

S100,000 \$2760 \$80% \$80% \$75% \$75% \$1,500,000 \$720.759 \$80% \$80% \$75% \$75% \$1,500,000 \$2760 \$75%				DSCR		
\$100,000 \$260 \$60% \$60% \$75	Loan Amount	FICO	Purchase	Rate & Term	Cashout	
Society Soci						
1,000,000	> \$100,000					
\$1,500,000	1					
1,500,001						
\$2,000,000	\$1,500,001					
2,000,000 730 - 739 75% 75% 65% 2,000,001 770 - 739 75% 75% 65% 3,000,001 770 - 739 75% 75% 65% 3,000,001 700 - 719 75% 75% 65% 3,000,000 700 - 719 75% 75% 65% 3,000,000 700 - 719 75% 75% 65% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 700 - 719 75% 75% 75% 3,000,000 750 75% 75% 75% 3,000,000 750 75% 75% 75% 3,000,000 750 75% 75% 75% 3,000,000 750 75% 75% 75% 3,000,000 75% 75% 75% 75% 3,000,000 75% 75% 75% 75% 3,000,000 75% 75% 75% 75% 75% 3,000,000 75% 75% 75% 75% 75% 3,000,000 75% 75% 75% 75% 75% 75% 3,000,000 75% 75% 75% 75% 75% 75% 75% 3,000,000 75%						
\$2,000,000 700 .719 75% 75% 65% \$2,000,000 720 .719 75% 65% \$2,000,000 720 .719 75% 65% \$2,000,000 720 .739 70% 70% 70% \$2,000,000 720 .739 70% 70% \$2,000,000 720 .739 70% 70% \$2,000,000 720 .739 70% 65% \$2,000,000 720 .739 70% 70% 65% \$2,000,000 720 .739 70% 70% 65% \$2,000,000 700 .719 70% 65% \$2,000,000 700 .719 70% 65% \$2,000,000 700 .719 70% 65% \$2,000,000 700 .719 70% 65% \$2,000,000 700 .719 70% 70% 65% \$2,000,000 700 .719 70% 70% 70% \$2,000 700 .719 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% 70% \$2,000 700 .719 70% 70% 70% 70% 70% 70% \$2,000 700 .719 70%						
\$2,000,001 \$2,00	\$2,000,000					
2,00,000						
270.739 70% 70% 70% 6.5%						
S3,000,000 700 -719 70% 65%	to					
Minimum DSCB is 2 0.80-1.00	\$3,000,000					
Michael Documentation Michael March Mich			7 0 7 6	70%	83%	
May use the higher of the 1007 or actual rest if 1007 is within 20% if actual rest. Please contact on AE for details	GENERAL INFOR	MATION				
LonA AMOUNTS S.2.0MM requires one Apprehable + CDA Loon Amount S.2.0MM requires to the Apprehable LonA Amount S.1.5.0,000 Max 75% LTV Loon Amount S.1.5.0,000	INCOME DOCUMENTATION		May use the higher of the 1007 or actual rent if 1007 is within 20% if actual rent. Please contact an AE for details No Vacancy factor. May use 1007 for rental calculation Foreign National: Max 70% LTV with 12 Months reserves			
NITEREST ONLY	LOAN AMOUNTS		Loan Amount ≤ \$2.0MM requires one Appraisal + CDA Loan Amount > \$2.0MM requires two Appraisals Loan Amount < \$150,000 Max 75% LTV Loan Amount > \$1.5MM - \$2.0MM Max 75% LTV Loan Amount > \$2.0MM Max 70% LTV, Min FICO 700			
S/6 or 7/6 ARM - 30 Yr Fully Amontized, 30 or 40 Yr with 10 Yr Interest Only option	INTEREST ONLY		30 or 40 Yr with 10 Yr Interest Only option Max Loan Amount \$2.0MM Max LTV 75% (See LTV grid for additional Max LTV)			
DSCR < 1.0	LOAN TERMS		5/6 or 7/6 ARM - 30 Yr Fully Amortized, 30 or 40 Yr with 10 Yr Interest Only option			
ALLOWABLE VISA Non-Permanent Resident Alien, Non-Permanent Resident Alien, Non-Permanent Resident Alien, Non-Permanent Resident Alien, E-series, G-series, J-series, or O-series Foreign Nationals B-1, B-2, H-2, H-3, J-1, J-2, L-1, O-2, P-1, P-2 ITIN BORROWER Not Allowed Floored at Start Rate / SOFR 30 Day Avg / INDEX/ADJUSTMENT CAPS/MARGIN Argin - 6.00% CAPS/MARGIN Floored at Start Rate / SOFR 30 Day Avg / ROPERTY TYPES SFR / Condos / Townhouse / 2-4 Units / Modular / Rural up to 20 acres Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condo documents for review 2-4 Units Max 75% LTV Non-Warrantable Condos - Must provide condos - Must	DSCR <1.0		Max 70% LTV Cashout Max Cashout ≤ 60% LTV \$1.5MM Max Cashout ≤ 65% LTV \$1MM			
Foreign Nationals 8-1, 8-2, H-2, H-3, I, J-1, J-2, L-1, O-2, P-1, P-2	CITIZENSHIP / RESIDENCY					
INDEX ADJUSTMENT Floored at Start Rate SOFR 30 Day Avg	ALLOWABLE VISA					
INDEX/ADJUSTMENT	ITIN BORROWER					
PROPERTY TYPES SFR / Condos / Townhouse / 2-4 Units / Modular / Rural up to 20 acres Non-Warrantable Condos - Must provide condo documents for review 2-4 Units: Max 75% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Non-Warrantable Condotel: Purchase Max 75% LTV Non-Warrantable Condotel: Purchase Max 85 LTV Non-Warr			Margin - 6.00% 7/6 ARM - 5/1/5			
