

Loan Amount	e - NonQM FICO	Bank Statements (12 Months) 1099 Only			P&L (12 or 24 Months)			WVOE (Primary Residence Only)	
		Purchase Rate & Term	Cashout	Non Owner Occupied	Purchase Rate & Term	Cashout	Non Owner Occupied	Purchase Rate & Term	Cashout
	≥760	85%	80%	80%	85%	80%	80%	80%	70%
> \$150,000	740 - 759	85%	80%	80%	85%	80%	80%	80% 80%	70% 70%
to	720 - 739 700 - 719	85% 80%	80% 80%	75% 75%	85% 75%	80% 75%	75% 75%	75%	70%
\$1,500,000	680 - 699	80%	75%	75%	75%	75%	75%	75%	70%
	660 - 679	70%	70%	70%	70%	70%	70%	NA	NA
-	≥760 740 - 759	80% 80%	75% 75%	80% 80%	80% 80%	75% 75%	80% 80%	80% 80%	70% 70%
\$1,500,001 to \$2,000,000	720 - 739	80%	75%	75%	80%	75%	75%	75%	70%
	700 - 719	75%	75%	75%	75%	75%	75%	75%	70%
	680 - 699	75%	70%	75%	75%	70%	75%	75%	70%
	660 - 679	65%	65%	65%	65%	65%	65%	NA 80%	NA 70%
\$2,000,001	≥760 740 - 759	75% 75%	70% 70%	75% 75%	75% 75%	70% 70%	75% 75%	80%	70%
	720 - 739	75%	70%	75%	75%	70%	75%	80%	70%
to \$3,000,000	700 - 719	75%	70%	75%	75%	70%	75%	75%	70%
\$3,000,000	680 - 699	75%	70%	75%	75%	70%	75%	75%	70%
	660 - 679 ≥760	NA 80%	NA 80%	NA 80%	NA 85%	NA 80%	NA 80%	NA 80%	NA 70%
(Interest Only)	740 - 759	80%	80%	80%	85%	80%	80%	80%	70%
	720 - 739	80%	80%	75%	85%	80%	75%	80%	70%
≤ \$1,500,000	700 - 719	80%	80%	75%	75%	70%	75%	75%	70%
[	680 - 699	80%	75%	75%	75%	70%	75%	75%	70%
	660 - 679 ≥760	NA 80%	75%	NA 80%	NA 85%	75%	NA 80%	NA 80%	NA 65%
(Interest Only)	740 - 759	80%	75%	80%	85%	75%	80%	80%	65%
\$1,500,001	720 - 739	80%	75%	75%	85%	75%	75%	80%	65%
to	700 - 719	80%	75%	75%	75%	70%	75%	75%	65%
\$2,000,000	680 - 699	80%	75%	75%	75%	70%	75%	75% NA	65% NA
	660 - 679 ≥760	NA 70%	NA 65%	NA 70%	NA 70%	NA 65%	NA 70%	70%	65%
Interest Only)	740 - 759	70%	65%	70%	70%	65%	70%	70%	65%
\$2,000,001	720 - 739	70%	65%	70%	70%	65%	70%	70%	65%
to	700 - 719	70%	65%	70%	70%	65%	70%	70%	65%
\$2,500,000	680 - 699	70%	65%	70%	70%	65%	70%	70% NA	65% NA
	660 - 679 ≥760	NA 65%	NA 60%	NA 65%	NA 65%	NA 60%	NA 65%	65%	65%
Interest Only)	740 - 759	65%	60%	65%	65%	60%	65%	65%	65%
\$2,500,001	720 - 739	65%	60%	65%	65%	60%	65%	65%	65%
to	700 - 719	65%	60%	65%	65%	60%		65%	65%
	100 100						65%		/ 50/
		65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year h	60% NA  onal or Business B Employed Only nistory required;	65% NA  ank Stmts / SE Only All occupancy type No Gift Allowed; F1	65% NA y es allowed IHB Max 70% LTV.	60% NA Primary residence	65% NA	65% NA	65% NA
GENERAL INFORM	660 - 679 MATION	65%  NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year h P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2	60% NA  onal or Business B Employed Only nistory required; 2 or 24 Month Pe \$3,000,000 Ma:	65%  NA  ank Stmts / SE Only All occupancy type No Gift Allowed; F1 &L statement requir k.  ne Appraisal + CD/	65% NA y es allowed IHB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
GENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year h 9&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount > \$2	60% NA  onal or Business B Employed Only nistory required; 2 or 24 Month Po \$3,000,000 Ma: .0MM requires or	ank Stmts / SE Only All occupancy type No Gift Allowed; F1 &L statement requir  c. ne Appraisal + CD/ vo Appraisals	65% NA y es allowed IHB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
GENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year + P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$2 Loan Amount < \$1	60% NA  onal or Business B  Employed Only history required; 2 or 24 Month Pi \$3,000,000 Max  .0MM requires to 50,000 Max 80°	ank Stmts / SE Only All occupancy type No Giff Allowed; FI k. statement requir c. ne Appraisal + CD/ wo Appraisals // LTV	65% NA y es allowed IHB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
GENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year t P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1	60%  NA  onal or Business B  Employed Only istory required; 2 or 24 Month Pi \$3,000,000 Max  0.0MM requires or .0MM requires or 50,000 Max 80' .5MM - \$2.0MM	ank Stmts / SE Only All occupancy type No Giff Allowed; FI k. statement requir c. ne Appraisal + CD/ wo Appraisals // LTV	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
GENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Persol 1099 Only = Self WVOE = 2-year + P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$2 Amaze Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Amaze Ama	60% NA onal or Business B Employed Only istory required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .5MM - \$2.0MM .5MM - \$2.0MM ax 70% an Amount < \$15	ank Stmis / SE Only All occupancy type No Giff Allowed; FI L statement requir L A A A B A B A B B A B C B A B C B A B C B C	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
GENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year t \$\text{PRL Programs} = 1\$ \$125,000 Min. to Loan Amount \( \frac{\text{\$}}{2} \) Max 80 LTV if Loa 30 or 40 Yr with 1	60% NA onal or Business B Employed Only istory required; I; 2 or 24 Month Pt. \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .5MM - \$2.0MM .0MM MAX 70% .0MM MAX 70% In Amount < \$15 0 Yr Interest Onl	ank Stmts / SE Only All occupancy type No Giff Allowed; FI 8L statement requir  A.  Mar Agraisal + CD, Vo Appraisals  LTV Max 80% LTV LTV, Min FICO 680 0,000 y option	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
PENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year Ir P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$3	60% NA onal or Business B Employed Only - nistory required; I \$3,000,000 Max 0.0MM requires to 50,000 Max 80' - 55MA - \$2.0MM 0.0MM Max 70% an Amount < \$15' 0 Yr Interest Onl 0.0MM Max 80'%	ank Stmts / SE Only All occupancy type No Gift Allowed; F1 St statement requir L And occupancy type No Appraisal + CD No Appraisals LTV Max 80% LTV LTV, Min FICO 680 0,000 LTV	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
PENERAL INFORM	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year t \$\text{PRL Programs} = 1\$ \$125,000 Min. to Loan Amount \( \frac{\text{\$}}{2} \) Max 80 LTV if Loa 30 or 40 Yr with 1	60% NA onal or Business B Employed Only history required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .5MM - \$2.0MM .0MM Max 70% .0MM Month .0MM Max 80%	ank Stmts / SE Only All occupancy type No Giff Allowed; FI K. statement requir K. ne Appraisal + CD/ Wax 80% LTV LTV, Min FICO 680 0,000 y option LTV LTV	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA Primary residence	65% NA	65% NA	
NEONE DOCUME  OAN AMOUNTS	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount <	60% NA onal or Business B Employed Only - nistory required; I \$3,000,000 Max 0.0MM requires to 50,000 Max 80' - 55MM - \$2.0MM 0.0MM Max 70%	ank Stmts / SE Only All occupancy type No Gift Allowed; F1 St statement requir L L L L L L L L L L L L L L L L L L L	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA or	65% NA	65% NA	
DENERAL INFORM  NCOME DOCUME  OAN AMOUNTS  NTEREST ONLY	660 - 679 MATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year 1099 Polly = Self WYOE = 2-year 1125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$1 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loa 30 or 40 Yr with 1 Loan Amount ≤ \$2 Loan Amount ≥ \$3 Loan Amount ≥ \$4 Loan Amount ≥	60% NA  onal or Business B  Employed Only history required; 2 or 24 Month \$3,000,000 Max  .0MM requires o .0MM requires o .0MM respires o .0MM respires 50,000 Max 80% .5MM - \$2.0MM .0MM Max 70% an Amount < \$15  0 Yr Interest Onl .0MM Max 70% .0MM Max 75% .0MM Max 15% .0MM Max 1	ank Stmts / SE Only All occupancy type No Giff Allowed; FI List statement requir List statement statement results List statement state	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA or	65% NA	65% NA	
