Platinum - Series 6

10/29/2026

FICO & LTV/CLTV GRIDS		Purchase & Rate/Term Refinance						Cash-Out Refinance					
		Owner Occupied		Second Home		Investment		Owner Occupied		Second Home		Investment	
FICO	Loan Size	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
740	<= $1.0mm	90	90	85	85	85	85	80	80	75	75	75	75
	<= $1.5mm	85	85	85	80	85	80	75	75	75	75	75	75
	<= $2.0mm	85	85	80	80	80	80	75	75	70	70	70	70
	<= $2.5mm	80	80	75	75	75	75	70	70	65	65	65	65
	<= $3.0mm	75	75	70	70	70	70	65	65	60	60	60	60
	<= $3.5mm	65	65	60	60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	<= $1.0mm	85	85	85	85	85	85	75	75	75	75	75	75
	<= $1.5mm	85	85	85	80	85	80	75	75	75	75	75	75
	<= $2.0mm	80	80	80	80	80	80	70	70	70	70	70	70
	<= $2.5mm	80	80	75	75	75	75	70	70	65	65	65	65
	<= $3.0mm	75	75	70	70	70	70	65	65	60	60	60	60
	<= $3.5mm	60	60	60	60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700	<= $1.0mm	85	85	85	85	85	85	75	75	75	75	75	75
	<= $1.5mm	85	85	85	80	85	80	75	75	70	70	70	70
	<= $2.0mm	80	80	80	80	80	80	70	70	70	70	70	70
	<= $2.5mm	75	75	75	75	75	75	65	65	65	65	65	65
	<= $3.0mm	70	70	70	70	70	70	60	60	60	60	60	60
680	<= $1.0mm	80	80	80	80	80	80	70	70	70	70	70	70
	<= $1.5mm	80	80	80	80	80	80	70	70	70	70	70	70
	<= $2.0mm	75	75	75	75	75	75	65	65	65	65	65	65
	<= $2.5mm	70	70	70	70	70	70	60	60	N/A	N/A	N/A	N/A
	<= $3.0mm	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660	<= $1.0mm	80	80	80	80	80	80	70	70	70	70	70	70
	<= $1.5mm	75	75	75	75	75	75	70	70	70	70	70	70
	<= $2.0mm	75	75	70	70	70	70	60	60	60	60	60	60
	<= $2.5mm	70	70	65	65	65	65	N/A	N/A	N/A	N/A	N/A	N/A
	<= $3.0mm	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Income Qualifications			
Grid	Documentation Type	Income Requirements	Considerations
Full Doc	Full Documentation	2 Yrs. W2s or 1040 Tax Returns, YTD Paystub, VVOE or 2yrs 1099. For self-employed borrowers: 2 Yrs. Tax Returns (Business, Personal), K1s, YTD P&L or 1099 Qualification	
	Streamlined Documentation	1 Yr. W2s or 1040 Tax Returns, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification. For self-employed borrowers, 1 Yr. Tax Return (Business, Personal), K1s, YTD P&L	
	Asset Depletion / Asset Qualifier	Qualifying Assets, 84 Month Amortization for DTI if applicable	Max 85% LTV, Min 700 FICO, No Cash-Out, OO Only
Alt Doc	12M/24M Bank Statement	Personal – 12/24 months consecutive bank statements Business – 3 options to qualify: Expense Ratio (Fixed), Expense Ratio (3rd party), 3rd Party Prepared P&L	
	12M P&L	CPA/EA/CTEC Prepared (12M P&L)	Max 80% LTV, Min 660 FICO
	WVOE	FNMA Form 1005	Max 80% LTV, Min 660 FICO

General Requirements	
Product Type	15 Yr. Fixed, 30 Yr. Fixed, 40 Yr. Fixed (IO)
Loan Amount	$3.5mm max; $150k min
Occupancy	Owner Occupied, 2nd Home, Investment
Max LTV / Min FICO	90% / 660
Max DTI	50% (43% if LTV > 85%)
Payment History	0x30x12, 0x60x24
Housing Event Seasoning	4+ Years
Interest Only	Eligible (10/20 IO & 10/30 IO), Fixed
Interest Only Restrictions	Min 700 FICO, Max 85% LTV

Borrower Eligibility	
First Time Homebuyer (FTHB)	No Interest Only (IO)
Non-Occupant Co-Borrower	1 Unit, OO Only, Max 43% DTI, Max 80% LTV/Co-Borrower CLTV, No Cash-Out
Permanent Resident Alien	Eligible, No Restrictions
Non-Permanent Resident Alien	Max 80% LTV/CLTV, No Cash-Out

Local Restrictions	
Property Locations	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required

