Platinum - Series 4

Alt Doc

10/29/2026

FICO/LTV Eligibility		
FICO	**Purchase & R/T**	**Cashout**
760+	85.00	80.00
740 - 759	85.00	80.00
720 - 739	85.00	80.00
700 - 719	80.00	80.00
680 - 699	80.00	75.00
660 - 679	70.00	70.00

Property Type Max LTV Limits	
Condo - Warrantable	85.00
Condo - Non-Warrantable	80.00
2-4 Unit	80.00

Program Products	
30 or 40 Yr Fixed	30 Yr Fully Amortizing; 30 or 40 Yr with 10 Yr I/O Option

Other	
Occupancy	Primary Residence, Second Home and, Investment Property
Property Types	SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Rural up to 20 acres
Subordinate Financing	Max CLTV equals Max LTV provided above (2nd needs to be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	Based on Loan Amt: <=$2.0mm 1 Appraisal + CDA, >$2.0mm 2 Appraisals Transferred Appraisals require CDA
Prepayment Penalties	Investment Properties Only | MI, OH, RI Priced as No PPP
Ineligible Properties	Condotel , Co-op

Interest Only Terms		DECLINING MARKETS			
IO Period	Maturity / Amort Term	Required to be applied for LTVs >65%			
		Property value	**Demand**	**Market Time**	**Reduce LTV**
10 Yr	30 Yr / 20 Yr				
10 Yr	40 Yr / 30 Yr	Declining	Any	Any	5%

Limited Review Florida	70% LTV Purchase/Rate-term 65% LTV Cash out refinance - If there is a special assessment, the assessment may not be more than 10% of the condominium's value - Example, if the condo is $280,000 the special assessment may not be more than $28,000 - No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a by case basis.

Overlays		
Loan Amt	Min Amt	125,000
	Max Amt	$3,000,000
	<$1mm Reserves Required	3
	$1,000,000 - $1,500,000 Reserves	6
	>$1,500,000 Reserves	9
	<$150,000	Max 80 LTV
	>$1.5M - $2.0M	Max 85 LTV
	>$2.0M - $2.5M	Max 80 LTV
	>$2.5mm	Max 75 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min reserves
I/O	Min FICO	660
	<=$2.0mm	Max 80 LTV
	>$2.0mm-$2.5mm	Max 75 LTV
	>$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	$1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	Max DTI FTHB	45%
P&L only 12/24 mo.	Max LTV	80%
	FICO < 720 Max LTV	75%
	Max Loan Amount	$2,000,000
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%
Credit	Credit Event Seasoning	36 months
	Mtg Dq 12 Mnth	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
	WVOE Mtg Dq 24 Mnth	0x30
WVOE	Occupancy	Primary only
	Min FICO	680
	Max LTV >= 720 FICO	80 P/R&T, 70 RFCO, FTHB 70
	Max LTV < 720 FICO	75 P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
Residual Income	Monthly Min	$1,500.00
Appraisals	Max 6 Bedrooms for SFR. Additional bedrooms by exception	
Local Eligibility Restrictions	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required	
Florida County-Specific LTV Overlays	The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. • Lee County – 5% LTV Reduction	

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Platinum - Series 4

Full Doc

10/29/2026

FICO/LTV Eligibility		
FICO	**Purchase & R/T**	**Cashout**
760+	85.00	80.00
740 - 759	85.00	80.00
720 - 739	85.00	80.00
700 - 719	80.00	80.00
680 - 699	80.00	75.00
660 - 679	70.00	70.00

Property Type Max LTV Limits	
Condo - Warrantable	85.00
Condo - Non-Warrantable	80.00
2-4 Unit	80.00

Program Products	
30 or 40 Yr Fixd	30 Yr Fully Amortizing; 30 or 40 Yr with 10 Yr I/O Option

Other	
Occupancy	Primary Residence, Second Home and, Investment Property
Property Types	SFR, SFR +1 ADU, Modular, 2-4 Unit, Condo, Rural up to 20 acres
Subordinate Financing	Max CLTV equals Max LTV provided above (2nd needs to be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	Based on Loan Amt: <=$2.0mm 1 Appraisal + CDA, >$2.0mm 2 Appraisals. Transferred Appraisals require CDA
Prepayment Penalties	Investment Properties Only | MI, OH, RI Priced as No PPP
Ineligible Properties	Condotel , Co-op

Interest Only Terms		DECLINING MARKETS			
IO Period	Maturity / Amort Term	Required to be applied for LTVs >65%			
		Property value	**Demand**	**Market Time**	**Reduce LTV**
10 Yr	30 Yr / 20 Yr	Declining	Any	Any	5%
10 Yr	40 Yr / 30 Yr				

Limited Review Florida	70% LTV Purchase/Rate-term 65% LTV Cash out refinance - If there is a special assessment, the assessment may not be more than 10% of the condominium's value - Example, if the condo is $280,000 the special assessment may not be more than $28,000 - No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a by case basis.