OAN AMOUNTS  NTEREST ONLY OAN TERMS	660 - 679 IATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year t P&L Programs = 1 \$125,000 Min. to Loan Amount < \$1 Loan Amount < \$1 Loan Amount > \$2 Loan Amount >	60% NA onal or Business B Employed Only history required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM As 30% .5MM - \$2.0MM .0MM Max 70% .5MM Max 70% .0MM Max 80% .0MM Max 80% .0MM Max 70% .7MM Max 80% .5MM Max 75% (F Fully Amortizet .30-Yr Fully Amort 1 > 45% max 75	ank Stmts / SE Only All occupancy type No Giff Allowed; FI List statement requir List statement statement results List statement state	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA or	65% NA	65% NA	
OAN AMOUNTS  OAN TERMS  OAN TERMS  OAN TERMS  ILLOWABLE	660 - 679 IATION	65% NA  Alt Doc = 12 Persol 1099 Only = Self WVOE = 2-year P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$2 Loan Amount > \$2 Loan Amount > \$1 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loan Amount > \$2 Loan Amount ≥ \$2	60% NA onal or Business B Employed Only - nistory required; I \$3,000,000 Max 0.0MM requires to 50,000 Max 80' .5MM - \$2.0MM 0.0MM Max 70% 0.0MM Max 70% 0.0MM Max 70% 7. Fully Amortized 30-Yr Fully Amortized 13-45% max 75	ank Stmts / SE Only All occupancy type No Gift Allowed; F1 St statement requir L L L L L L L L L L L L L L L L L L L	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA or	65% NA	65% NA	
OAN AMOUNTS  OAN TERMS	660 - 679 IATION	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year h P&L Programs = 1 \$125,000 Min. to Loan Amount < \$1 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Loan Amount >	60% NA onal or Business B Employed Only istory required; \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM Na S0% .5MM - \$2,0MM .0MM Max 70% .0MM Max 70% .0MM Max 70% .5MM Ax 75% for Fully Amortizet 30-Yr Fully Amortizet 30-Yr Fully Amortizet 30-Yr Sumax 75- sent Resident Alie J-series, H-series,	ank Stmts / SE Only All occupancy type No Giff Allowed; FI List at the second of the s	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA or	65% NA	65% NA	
OAN AMOUNTS  NTEREST ONLY  OAN TERMS  NAX DTI  ITIZENSHIP / RES  LLOWABLE  TIN BORROWER	660 - 679  MATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount <	60% NA onal or Business B Employed Only - nistory required; I \$3,000,000 Max 0.0MM requires to 50,000 Max 80' 0.5MM - \$2.0MM 0.0MM Ax 70% 0.0MM Max 70% 0.0MM Max 70% 0.0MM Max 70% 7 Fully Amortized 30-Yr Fully Amortized 10-Jesries, H-series, and Resident Alie J-series, H-series, ate / SOFR 30 D	ank Stmts / SE Only All occupancy type No Giff Allowed; FI List at the second of the s	65% NA  y es allowed HB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest	60% NA  Primary residentird party (CPA of or option Only option	65% NA	65% NA	
OAN AMOUNTS  OAN TERMS  OAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IN BORROWER	660 - 679  MATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year h P&L Programs = 1 \$125,000 Min. to Loan Amount < \$1 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Loan Amount >	60% NA  onal or Business B  Employed Only history required; I 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM respires 50,000 Max 80' .5MM - \$2.0MM .0MM Max 70' an Amount < \$1.5 0 Yr Interest Onl .0MM Max 70' an Amount < \$1.5 0 Yr Fully Amo 1 > 45% max 75 ent Resident Alie J-series, H-series, atte / SOFR 30 D 2nd 1 3.75%	ank Stmts / SE Only All occupancy type No Giff Allowed; FI List at the second of the s	65% NA  y es allowed HB Max 70% LTV. ed prepared by th	60% NA  Primary residentird party (CPA of or option Only option	65% NA	65% NA	
OAN AMOUNTS  OAN TERMS  OAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IN BORROWER	660 - 679  MATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount > \$2 Loan Amount < \$2 Loan Amount > \$2 Loan Amount < \$2 Loan Amount >	60% NA onal or Business B Employed Only . nistory required; I \$3,000,000 Ma: 2.0MM requires to 50,000 Max 80' .5MM - \$2.0MM NOMM Max 70'% in Amount < \$1.5' 0.0MM Max 70'% 7. Fully Amonized 30-Yr Fully Amonized 10-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	ank Stmts / SE Only All occupancy type No Gift Allowed; FI SL statement requir An ea Appraisal + CD AN Appraisal + CD AN APPRAISAL AN A	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investment	60% NA  Primary residentird party (CPA of or option Only option	65% NA	65% NA	