PROPERTY RESTRICTIONS Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Short Term Rental: 5% reduction in LTV & 12 month look back period and 12 monthly statement or an annual statement to document receipt of rental incom Non-Warrantable Condo & Condotel: Purchase Max 75% LTV; Rate & Term/Cashout Max 65% LTV Nesserves 3 Months for < \$1.0MM / 6 Months for \$1.0MM - \$1.5MM / 9 Months for > \$1.5MM MAX CASH-IN-HAND \$500,000 if LTV > 65% LTV; Unlimited if ≤ 65% LTV Not allowed: AK, KS, MI, MN, and NM Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers New Jersey permitted to legal entities. Prohibited to individual borrowers New Jersey permitted on loan amounts ≥ \$107,633 (for 2023). Prohibited on loan amounts < \$107,633 Oregon − requires state specific disclosure besides the Note and \$1 Rider Pennsylvania permitted on loan amounts > \$301,022 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. Washington permitted on fixed rate loans. Prohibited on ARM loans. CREDIT EVENT 36 Months Credit Event Seasoning; Max 75% LTV Mortgage 1:30x12 Max 75% LTV Mortgage 1:30x12 Max 75% LTV Mortgage 1:30x12 Max 75% LTV Not allowed on Foreign National DECLINING MARKET Up to 6 months: Reduce LTV by 15% Over 6 months: Reduce LTV by 10%	PROPERTY TYPES		Non-Warrantable Condos - Must provide condo documents for review			
RESERVES 3 Months for < \$1.0MM / 6 Months for \$1.0MM - \$1.5MM / 9 Months for > \$1.5MM MAX CASH-IN-HAND \$500,000 if LTV > 65% LTV; Unlimited if ≤ 65% LTV INELIGIBLE STATES AK, CT, NV, RI, SC, UT, VT Not allowed: AK, KS, MI, MN, and NM Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers New Jersey permitted to legal entities. Prohibited to individual borrowers Ohio permitted on loan amounts ≥ \$107,633 (for 2023). Prohibited on loan amounts < \$107,633 Oregon - requires state specific disclosure besides the Note and SI Rider Pennsylvania permitted on loan amounts >\$301,022 (for 2023) Loan amounts = <\$301,022 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. Washington permitted on fixed rate loans. Prohibited on ARM loans. CREDIT EVENT GIFT 10% own funds required Not allowed on Foreign National DECLINING MARKET Up to 6 months: Reduce LTV by 10%	PROPERTY RESTRICTIONS					
MAX CASH-IN-HAND \$500,000 if LTV > 65% LTV; Unlimited if ≤ 65% LTV						
INELIGIBLE STATES AK, CT, NV, RI, SC, UT, VT Not allowed: AK, KS, MI, MN, and NM Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers New Jersey permitted to legal entities. Prohibited to individual borrowers Obio permitted on loan amounts ≥ \$107,633 (for 2023). Prohibited on loan amounts < \$107,633 Oregon − requires state specific disclosure besides the Note and SI Rider Pennsylvania permitted on loan amounts > \$301,022 (for 2023) Loan amounts = <\$301,022 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. Washington permitted on fixed rate loans. Prohibited on ARM loans. CREDIT EVENT 36 Months Credit Event Seasoning; Max 75% LTV Mortgage 1x30x12 Max 75% LTV Mortgage 1x30x12 Max 75% LTV 10% own funds required Not allowed on Foreign National DECLINING MARKET Up to 6 months: Reduce LTV by 5% Over 6 months: Reduce LTV by 5%				.5MM / 9 Months for > \$1.5MM		
Not allowed: AK, KS, MI, MN, and NM Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers New Jersey permitted to legal entities. Prohibited to individual borrowers Obio permitted on loan amounts ≥ \$107,633 (for 2023). Prohibited on loan amounts < \$107,633 Oregon − requires state specific disclosure besides the Note and SI Rider Pennsylvania permitted on loan amounts > \$301,022 (for 2023) Loan amounts = <\$301,022 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. Washington permitted on fixed rate loans. Prohibited on ARM loans. CREDIT EVENT 36 Months Credit Event Seasoning; Max 75% LTV Mortgage 1x30x12 Max 75% LTV Mortgage 1x30x12 Max 75% LTV 10% own funds required Not allowed on Foreign National DECLINING MARKET Up to 6 months: Reduce LTV by 5% Over 6 months: Reduce LTV by 10%	MAX CASH-IN-HAND		\$500,000 if LTV > 65% LTV; Unlimited if ≤ 65% LTV			
PREPAYMENT PENALTIES Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers	INELIGIBLE STATES		AK, CT, NV, RI, SC, UT, VT			
Mortgage 1 x 30 x 12 Max 7 5% LTV	PREPAYMENT PENALTIES		Illinois permitted to legal entities when APR is ≤ 8%. Prohibited to individual borrowers New Jersey permitted to legal entities. Prohibited to individual borrowers Ohio permitted on loan amounts ≥ \$107,633 (for 2023). Prohibited on loan amounts < \$107,633 Oregon – requires state specific disclosure besides the Note and SI Rider Pennsylvania permitted on loan amounts >\$301,022 (for 2023) Loan amounts = <\$301,022 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. Washington permitted on fixed rate loans. Prohibited on ARM loans.			
Not allowed on Foreign National	CREDIT EVENT		Mortgage 1x30x12 Max 75% LTV			
Not allowed on Foreign National	GIFT		·			
MARKET TIME Over 6 months: Redue LTV by 10%						
FIRST TIME INVESTOR Permitted with 12 months housing payment history, 12 months reserves, Min 1.0 DSCR						
FIRST TIME HOME BUYER Not allowed	FIRST TIME HOME	E BUYER	Not allowed			