

Matrix				iNC (Owner Occupied)										iNC (Non Owner Occupied)									
				Full Doc		Bank Statement		1099		P & L Only		WVOE		Full Doc		Bank Statement		1099		P & L Only		DSCR	
				12mo or 24mo		12mo or 24mo		12mo or 24mo		12mo or 24mo				12mo or 24mo		12mo or 24mo		12mo or 24mo		12mo or 24mo		Min 100K Loan Amt ≥ 1.00	
Loan Amount \$	Reserves mo	Max DTI %	Credit Score	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out		
125,000 to 1,500,000	≤ 1.0M 3mo	50	720	85	80	85	80	85	80	85	80	80	80	80	80	80	80	80	80	80	75	75	
			700	80	80	80	80	80	75	75	75	70	80	80	80	80	80	80	75	75	80	75	
	> 1.0M 6mo	680	80	75	80	75	80	75	75	75	70	70	70	70	70	70	70	70	70	-	-	-	
1,500,001 to 2,000,000	9	50	720	80	80	80	80	80	80	80	80	70	70	80	80	80	80	80	80	80	75	65	
			700	80	80	80	80	80	75	75	75	70	80	80	80	80	80	75	75	75	75	65	
			680	80	75	80	75	80	75	75	75	70	75	75	75	75	70	70	70	70	-	-	-
2,000,001 to 2,500,000	9	50	720	80	80	80	80	80	80	80	80	70	70	80	80	80	80	80	80	80	70	65	
			700	80	80	80	80	80	75	75	75	70	80	80	80	80	75	75	75	75	70	65	
			680	80	75	80	75	80	75	75	75	70	75	75	75	75	70	70	70	70	-	-	-
2,500,001 to 3,000,000	9	50	720	75	75	75	75	75	75	75	75	70	70	75	75	75	75	75	75	70	65		
			700	75	75	75	75	75	75	75	75	70	75	75	75	75	75	75	75	70	65		
			680	75	75	75	75	75	75	75	75	70	75	75	75	75	75	75	75	75	-	-	-

Details				iNC (Owner Occupied)							iNC (Non Owner Occupied)									
				LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI	Details			LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI
Property Type	Purchase & Rate-Term	Condo Non-Warr Condo Condotel 2-4 Unit Modular Rural	Matrix Adjust	Max	Min	Max	Min	Max				Matrix Adjust	Max	Min	Max	Min	Max			
						85									80					
			80						Max 65 LTV (R/T Refi)			80						Max 75 LTV (DSCR)		
			75			1.0M						75			1.0M			Max 65 LTV (R/T Refi)		
			80									80								
			85						Up to 20 acres			80						Up to 20 acres		
	Cash-Out	Condo Non-Warr Condo Condotel 2-4 Unit Modular Rural	80									80								
			80									80						Max 75 LTV (DSCR)		
			65			1.0M						65			1.0M					
			80									80								
			80						Up to 20 acres			80						Up to 20 acres		

Housing Lates			Credit																		
		1x30x12				80						80									Non-DSCR
																					DSCR
	FC, SS, DIL	36 months				80						80									DSCR: Any Credit Event 75
	BK 7	36 months				80						80									Max
	BK 13	36 months				80						80									

Overlays			iNC (Owner Occupied)										iNC (Non Owner Occupied)									
	Cash-Out Max Amt																				LTV ≤65 Unlimited	
																						LTV >65 Max \$1M
	Loan Amount	< 150K Condotel																				DSCR
																						150,000 Min Loan Amount
		≤ 2.0M				80	660															Fico ≥ 700 & ≥ 1.0 DSCR
		> 2.0M - 2.5M				75	680															
		> 2.5M				70	680															
	DTI	> 45%				80																
	Property Purchased < 6 months		-5																			
	Reserves R/T Refi																					None required for LTV ≤65
	2nd Home					80																
	Declining Markets		-5																			LTV > 65
	Residual Income																					Monthly Minimum \$1,500
	Asset Depletion					80																
	FTHB with rental history																					
	WVOE	FTHB Mortgage History																				O/O Only - No Gift Funds
	DSCR	Foreign National				70	680															0x30x24
		.800 to .999																				12mo Reserves Required
		Cash Out																				Max 70 LTV Cash Out Interest Only Not Permitted Condotel Not Permitted
	First Time Investor																					> 1.5M: Max 65 LTV
	Short Term Rental																					> 1.5M: 700 Min Fico
	Unleased Properties	Purchase Refinance DSCR																				Min 1.0 DSCR
																						Reduce LTV by 5%
																						Qualify with market rents
																						Qualify with market rents
																						Qualify with market rents

Products			iNC (Owner Occupied)										iNC (Non Owner Occupied)									
Product Code	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity	Product Code	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity					
PE30F	All					-	30yr	30yr	HE30F	All					-	30yr	30yr					
PE30FIO	All	Note Rate	-	-	-	10yr	20yr	30yr	HE30FIO	All	Note Rate	-	-	-	10yr	20yr	30yr					
PE40FIO	All					10yr	30yr	40yr	HE40FIO	All					10yr	30yr	40yr					
PE30A56	All					-	30yr	30yr	HE30A56	All					-	30yr	30yr					
PE30A56IO	All	Greater of Note Rate or Fully Indexed	Refer to Rate Sheet	Margin	2/1/5	10yr	20yr	30yr	HE30A56IO	All	Greater of Note Rate or Fully Indexed	Refer to Rate Sheet	Margin	2/1/5	10yr	20yr	30yr					
PE40A56IO	All					10yr	30yr	40yr	HE40A56IO	All					10yr	30yr	40yr					
PE30A76	All					-	30yr	30yr	HE30A76	All					-	30yr	30yr					
PE30A76IO	All	Rate				10yr	20yr	30yr	HE30A76IO	All	Rate				10yr	20yr	30yr					
PE40A76IO	All					10yr	30yr	40yr	HE40A76IO	All					10yr	30yr	40yr					

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