OAN AMOUNTS  NTEREST ONLY OAN TERMS MAX DTI HITIZENSHIP / RES LILOWABLE HIN BORROWER  NDEX/ADJUSTME APS/MARGIN	660 - 679 IATION ENTATION SIDENCY	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$2 Loan Amount < \$1 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loa 30 or 40 Yr with 1 Loan Amount > \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≥ \$2 Loan Amount	60% NA  onal or Business B  Employed Only vistory required; \$3,000,000 Ma; 20,000 Ma; 80% 50,000 Max 80% 50,000 Max 70% on Amount < \$1.50  O'Y Interest Onl O'Y Folly Amortized 0.5MM Max 75% 10 Agr Interest Onl 12 45% max 75% and Amount < \$1.50  O'Y Interest Onl 13 45% max 75% and Amount < \$1.50  O'Y Interest Onl 14 45% max 75% and Amount < \$1.50  O'Y Interest Onl 15 45% max 75% and 16 45% and 17 50  O'Y Interest Onl 16 45% and 17 50  O'Y Folly Amortized 17 50  O'Y Folly Amortized 18 45% and	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD/ Wax 80% LTV Max 80% LTV	65% NA  y es allowed HB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmental up to 20 acres	60% NA  Primary residentird party (CPA of or option Only option	65% NA	65% NA	
OAN AMOUNTS  NTEREST ONLY OAN TERMS MAX DTI HITIZENSHIP / RES LILOWABLE HIN BORROWER  NDEX/ADJUSTME APS/MARGIN	660 - 679 IATION ENTATION SIDENCY	65% NA  Alt Doc = 12 Persol 1099 Only = Self WVOE = 2-year + P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Max 80 LTV if Loan 30 or 40 Yr with 1 Loan Amount ≥ \$2 Loan Amo	60% NA onal or Business B Employed Only istory required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM Nax 70% on Amount < \$1.5 0 Yr Interest Onl .0MM Max 70% on Amount < \$1.5 0 Yr Interest Onl .0MM Max 75% fr Fully Amortizet 3 0-Yr Fully Amortizet J-series, Soft and Soft of Soft of Soft onl   > 45% max 75% ent Resident Alie J-series, H-series, ate / SOFR 30 D 2nd : 3.75%	ank Stmts / SE Only All occupancy type No Gift Allowed; FI SL statement requir An ea Appraisal + CD AN Appraisal + CD AN APPRAISAL AN A	65% NA  y es allowed HB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmental up to 20 acres	60% NA  Primary residentird party (CPA of or option Only option	65% NA	65% NA	
OAN AMOUNTS  NTEREST ONLY  OAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IIN BORROWER  NDEX/ADJUSTME  APS/MARGIN  ROPERTY TYPES	660 - 679  IATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$2 Loan Amount < \$2 Loan Amount > \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≥ \$	60% NA  onal or Business B  Employed Only vistory required; \$3,000,000 Ma: 2.0MM requires o 50,000 Max 80° 5.5MM - \$2.0MM 0MM Max 70% on Amount < \$1.50 0 Yr Interest Onl 0.0MM Max 70% 10.0MM Max 70% 10.0MM Max 70% 11.2 A5% max 75 12.0MM Max 70% 13.0MM Max 70% 14.5 Max 75% 15.5 Mm Max 75% 15.5 Mm Max 75% 16.1 Signal of the control of t	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD/ Wax 80% LTV Max 80% LTV	65% NA  y es allowed HB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmer ral up to 20 acres nents for review  15% LTV; Rate & Te	60% NA  Primary residenting party (CPA of or only option Only option  nt: 6.00%	65% NA  ce only FEA only. PTIN not acces	65% NA	
DAN AMOUNTS  NTEREST ONLY  OAN TERMS  IAX DTI  ITIZENSHIP / RES  LICOWABLE  IN BORROWER  APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI	660 - 679  IATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Persol 1099 Only = Self WVOE = 2-year + P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Loan Amount ≥ \$2 Loan Amount	60% NA onal or Business B Employed Only istory required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM rex 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 75% fr Fully Amortizet 3-0-Yr Fully Amortizet	ank Stmts / SE Only All occupancy type No Giff Allowed; FI  LIV LIV LIV LIV LIV LIV LIV A, 30 or 40 Yr with tritzed, 30 or 40 Yr % LIV n, Non-Permanent F or O-series  ay Avg /	65% NA  y es allowed HB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmer ral up to 20 acres nents for review  15% LTV; Rate & Te	60% NA  Primary residenting party (CPA of or only option Only option  nt: 6.00%	65% NA  ce only FEA only. PTIN not acces	65% NA	
