

## **CUP CAKE**

DSCR

	nt	≥ Min	FICO	Purchase	Rate & Term	Cash-Out	
		74	10	80%	80%	75%	
		72	20	80%	80%	75%	
		70	00	80%	75%	75%	
≤ \$1,500,00	10	68	30	75%	75%	75%	
		66	50	70%	70%	70%	
		64	10	65%	65%	60%	
		62	20	NA	NA	NA NA	
		74	10	75%	75%	75%	
		720 75% 75% 75%					
> \$1,500,000 - ≤ \$2,000,000		70	00	75%	70%	70%	
		68	30	75%	70%	70%	
		66	660 70% 65% 65%				
		64	10	65%	N/A	N/A	
		62	20	N/A	N/A	N/A	
> \$2,000,000 - ≤ \$3,000,000		74	10	65%	65%	65%	
		72	20	65%	65%	65%	
		70	00	65%	65%	65%	
		680		N/A	N/A	N/A	
		66		N/A	N/A	N/A	
		64		N/A	N/A	N/A	
			620 N/A N/A N/A				
		Loan Amount Requirements					
		\$100.0		000 Maximum (Round-down to \$50)			
				nsidered by Sr Mgmt on a case-by-ca	60		
				risidered by Sr Mgmt on a case-by-ca //CLTV 80% Purch / 75% Refi	JC		
				Cash-in-Hand >65% LTV is \$500,000			
	> \$2	Million to ≤ \$3 Million - Mir		ash-in-Hand >65% LTV is \$500,000; [	ISCR must be >1.1:1.0		
2002 - 224		D 1 /050/ = "	Program - Ge	neral Information			
DSCR ≥ .75 to < 1.00	Max LTV/CLTV 70%						
No Ratio DSCR		ase / 55% Refinance, Mini	mum 660 FICO				
Interest Only	Min FICO: 660; Min I	Loan Amount: \$250K					
ITIN	\$1M max loan Amt						
Non Perm Res Alien		unt. Unexpired Visa and E/					
Foreign Nationals	Max 75% Purch / 70% Reff; If LTV > 70% Purch, >65% Refi, DSCR ≥ 1.2 required. Price at 700 FICO						
Short Term Rental	INV Prop Rented short term / nightly basis, Max 70% Purch / 65% Refl LTV/CLTV						
1 Year Self Employed	Min 660 FICO. Max 80% Purchase Rate and Term, Max 65% Cash Out						
1 Score / No Score	Non-Foreign National Max 65% LTV/CLTV   DSCR Ratio ≥ 1.1   24m os 0 ≪30 housing history   1 Score: U se Actual to Max 700; No Score: Price as 700 Tier						
Max DTI	50% Back End : FICOs <625 Max 43% DTI						
Impound Waiver	LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M   Min FICO: 675 (Primary); 700 (2nd Home)   0x30x24 for all housing payments   Not available for Foreign National Program						
Reserves	<640 FICO require 1	2 Months Reserves					
İ			Credi	t Overlay			
FB Taken ≤ 6 Months	-10% LTV/CLTV (ma	ax CLTV per tier), 12-Mont	hs Reserves, Additional (	Guidelines			
1 x 30 x 12	Pricing Adjustment a	and LTV Restriction Applies	3				
1 x 60 x 12	Pricing Adjustment and LTV Restriction Applies						
1 x 90 x 12	Pricing Adjustment and LTV Restriction Applies						
	Pricing Adjustment and LTV Restriction Applies						
BK/FC/DIL/SS/Mod ≥ 2 to < 3		Pricing Adjustment and LTV Restriction Applies					
BK/FC/DIL/SS/Mod ≥ 2 to < 3 BK/FC/DIL/SS/Mod ≥ 1 to < 2			3				
BK/FC/DIL/SS/Mod ≥ 1 to < 2	Pricing Adjustment a	and LTV Restriction Applies	3				
		and LTV Restriction Applies		tv Specific			
BK/FC/DIL/SS/Mod ≥ 1 to < 2	Pricing Adjustment a Ineligible for Bankru	and LTV Restriction Applies ptcies	Proper	ty Specific			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo	Pricing Adjustment a Ineligible for Bankrup -5% from Max show	and LTV Restriction Applies ptcies on on page 2 - Min. DSCR	Proper > 1.0				
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel	Pricing Adjustment a Ineligible for Bankrup -5% from Max show Purch 75% & Refi 65	and LTV Restriction Applies ptcies In on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD	Proper > 1.0 tel, Price as Condotel in	Pricer) - Min. DSCR ≥ 1.0			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo  Condotel / PUDtel  Rural Property	Pricing Adjustment a Ineligible for Bankru -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65	and LTV Restriction Applies ptcies on on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k	Proper > 1.0 tel, Price as Condotel in				
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes	Pricing Adjustment a Ineligible for Bankru -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65	and LTV Restriction Applies ptcies  n on page 2 - Min. DSCR 3% Max LTV/CLTV (If PUD 3% Max LTV/CLTV, \$750k 3% Max LTV/CLTV	Proper > 1.0 tel, Price as Condotel in	Pricer) - Min. DSCR ≥ 1.0			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property	Pricing Adjustment a Ineligible for Bankru -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65	and LTV Restriction Applies ptcies on on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k	Proper > 1.0 tel, Price as Condotel in Max Ioan amount, Min 66	Pricer) - Min. DSCR ≥ 1.0 80 FICO, Minimum 1:1 DSCR			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes	Pricing Adjustment at Ineligible for Bankruj -5% from Max shows Purch 75% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from	nd LTV Restriction Applies ptcies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV und Max Shown on page 2	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 66	Pricer) - Min. DSCR ≥ 1.0			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from	nd LTV Restriction Applies ptcies n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV 1 Max shown on page 2  Amortized	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 66 Loan Maturity	Pricer) - Min. DSCR ≥ 1.0 50 FICO, Minimum 1:1 DSCR	30 Year 5/1	7/1	
