

CUP CAKE

Investment NON QM

										_
Loan Amou	unt	> Min	FICO	Purchase	Ra	te & Tern	n		Cash-Out	•
_ouii Ailot					110				75%	
			40	80%		80%				
≤\$1,500,000		7.	20	80%		80%			75%	
		7	00	80%	1	75%		75%		
							75%			
≤ \$1,500,0	00		680 80% 75%							
		6	660 70% 70%			70%				
		6	640 65% 65%				65%			
			20	NA		NA			NA	
		7	40	75%		75%			75%	
\$1,500,001 - \$2,000,000		7	20	75%		75%			75%	
					_					
		7	00	75%		70%			70%	
		6	80	75%		70%			70%	
		6	660 70% 65%				65%			
		6	640			N/A			N/A	
		6	20	N/A		N/A			N/A	
			40	65%		65%			65%	
\$2,000,001 - \$3,000,000		720		65%		65%			65%	
		7	00	65%		65%			65%	
		680		N/A		N/A			N/A	
		660		N/A		N/A			N/A	
		6	40	N/A		N/A			N/A	
		6	20	N/A		N/A			N/A	
			Loan Amour	nt Requirements						
		¢100		000 Maximum (Round-down to \$50						
		Loan A		idered by Sr Mgmt on a case-by-ca	se					
			< \$200,000.00 - Max I TV	//CLTV 80% Purch / 75% Refi						
		< 04 € MINISTER			V ic \$500 000					
				FICO. Max Cash-in-Hand >65% LT						
		> \$2 Million to ≤ \$	3 Million - Minimum 700 F	FICO. Max Cash-in-Hand >65% LT	is \$500,000					
			Program	m Overlays						
1000 Only	Colf F 1 O :	all accumants "								
1099 Only		all occupancy types allow	eu					Max CLT		
P&L	Min 660 FICO, Purch	ase 75% / Refi 70%		<u> </u>			No Non-W	'arrantable Con	dos or Rural	I Proper
ITIN	·									
	\$1M Max Loan Amt									
Non Perm Res Alien	\$1.5M Max Loan Amount. Unexpired Visa and EAD required									
Short Term Rental	INV Prop Rented sho	rt term / nightly basis, Max	70% Purch / 65% Refi LT	TV/CLTV						
		10% Purchase Rate and Te								
1 Year Self Employed										
1 Score / No Score	Non-Foreign National	I, Max 65% LTV/CLTV Fu	III Doc: 24mos 0*30 housin	ng history. 1 Score: Use Actual to M	ax 700; No Score: F	rice as 700) Tier□			
Max DTI	50% Back End : FICC	Os <625 Max 43% DTI								
			- FIOO: 075 (D :	0 (0-411) 1 0 00 5 1 1			-0	1		
Impound Waiver			1 FICO: 6/5 (Primary); 700	0 (2nd Home) 0x30x24 for all hou	ing payments Not	avallable fo	or Section 35	Loans (HPML	.)	
Interest Only	Min FICO: 660; Min.	Loan Amount: \$250K	-							
Reserves	<625 FICO 12 mos n	ost closing								
Reserves	<625 FICO 12 mos p									
Reserves ACH Form For Payment		ost closing uire ACH - Lender Credit is	s not applicable							
				it Overlav						
ACH Form For Payment	Business Entities requ	uire ACH - Lender Credit is	Credi	it Overlay						
ACH Form For Payment FB Taken ≤ 6 Months	Business Entities requ	uire ACH - Lender Credit is ax CLTV per tier), 12-Mont	Credi							
ACH Form For Payment	Business Entities requ	uire ACH - Lender Credit is	Credi							
ACH Form For Payment FB Taken ≤ 6 Months 1 x 30 x 12	Business Entities required to the second sec	uire ACH - Lender Credit is ax CLTV per tier), 12-Mont 6 Purchase or 75% Refinal	Credi ths Reserves, Additional G nce							
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^{**} Review Cake Guide for items not referenced in Matrix (Ex. Income Requirements)