ENERAL INFORM  ICOME DOCUME  DAN AMOUNTS  INTEREST ONLY  DAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IIN BORROWER  IDEX/ADJUSTME  APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI	660 - 679  IATION  ENTATION  SIDENCY	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount <	60% NA onal or Business B Employed Only istory required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM rex 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 75% fr Fully Amortizet 3-0-Yr Fully Amortizet	ank Stmts / SE Only All occupancy type No Giff Allowed; FI  LIV LIV LIV LIV LIV LIV LIV A, 30 or 40 Yr with tritzed, 30 or 40 Yr % LIV n, Non-Permanent F or O-series  ay Avg /	65% NA  y es allowed HB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmer ral up to 20 acres nents for review  15% LTV; Rate & Te	60% NA  Primary residenting party (CPA of or only option Only option  nt: 6.00%	65% NA  ce only FEA only. PTIN not acces	65% NA	
ENERAL INFORM  ICOME DOCUME  DAN AMOUNTS  ITEREST ONLY  DAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IN BORROWER  IN BORROWER  ROPERTY TYPES  ROPERTY RESTRI  CCUPANCY  ECOND HOME	660 - 679  IATION  ENTATION  SIDENCY  ENT	65% NA  Alt Doc = 12 Persol 1099 Only = Self WVOE = 2-year + P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$1 Loan Amount > \$1 Loan Amount > \$1 Loan Amount > \$2 Loan Amount ≥ \$2 Loan Amount	60% NA onal or Business B Employed Only istory required; 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM rex 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 70% an Amount < \$1.5 IO Yr Interest Onl .0MM Max 75% fr Fully Amortizet 3-0-Yr Fully Amortizet	ank Stmts / SE Only All occupancy type No Giff Allowed; FI  LIV LIV LIV LIV LIV LIV LIV A, 30 or 40 Yr with tritzed, 30 or 40 Yr % LIV n, Non-Permanent F or O-series  ay Avg /	65% NA  y es allowed HB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investmer ral up to 20 acres nents for review  15% LTV; Rate & Te	60% NA  Primary residenting party (CPA of or only option Only option  nt: 6.00%	65% NA  ce only FEA only. PTIN not acces	65% NA	
ENERAL INFORM  ICOME DOCUME  DAN AMOUNTS  ITEREST ONLY  DAN TERMS  IAX DTI  ITIZENSHIP / RES  ILLOWABLE  IN BORROWER  IN BORROWER  ROPERTY TYPES  ROPERTY RESTRI  CCUPANCY  ECOND HOME  IVESTMENT PRO	660 - 679  IATION  ENTATION  SIDENCY  ENT	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year Ir P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount <	60% NA  onal or Business B  Employed Only nistory required; \$3,000,000 Max 0.0MM requires to 50,000 Max 80° .5MM - \$2.0MM 0.0MM may 10° .0MM Max 70% 0.0MM Max 70% 0.0MM Max 70% 7 Fully Amortized 10 Y Interest Onl 0.0MM Max 70% 2.5MM Max 70% 7 Fully Amortized 10 Y Interest Onl 0.0MM Max 70% 2.5MM Max 70% 2.5MM Max 70% 2.5MM Max 75% 10 Y Interest Onl 0.0MM Max 70% 2.5MM Max 75% 10 Y Interest Onl 0.0MM Max 70% 10 Y Interest Onl 10 Y Intere	ank Stmts / SE Only All occupancy type No Gift Allowed; F1 St statement requir L L L L L L L L L L L L L L L L L L L	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  5% LTV; Rate & Te 24 months required	60% NA  Primary resident for party (CPA or p	65% NA  ce only FEA only. PTIN not acces	65% NA	
ENERAL INFORM  COME DOCUME  DAN AMOUNTS  DAN TERMS  AX DTI  TIZENSHIP / RES  LLOWABLE IN BORROWER  IDEX/ADJUSTME APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI  CCUPANCY  COND HOME  IVESTMENT PRO	660 - 679  MATION  ENTATION  SIDENCY  ENT  ICTIONS	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year 11999 Only = Self WVOE = 2-year 1125,000 Min. to Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount > \$2 Loan Amount ≥ \$2	60% NA  onal or Business B  Employed Only vistory required; \$3,000,000 Ma; \$3,000,000 Ma; \$3,000,000 Ma; \$5,000 Max 80° \$5,000 Max 80° \$5,000 Max 70% on Amount < \$1.50  O'r Interest Only O'r Fully Amo 12 A5% max 75%  overhouse / 2-4 U Condos - Must p  overhouse / 2-4 U Condos - Must p  overhouse / 2-4 U Condos - Must p  overhouse / 2-4 U Condo & Condo Proof of receipt Home / Investmei	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD Vo Appraisals % LTV Max 80% LTV	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  5% LTV; Rate & Te 24 months required	60% NA  Primary resident for party (CPA or p	65% NA  ce only FEA only. PTIN not acces	65% NA	
