

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and its 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		
	720+	75%	75%	70%		720+	85%	85%	75%		720+	80%	75%	70%	65%		720+	70%	65%	60%		720+	75%	70%	65%	
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%	65%		700+	65%	65%	60%		700+	70%	65%	60%	
\$ 1,000,000	680+				\$ 1,000,000	680+	80%	80%	75%	\$ 1,000,000	680+	75%	75%	70%	\$ 1,000,000	680+	70%	70%	65%	\$ 1,000,000	680+					
	640+					640+	75%	75%	70%		640+	70%	70%	65%			660+					\$ 1,000,000	680+/No FICO	65%	60%	55%
	620+					620+	70%	70%	65%			620+						640+						660+		
	720+	75%	75%	70%		720+	85%	85%	75%		720+	70%	70%	65%	60%		720+	65%	65%	55%		720+	70%	65%	60%	
\$ 1,500,000	680+				\$ 1,500,000	680+	80%	80%	75%	\$ 1,500,000	680+	70%	70%	65%	\$ 1,500,000	680+	65%	65%	60%	\$ 1,500,000	680+/No FICO	60%	55%	50%		
	640+					640+	70%	70%	65%		640+	65%	65%	60%			660+						640+			
	620+					620+	65%	65%	60%			620+						640+						660+		
	740+	75%	75%	70%		740+	80%	80%	75%		740+	65%	65%	60%			740+	60%	60%	55%		740+	65%	60%	55%	
\$ 2,000,000	680+				\$ 2,000,000	680+	80%	80%	75%	\$ 2,000,000	680+	65%	65%	60%	\$ 2,000,000	680+	60%	60%	55%	\$ 2,000,000	700+/No FICO	60%	55%	50%		
	640+					640+	75%	75%	70%		640+	65%	65%	60%			660+						640+			
	620+					620+	70%	70%	65%		620+	65%	65%	60%			640+						660+			
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%			720+	55%	55%	50%		720+	60%	60%	55%	
\$ 2,500,000	680+				\$ 2,500,000	680+	75%	75%	70%	\$ 2,500,000	680+	60%	60%	55%	\$ 2,500,000	680+	55%	55%	50%	\$ 2,500,000	680+					
	640+					640+	75%	75%	70%		640+	65%	65%	60%			660+						640+			
	620+					620+	60%	60%	55%		620+	55%	55%	50%			640+						660+			
	740+	65%	65%	60%		740+	75%	75%	70%		740+	50%	50%	45%			740+	50%	50%	50%		740+	55%	55%	50%	
\$ 3,000,000	680+				\$ 3,000,000	700+	70%	70%	65%	\$ 3,000,000	680+	50%	50%	45%	\$ 3,000,000	700+	50%	50%	45%	\$ 3,000,000	700+					
	640+					640+	70%	70%	65%		640+	55%	55%	50%			660+						650+			
	620+					620+	55%	55%	50%		620+						640+						660+			
	720+	60%	60%	55%		720+	75%	75%	70%		720+	50%	50%	45%			720+	50%	50%	50%		720+	55%	55%	50%	
\$ 3,500,000	680+				\$ 3,500,000	680+	65%	65%	60%	\$ 3,500,000	720+	50%	50%	45%	\$ 3,500,000	720+	50%	50%	45%	\$ 3,500,000	720+					
	660+					660+	60%	60%	55%		660+						680+						660+			
	740+	65%	65%	60%		740+	75%	75%	70%		740+	50%	50%	45%			740+	50%	50%	50%		740+	55%	55%	50%	
	720+	60%	60%	55%		720+	75%	75%	70%		720+	50%	50%	45%			720+	50%	50%	50%		720+	55%	55%	50%	
	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 - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA		Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA		Condo - 60% (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										\$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																	

Additional Product Details			
Experienced Investor	Inexperienced Investor	Vacant / Unleased Properties	Foreign National DSCR - Additional Requirements
<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 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>	<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 80% Max LTV \$1,500,000 Max LA 0x30x12 housing history (VOM/VOR) Min 3 mos reserves, cash out cannot be utilized <ul style="list-style-type: none"> 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>	<ul style="list-style-type: none"> Purchase: Follow Program Max Refinance: 70% Max LTV - Rate/Term 65% Max LTV - Cash-out <ul style="list-style-type: none"> LOE for cause of vacancy No Ratio Ineligible (refinances only) 	<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: 1 appraisal required & CU ≤ 2.5 = No add'l requirements > \$1,500,000 & ≤ \$2,000,000 LA: 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: 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 <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> If all members have equal ownership shares each borrower evaluated individually <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 <ul style="list-style-type: none"> If < 12 months STR rental history, addtnl 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 <ul style="list-style-type: none"> Vacant allowed Rural not allowed DSCR Fusion, Sub1, Foreign National and No Ratio ineligible 	
<p>Cash Out Restrictions</p> <p>LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable</p> <p>Declining Markets</p> <p>> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV</p> <p>Delayed Financing</p> <p>> \$1.5M loan amount, 70% max LTV/CLTV Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions</p> <p>Financed Property Limits</p> <p>Unlimited financed properties OCMBC exposure - \$5.0M or 6 properties</p> <p>First Time Home Buyer</p> <p>Not Allowed</p> <p>Geographic Restrictions</p> <p>All subject properties located in Essex County, NJ, Baltimore City, MD (and its 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.</p> <p>Gift Funds</p> <p>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</p> <p>Impound Waivers</p> <p>Allowed (see rate sheet)</p> <p>Interested Party Contributions (IPC)</p> <p>≤ 80% LTV = 6% Max > 80% LTV = 4% Max</p> <p>Minimum Square Footage</p> <p>SFR: 700 sq. ft. Condo: 500 sq. ft. 2-4 Units: 400 sq. ft. each</p> <p>Occupancy</p> <p>Non-Owner Occupied, Investment Properties Only</p> <p>Pre-Payment Penalty</p> <p>Not allowed in: NJ*, NM. *Allowed to close in the name of a Corp. Refer to PPP Matrix for State Specific Requirements</p> <p>Private Party VOR's</p> <p>LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO</p> <p>Seasoning</p> <p>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</p> <p>Temporary Buydowns</p> <p>Ineligible</p>			

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

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