Overlays		
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<$1mm Reserves Required	3
	$1,000,000-$1,500,000 Reserves	6
	>$1,500,000 Reserves	9
	<$150,000	Max 80 LTV
	>$1.5M - $2.0M	Max 85 LTV
	>$2.0M - $2.5M	Max 80 LTV
	>$2.5mm	Max 75 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min reserves
I/O	Min FICO	660
	<=$2.00mm	Max 80 LTV
	>$2.0mm - $2.5mm	Max 75 LTV
	>=$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <=65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	FTHB Max DTI	45%
Residual Income	Monthly Min	$ 1,500
Second Home	Max LTV	80%
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Credit	Credit Event Seasoning	36 Months
	Mtg Dq 12 Mnth	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
Appraisals	Max 6 Bedrooms for SFR. Additional bedrooms by exception	
Local Eligibility Restrictions	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required	
Florida County-Specific LTV Overlays	The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. •Lee County – 5% LTV Reduction	

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DSCR - Series 4

10/29/2026

FICO/LTV Eligibility		
FICO	**Purchase & R/T**	**Cashout**
760+	80.00	75.00
740 - 759	80.00	75.00
720 - 739	80.00	75.00
700 - 719	80.00	75.00
Foreign National	NA	NA

Property Type Max LTV Limits	
Condo - Warrantable	80.00
Condo - Non-Warrantable	75.00
2-4 Unit	80.00

Other	
Occupancy	Investment Properties Only | Vacant/Unleased properties require a 5% LTV Reduction
Property Types	SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Rural up to 20 acres
DSCR Calc	DSCR = *Gross Rental Income/Qualified Monthly Mortgage Payment (PITIA) or (ITIA for IO)
Subordinate Financing	Not Allowed
First Time Investor	Max LTV 75%, min DSCR =>1.00 and 12 months reserves required
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal Review	Based on Loan Amt: <=$2.0mm 1 Appraisal + CDA, >$2.0mm 2 Appraisals Transferred Appraisals require CDA
Prepayment Penalties	Yes | MI, OH, RI Priced as No PPP
Ineligible Properties	Condotel , Co-op

Program Products	
30 Fixed	30 Yr Fully Amortizing; 30 Yr with 10 Yr I/O Option
40 Year Fixed w/ I/O option	40 Yr with 10 Yr I/O Option

* Qualifying Rent will be Higher of: The Market Rent as per the 1007 up to a max 20% difference or the Current lease income

DECLINING MARKETS			
Required to be applied for LTVs >65%			
Property value	**Demand**	**Market Time**	**Reduce LTV**
Declining	Any	Any	5%

Limited Review Florida	70% LTV Purchase/Rate-term 65% LTV Cash out refinance - If there is a special assessment, the assessment may not be more than 10% of the condominium's value - Example, if the condo is $280,000 the special assessment may not be more than $28,000 - No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a by case basis.

Overlays		
Loan Amt	Min Amt	100,000
	Max Amt	3,000,000
	<$1mm Reserves Required	3
	$1,000,000-$1,500,00 Reserves	6
	>$1,500,000 Reserves	9
	<$150,000	Max 75 LTV
	>$1.5mm	Max 75 LTV
	>$2.0mm	Max 70 LTV
	>$2.0mm	Min FICO 700
Rate Term	<=65% LTV	No Min reserves
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >$1.5M	Max 65 LTV
	Loan amt >$1.5M	700
	I/O	Y
DSCR <1	Min DSCR	0.80
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	1,500,000.00
	Condotel	Not Permitted
	I/O	Not Permitted
Credit Event	Credit Event Seasoning	36 months
	Mtg Dq 12 Mnth	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
Short Term Rents	DSCR Clalc'd using STR	Reduce max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1
Appraisals	Max 6 Bedrooms for SFR. Additional bedrooms by exception	
Local Restrictions	Investment Properties in Baltimore, MD are ineligible. Philadelphia, PA - no investment property allowed Brooklyn, NY - Exception Required	
Florida County-Specific LTV Overlays	The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. • Lee County – 5% LTV Reduction	

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