ENERAL INFORM  ICOME DOCUME  DAN AMOUNTS  DAN TERMS  AX DTI  TITIZENSHIP / RES  LLOWABLE IN BORROWER  IDEX/ADJUSTME  APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI  CCUPANCY  ECOND HOME  IVESTMENT PRO  ESERVES  AX CASH-IN-HA	660 - 679  NATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  AND	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount < \$1 Loan Amount > \$2 Loan Amount >	60% NA  onal or Business B Employed Only history required; \$3,000,000 Ma; \$3,000,000 Ma; \$3,000,000 Ma; \$3,000,000 Ma; \$5,000 Max 80° \$5,000 Max 80° \$5,000 Max 70% In Amount < \$1.50 O Yr Interest Only Max 70% In Amount < \$1.50 O Yr Interest Only Interest	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD CO Appraisals CITV Max 80% LTV Max 80% LTV	65% NA  sa allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  15% LTV; Rate & Te 24 months required	60% NA  Primary resident for party (CPA or p	65% NA  ce only FEA only. PTIN not acces	65% NA	
OAN AMOUNTS  OAN AMOUNTS  OAN TERMS  AAX DTI  ITIZENSHIP / RES  ILLOWABLE IIN BORROWER  NDEX/ADJUSTME APS/MARGIN  ROPERTY TYPES  ROPERTY RESTR  DCCUPANCY ECOND HOME  NVESTMENT PRO ESERVES  IAX CASH-IN-HA	660 - 679  NATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  AND	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount > \$1 Loan Amount > \$2 Loan Amount ≥ \$2 Loan Amount ≥ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≥	60% NA  onal or Business B Employed Only history required; \$3,000,000 Ma; 2.0MM requires o 50,000 Max 80° 5,5MM - \$2.0MM OMM Max 70% In Amount < \$1.5  O Yr Interest Onl OYr Fully Amo 12 A 55% Common Services 13 A 575%  overhouse / 2-4 U Condos - Must p Ye Ity Condo & Condo Proof of receipt Home / Investmen  75% LTV LOMM / 6 Mont  75% LTV LOMM / 75% LTV LTV LTM	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD, Wax 80% LTV Max 80% LTV	65% NA  sa allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  15% LTV; Rate & Te 24 months required	60% NA  Primary resident for party (CPA or p	65% NA  ce only FEA only. PTIN not acces	65% NA	
OAN AMOUNTS  OAN AMOUNTS  OAN TERMS  MAX DTI  CITIZENSHIP / RES  ALLOWABLE  TIN BORROWER  NDEX/ADJUSTME  CAPS/MARGIN  PROPERTY TYPES  PROPERTY TYPES  PROPERTY RESTRI  DECUPANCY  ECOND HOME  NVESTMENT PRO  RESERVES  MAX CASH-IN-HA	660 - 679  NATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  AND	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1125,000 Min. to Loan Amount ≤ \$1 Loan Amount ≤ \$2 Loan Amount > \$2 Loan Amount > \$1 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loa 30 or 40 Yr with 1 Loan Amount ≥ \$2 Loan Amount ≥ \$7 L	60% NA  onal or Business B  Employed Only history required; I 2 or 24 Month \$3,000,000 Ma: .0MM requires o .0MM max 70% on Amount < \$15 0 Yr Interest Onl .0MM Max 70% .0MM Max 75% for Fully Amortized .30-Yr Fully Amort	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C. ne Appraisal + CD, Wax 80% LTV Max 80% LTV	65% NA  yes allowed HB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  5% LTV; Rate & Te 24 months required	60% NA  Primary resident for party (CPA of p	65% NA  ce only FEA only. PTIN not acces	65% NA	