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV  1 Max shown on page 2  Amortized 25 Years	> 1.0 tel, Price as Condotel in in Max loan amount, Min 66 Loan i Maturity 30 Years	Pricer) - Min. DSCR ≥ 1.0 80 FICO, Minimum 1:1 DSCR	30 Year 5/1 Fixed Hybrid ARM Hy		
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from	and LTV Restriction Applies places In on page 2 - Min. DSCR IN Max LTV/CLTV (If PU) IN Max LTV/CLTV, \$750k IN Max LTV/CLTV IN Max Shown on page 2  Amortized 25 Years 30 Years	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 66  Loan I  Maturity 30 Years 40 Years	Pricer) - Min. DSCR ≥ 1.0  80 FICO, Minimum 1:1 DSCR  Programs  Products			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV )  Max Shown on page 2  Amortized  25 Years  30 Years  Prej	> 1.0 tel, Price as Condotel in Max Ioan amount, Min 60 Loan   Maturity 30 Years 40 Years payment Penalty Tern	Pricer) - Min. DSCR ≥ 1.0  50 FICO, Minimum 1:1 DSCR  Programs  Products  and Structure Requirement			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV 1 Max shown on page 2  Amortized 25 Years 30 Years Pre	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 6t  Loan Maturity 30 Years 40 Years payment Penalty Term ai	Pricer) - Min. DSCR ≥ 1.0  50 FICO, Minimum 1:1 DSCR  Programs  Products  n and Structure Requirement  nd Structure Requirements			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV 1 Max shown on page 2  Amortized 25 Years 30 Years Pre	> 1.0 tel, Price as Condotel in Max loan amount, Min 6t  Loan i  Maturity 30 Years 40 Years payment Penalty Tern Prepay Penalty Term at 5 Year - 5% Fixed or 5/4	Pricer) - Min. DSCR ≥ 1.0  50 FICO, Minimum 1:1 DSCR  Programs  Products  n and Structure Requirement and Structure Requirements  //3/2/1 Sequential Step Down			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV 1 Max shown on page 2  Amortized 25 Years 30 Years Pre	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 66  Loan I  Maturity 30 Years 40 Years  payment Penalty Term Prepay Penalty Term at 5 Year - 5% Fixed or 5/4 4 Year - Structure:	Pricer) - Min. DSCR ≥ 1.0 60 FICO, Minimum 1:1 DSCR  Programs  Products  mand Structure Requirement and Structure Requirements 3/3/2/1 Sequential Step Down 5% Fixed or 3% Fixed			
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BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV )  Amortized  25 Years  30 Years  Pres	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 6t  Loan Maturity 30 Years 40 Years payment Penalty Tern Prepay Penalty Term at 5 Year - 5% Fixed or 5/4 4 Year - Structure: 2 Year - 5tructure: 2 Year - 5% Fixed or 5/4 Fixed or 5/4 4 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 2 Year - 5tructure: 3 Year - 5tructure: 4 Year - 5tructure: 5 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 3 Year - 5tructure: 4 Year - 5tructure: 5 Year - 5tructure: 6 Year - 5tructure: 7 Year - 5tructure: 8 Year - 5tructure: 9 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5% Fixed o	Pricer) - Min. DSCR ≥ 1.0 30 FICO, Minimum 1:1 DSCR  Programs  Products  and Structure Requirement and Structure Requirements 3/32/1 Sequential Step Down 5% Fixed or 3% Fixed 5% Fixed or 3% Fixed 5% Fixed or 3% Fixed ixed or 3% Fixed Vone  State Restrictions iial 1-4 if Interest rate is >8.0% all Residential 1-4			
BK/FC/DIL/SS/Mod ≥ 1 to < 2 BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo Condotel / PUDtel Rural Property Manufactured Homes Declining Value	Pricing Adjustment a Ineligible for Bankruj -5% from Max show Purch 75% & Refi 65 Purch 70% & Refi 65 Purch 70% & Refi 65 -5% LTV/CLTV from I/O Period 5 Years	nd LTV Restriction Applies ptoies  n on page 2 - Min. DSCR 5% Max LTV/CLTV (If PUD 5% Max LTV/CLTV, \$750k 5% Max LTV/CLTV )  Amortized  25 Years  30 Years  Pres	Proper > 1.0 tel, Price as Condotel in Max loan amount, Min 6t  Loan Maturity 30 Years 40 Years payment Penalty Tern Prepay Penalty Term at 5 Year - 5% Fixed or 5/4 4 Year - Structure: 2 Year - 5tructure: 2 Year - 5% Fixed or 5/4 Fixed or 5/4 4 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 2 Year - 5tructure: 3 Year - 5tructure: 4 Year - 5tructure: 5 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 3 Year - 5tructure: 4 Year - 5tructure: 5 Year - 5tructure: 6 Year - 5tructure: 7 Year - 5tructure: 8 Year - 5tructure: 9 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 2 Year - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5tructure: 1 Year - 5% Fixed or 5/4 Kar - 5% Fixed o	Pricer) - Min. DSCR ≥ 1.0  50 FICO, Minimum 1:1 DSCR  Programs  Products  In and Structure Requirement and Structure Requirement 5/3/2/1 Sequential Step Down 5% Fixed or 3% Fixed			
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<sup>\*\*</sup> Review Cake Guide for items not referenced in Matrix (Ex. Income Requirements)
\*\* See Guide for Investor Experience, FTHB, and Vacant Property Requirements