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Effective Date: 12/10/25   Revised: 12/10/25				
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. Refer to the Closed End Second Guidelines for specific requirements.			
Eligible Borrowers	US Citizens • Permanent Resident Aliens - Select, Core Full Doc, Alt Doc & DSCR Non-Permanent Resident Aliens • ITIN • First time Homebuyers - Core Full Doc, Alt Doc & DSCR only (Select ineligible) 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) 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 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 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		1st Liens	Transactions	
<ul style="list-style-type: none"><li>• Blind Trusts</li><li>• Foreign Nationals</li><li>• Irrevocable Trusts</li><li>• ITIN (Select only)</li><li>• Land Trusts</li><li>• Less than 18 years old</li><li>• Life estates</li><li>• Non-Permanent Resident Aliens (Select only)</li><li>• Party to a lawsuit</li><li>• With diplomatic immunity</li></ul>		<ul style="list-style-type: none"><li>• All Affordable Purch, Refi &amp; DPA programs (HomeStyle, FHA, Refi Now, HomeReady, etc.)</li><li>• ARMs (Select only)</li><li>• Balloon notes or features</li><li>• Construction loans</li><li>• Cross collateralized loans</li><li>• HELOC</li><li>• Land Trusts</li><li>• Loans in forbearance</li><li>• Negative amortization</li><li>• Private Mortgages</li><li>• Renovation loans</li><li>• Resident Transition Loans (RTL)</li><li>• Reverse mortgages</li></ul>	<ul style="list-style-type: none"><li>• Assumable loans</li><li>• Community Seconds</li><li>• Escrow holdbacks</li><li>• High Cost Loans</li><li>• Income produced, or in relation to, cannabis, hemp</li><li>• Income produced by short term rentals (excludes DSCR)</li><li>• Lien free properties</li></ul>	
Property Types				
<ul style="list-style-type: none"><li>• 2-4 Units properties (Select only)</li><li>• Agricultural zoned properties</li><li>• Barndominiums</li><li>• Bed and Breakfast</li><li>• Boarding houses</li><li>• Churches</li><li>• Commercial and mixed-use</li><li>• Condo hotels and condotels</li></ul>	<ul style="list-style-type: none"><li>• Container homes</li><li>• Co-Ops</li><li>• Deed Restricted properties, age-related restrictions allowed on all except DSCR</li><li>• Domes or geodesic domes</li><li>• Dwelling w/more than 4 units</li><li>• Fractional ownership</li></ul>	<ul style="list-style-type: none"><li>• Hawaii properties - lava zones 1 or 2</li><li>• Hotel or motel conversions</li><li>• Houseboats</li><li>• Leasehold properties</li><li>• Log homes</li><li>• Manufactured or mobile homes</li><li>• NW Condos (Select only)</li></ul>	<ul style="list-style-type: none"><li>• Projects that offer unit rentals daily, weekly or monthly</li><li>• Properties &gt; 25 acres</li><li>• Properties offering individuals room leases (SRO, PadSplits, etc.)</li><li>• Properties not accessible by roads</li><li>• Properties not suitable for year-round occupancy</li><li>• Properties w/PACE obligations</li><li>• Properties w/private transfer fees</li><li>• Properties w/zoning violations</li><li>• Row Homes in Baltimore City, MD</li></ul>	<ul style="list-style-type: none"><li>• Rural properties</li><li>• Solar Panels that affect 1st lien position</li><li>• Stilt homes</li><li>• Unique properties</li><li>• Vacant land or land development properties</li><li>• Working farms &amp; ranches</li></ul>
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