COAN AMOUNTS  OAN AMOUNTS  NTEREST ONLY  OAN TERMS  MAX DTI  CITIZENSHIP / RES  ALLOWABLE  TIN BORROWER  NDEX/ADJUSTME  CAPS/MARGIN  PROPERTY TYPES  PROPERTY TYPES  PROPERTY RESTRI  COCCUPANCY  SECOND HOME  NVESTMENT PRO  RESERVES  MAX CASH-IN-HA  NELIGIBLE STATE:	660 - 679  NATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  AND	65% NA  Alt Doc = 12 Perss 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$2 Loan Amount >	60% NA  onal or Business B Employed Only history required; 2 or 24 Month P. \$3,000,000 Ma: .0MM requires o .0MM requires o .0MM requires o .0MM requires o .0MM Max 70% .0MM M	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St. statement requir A.  ne Appraisal + CD, A All occupancy type No Gift Allowed; FI St. statement requir A.  ne Appraisal + CD, A All occupancy type Max 80% LTV LTV, Min FICO 680 0,000 y option LTV LTV LTV LTV LTV JLTV JLTV JLTV JLTV	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  5% LTV; Rate & Te 24 months required  1.5MM / 9 Months  T  rohibited to individed	60% NA  Primary resident from the party (CPA of party (CPA	65% NA  The only of EA only. PTIN not accept the second to	65% NA	
OAN AMOUNTS  OAN AMOUNTS  OAN TERMS  MAX DTI  ITIZENSHIP / RES  ILLOWABLE  FIN BORROWER  NDEX/ADJUSTME  APS/MARGIN  ROPERTY TYPES  PROPERTY RESTRI  DECUPANCY  ECOND HOME  NVESTMENT PRO  RESERVES  MAX CASH-IN-HA	660 - 679  IATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  IND  S	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1125,000 Min. to Loan Amount ≤ \$1 Loan Amount ≤ \$2 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loa 30 or 40 Yr with 1 Loan Amount ≥ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≤ \$2 Loan Amount ≥ \$7 Loan Amount ≥ \$2 L	60% NA  onal or Business B Employed Only history required; I 2 or 24 Month \$\frac{3}{2}\$ and \$\frac{3}{2}\$ and \$\frac{3}{2}\$ and complete S \$\frac{3}{2}\$ and \$\frac{3}{2}\$ and complete S \$\f	ank Stmts / SE Only All occupancy type No Giff Allowed; FI St. statement requir C. ne Appraisal + CD/ Wo Appraisals % LTV Max 80% LTV LTV, Min FICO 680 0,000 y option LTV LTV LTV LTV LTV LTV LTV SITV Or O-series ay Avg /  mits / Modular / Ru rovide condo docun tel: Purchase Max 7 for the most recent nt  hs for \$1.0MM - \$' sited if \( \leq 65\% LTV V, NY, RI, SC, UT, V V) M nen APR is \( \leq 8\% Pi eises. Prohibited to in \$107,633 (for 202	65% NA  yes allowed ITHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  24 months required  1.5MM / 9 Months  T  rohibited to individual borrowers 3). Prohibited on la	60% NA  Primary resident from the party (CPA of party (CPA	65% NA  The only of EA only. PTIN not accept the second to	65% NA	
NEMERAL INFORM NOOME DOCUME NOOME DOCUME NOOME DOCUME NOOME DOCUME NOOME DOCUME NOOME DOCUME NOOME NOO	660 - 679  IATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  IND  S	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year I P&L Programs = 1 \$125,000 Min. to Loan Amount < \$2 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount <	60% NA  onal or Business B Employed Only nistory required; \$3,000,000 Max 2.0MM requires to \$50,000 Max 80' .0MM requires to \$50,000 Max 80' .0MM Max 70% .10 Yr Interest Onl .0 Yr Interest .0 Yr Interest .0 Y	ank Stmts / SE Only All occupancy type No Gift Allowed; FI SL statement requir L L L L L L L L L L L L L L L L L L L	65% NA  y as allowed IHB Max 70% LTV. ed prepared by the A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investment of the A  Margin - Investment of the A  A  1.5MM / 9 Months  T  Trohibited to individual borrowers 3). Prohibited on Ic Note and SI Rider  Note and SI Rider	60% NA  Primary resident from the party (CPA of party (CPA	65% NA  The only of EA only. PTIN not accept the second to	65% NA	
