Reduction/Max 80%		5% Reduction/Max 80%		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 70%		NA		5% Reduction/Max 75%		NA		5% Reduction/Max 80%		5% Reduction/Max 80%		5% Reduction/Max 70%		NA		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
CLTV	90%		95%		90%		85%		80%		70%		90%		NA		90%		85%		85%		80%		NA		NA		NA		NA		
Loan Amount	Min. \$250,000 / Max. \$2,500,000		Min. \$150,000 / Max. \$10,000,000		Min. \$150,000 / Max. \$10,000,000		Min. \$150,000 / Max. \$1,500,000		Min. \$150,000 / Max. \$1,000,000		Min. \$150,000 / Max. \$1,000,000		\$2500/mo. + 250 1st + 125 others		Min. \$100,000 / Max. \$10,000,000		\$2500/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		Min. \$250,000 / Max. \$3,000,000		Min. \$100,000 / Max. \$10,000,000		Min. \$250,000 / Max. \$10,000,000		
Residual Income	\$2500/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		\$1250/mo. + 250 1st + 125 others		No ITIN or Foreign National		5% Reduction/Max 75%		No ITIN or Foreign National		All Available Programs		All Available Programs		All Available Programs		No ITIN or Foreign National		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
Citizenship Restrictions	No ITIN or Foreign National		No ITIN or Foreign National		All Available Programs		All Available Programs		All Available Programs		No ITIN or Foreign National		No ITIN or Foreign National		No ITIN or Foreign National		No ITIN or Foreign National		All Available Programs		All Available Programs		No ITIN or Foreign National		No ITIN or Foreign National		No ITIN or Foreign National		No ITIN or Foreign National		No ITIN or Foreign National		
Assumed Expense Factor	\$2,500,000 Max Loan Amount		\$3,000,000 Max Loan Amount		\$3,000,000 Max Loan Amount		\$1,500,000 Max Loan Amount		\$1,000,000 Max Loan Amount		\$1,000,000 Max Loan Amount		No gifts, Non-Occ, CPA w/3 mo. BS, VOE, 1099 or Asset Utilization		5% Reduction/Max 75%		No ITIN or Foreign National		All Available Programs		All Available Programs		No ITIN or Foreign National		No ITIN or Foreign National		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		
Program Restrictions	No gifts, Non-Occ, CPA w/3 mo. BS, VOE, 1099 or Asset Utilization		No VOE, 1099 or Asset Utilization		All Available Doc Types		All Available Doc Types		No VOE or 1099 or Asset Utilization		24 Months Full Doc Only				5% Reduction/Max 75%				All Available Programs		All Available Programs		No ITIN or Foreign National		DSCR Ratio =>1.00 Minimum Minimum 1 Year PPP		5% Reduction/Max 75%		5% Reduction/Max 75%		5% Reduction/Max 75%		

Full Doc & Alternative Income - PROGRAM NOTES

Debt Service Coverage Ratio (DSCR) - PROGRAM NOTES

Debt-To-Income Ratio	Reserves	Loans > \$3M (for appraisal overlays see guides)	Financed Properties	Specialty Programs	Foreign National
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