ENERAL INFORM ICOME DOCUME  DAN AMOUNTS  ITEREST ONLY  DAN TERMS IAX DTI ITIZENSHIP / RES ILLOWABLE INTO BORNOWER  INDEX/ADJUSTME APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI ICCUPANCY ECOND HOME IVESTMENT PRO ESERVES IAX CASH-IN-HA IELIGIBLE STATE:	660 - 679  IATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  IND  S	Alt Doc = 12 Person 1099 Only = Self WVOE = 2-year In P&L Programs = 1 \$125,000 Min. to Loan Amount < \$1 Loan Amount < \$1 Loan Amount < \$2 Loan Amount < \$2 Loan Amount < \$2 Loan Amount > \$2 Loan Amount < \$2 Loan Amount < \$2 Loan Amount < \$2 Loan Amount < \$2 Loan Amount > \$2 Loa	60% NA  onal or Business B Employed Only history required; 2 or 24 Month P. \$3,000,000 Ma: .0MM requires o 50,000 Max 80' .5MM - \$2.0MM .0MM Max 70% .10 Am requires 0 O Yr Interest Onl .0MM Max 70% .10 Am Max 70 Max	ank Stmts / SE Only All occupancy type No Gift Allowed; FI All statement requir All statement FI All statement	65% NA  y as allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investme ral up to 20 acres nents for review  15% LTV; Rate & Te 24 months required  1.5MM / 9 Months  T  rohibited to individual dividual borrowers 3). Prohibited on le Note and SI Rider for 2023	60% NA  Primary resident rid party (CPA of	65% NA  The only of EA only. PTIN not accept the second to	65% NA	
ENERAL INFORM ICOME DOCUME  DAN AMOUNTS  ITEREST ONLY  DAN TERMS IAX DTI ITIZENSHIP / RES ILLOWABLE INTO BORNOWER  INDEX/ADJUSTME APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI ICCUPANCY ECOND HOME IVESTMENT PRO ESERVES IAX CASH-IN-HA IELIGIBLE STATE:	660 - 679  IATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  IND  S	Alt Doc = 12 Person	60% NA  onal or Business B Employed Only nistory required; \$3,000,000 Max 2.0MM requires to \$50,000 Max 80' .0MM requires to \$50,000 Max 80' .0MM Max 70% .10 Yr Interest Onl .10 Y	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir L L L L L L L L L L L L L L L L L L L	65% NA  yes allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investment ral up to 20 acres ments for review  24 months required  1.5MM / 9 Months  T  rohibited to individual borrowers 3). Prohibited on le Note and SI Rider for 2023) 4 residential units.	60% NA  Primary resident rid party (CPA of	65% NA  Tee only FEA only. PTIN not accept to 65% LTV  07,633	65% NA	
ENERAL INFORM  ICOME DOCUME  DAN AMOUNTS  ITEREST ONLY  DAN TERMS  IAX DTI  ITIZENSHIP / RES  LLOWABLE  INIDEN/ADJUSTME  APS/MARGIN  ROPERTY TYPES  ROPERTY RESTRI  CCUPANCY  ECOND HOME  IVESTMENT PRO  ESERVES  IAX CASH-IN-HA  IELIGIBLE STATE:	660 - 679  IATION  ENTATION  SIDENCY  ENT  ICTIONS  PERTY  IND  S	65% NA  Alt Doc = 12 Perso 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1099 Only = Self WVOE = 2-year 1097 Only = Self WVOE = 2-year 1125,000 Min. to Loan Amount ≤ \$1 Loan Amount ≤ \$2 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Loan Amount > \$2 Max 80 LTV if Loa 30 or 40 Yr with 1 Loan Amount ≤ \$2 Loan	60% NA  onal or Business B Employed Only history required; 2 or 24 Month P. \$3,000,000 Ma: .0.0MM requires to 50,000 Max 80' .5.5MM -\$2.0MM .0MM Max 70% .1 Amount < \$1.5  O Yr Interest Onl 1 > 45% max 75  who max 75%  or Interest Onl 2 - 45% max 75  or Interest Onl 3 - 45% max 75  or Interest Onl 4 - 30-Yr Fully Amo 1 > 45% max 75  or Interest Onl 6 - 30-Yr Fully Amo 1 > 45% max 75  or Interest Onl 7 - 50-Yr Fully Amo 1 > 45% max 75  or Interest Onl 6 - 30-Yr Fully Amo 1 > 45% max 75  or Interest Onl 7 - 50-Yr Fully 1 - 50-Yr Fully 1 - 75% LTV 1 - 1.0MM / 6 Month 1 - 65% LTV; Unlim MS, MO, MN, N  CS, MI, MN, and I 1 loan amounts ≥ 1 state specific dis 1 state specific di	ank Stmts / SE Only All occupancy type No Gift Allowed; FI St statement requir C An ea Appraisal + CD AN A	65% NA  yes allowed IHB Max 70% LTV. ed prepared by th  A  10 Yr Interest Only with 10 Yr Interest Resident Alien  Margin - Investment ral up to 20 acres ments for review  24 months required  1.5MM / 9 Months  T  rohibited to individual borrowers 3). Prohibited on le Note and SI Rider for 2023) 4 residential units.	60% NA  Primary resident rid party (CPA of	65% NA  Tee only FEA only. PTIN not accept to 65% LTV  07,633	65% NA	



## Cheesecake - NonQM Alt doc, Continued

	Owner Occupied: 100% allowed;					
GIFT	Investment & Second Home: 10% own funds required					
	***NOT ALLOWED ON WVOE***					
DECLINING MARKET	Up to 6 months: Reduce LTV by 5%					
MARKET TIME	Over 6 months: Redue LTV by 10%					
FIRST TIME HOME BUYER	Primary / Second Home: Allowed					
FIRST TIME HOME BOTEK	Investment Property: Allowed with 12 months housing payment history					