Property Type	
2-4 Units	Max 85% LTV
Warrantable Condos/Cooperatives	Max 85% LTV
Non-Warrantable Condos	Max 80% LTV
Rural Properties	Owner Occupied and 2nd Home, No Cash-Out, Max 75% LTV/CLTV
Declining Markets/Rural Second Home	5% LTV Reduction (each)

Cash-Out Requirements	
LTV >60%	$750k (Max Cash-Out)
LTV <=60%	Unlimited Cash Out

Reserve Requirements	
$150,000 – $500,000	6 Months
$500,001 – $1,000,000	6 Months
$1,000,001 – $2,000,000	9 Months
$2,000,001 – $3,500,000	12 Months
Additional Financed Properties	(2) Months Incremental PITIA/ITIA Per Financed Property
Cash-Out Used as Reserves	Allowable

Additional Requirements

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
- No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
- Transferred Appraisal will require a CDA

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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EQUAL HOUSING OPPORTUNITY

Gold - Series 6

10/29/2026

FICO & LTV/CLTV GRIDS		Purchase & Rate/Term Refinance			Cash-Out Refinance		
		Owner Occupied	Second Home	Investment	Owner Occupied	Second Home	Investment
FICO	Loan Size						
740	<= $1.0mm	90	85	85	75	75	75
	<= $1.5mm	85	80	80	75	70	70
	<= $2.0mm	80	75	75	70	70	70
	<= $2.5mm	75	75	75	65	65	65
	<= $3.0mm	70	70	70	60	60	60
720	<= $1.0mm	85	80	80	75	75	75
	<= $1.5mm	85	80	80	75	70	70
	<= $2.0mm	80	75	75	70	70	70
	<= $2.5mm	75	75	75	65	65	65
	<= $3.0mm	70	70	70	N/A	N/A	N/A
700	<= $1.0mm	85	80	80	75	70	70
	<= $1.5mm	80	80	80	75	70	70
	<= $2.0mm	80	75	75	70	65	65
	<= $2.5mm	75	70	70	65	N/A	N/A
	<= $3.0mm	70	N/A	N/A	N/A	N/A	N/A
680	<= $1.0mm	80	80	80	75	70	70
	<= $1.5mm	80	75	75	70	65	65
	<= $2.0mm	75	70	70	65	N/A	N/A
	<= $2.5mm	70	70	70	60	N/A	N/A
	<= $3.0mm	N/A	N/A	N/A	N/A	N/A	N/A
660	<= $1.0mm	80	75	75	70	65	65
	<= $1.5mm	75	75	75	65	60	60
	<= $2.0mm	70	70	70	60	N/A	N/A

Income Qualifications			
Grid	Documentation Type	Income Requirements	Considerations
Full Doc	Full Documentation	2 Yrs. W2s or 1040 Tax Returns, YTD Paystub, VVOE or 2yrs 1099. For self-employed borrowers: 2 Yrs. Tax Returns (Business, Personal), K1s, YTD P&L or 1099 Qualification	
	Streamlined Documentation	1 Yr. W2s or 1040 Tax Returns, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification. For self-employed borrowers, 1 Yr. Tax Return (Business, Personal), K1s, YTD P&L	
	Asset Depletion / Asset Qualifier	Qualifying Assets, 84 Month Amortization for DTI if applicable	Max 85% LTV, Min 700 FICO, No Cash-Out, OO Only
Alt Doc	12M/24M Bank Statement	Personal – 12/24 months consecutive bank statements Business – 3 options to qualify: Expense Ratio (Fixed), Expense Ratio (3rd party), 3rd Party Prepared P&L	
	12M P&L	CPA/EA/CTEC Prepared (12M P&L)	Max 75% LTV, Min 660 FICO
	WVOE	FNMA Form 1005	Max 75% LTV, Min 660 FICO

General Requirements	
Product Type	15 Yr. Fixed, 30 Yr. Fixed, 40 Yr. Fixed (10)
Loan Amount	$3.0mm max; $150k min
Occupancy	Owner Occupied, 2nd Home, Investment
Max LTV / Min FICO	90% / 660
Max DTI	50% (43% if LTV > 85%)
Payment History	1x30x12, 0x60x24
Housing Event Seasoning	3+ Years
Interest Only	(10/20 IO & 10/30 IO), Fixed
Interest Only Restrictions	Min 700 FICO, Max 80% LTV
Interest Only Cashout	Permissible

Borrower Eligibility	
First Time Homebuyer (FTHB)	No Interest Only (IO)
Non-Occupant Co-Borrower	1 Unit, OO Only, Max 43% DTI, Max 80% LTV/Co-Borrower CLTV, No Cash-Out
Permanent Resident Alien	Eligible, No Restrictions
Non-Permanent Resident Alien	Max 80% LTV/CLTV, No Cash-Out

Property Type	
2-4 Units	Max 80% LTV
Warrantable Condos/Cooperatives	Max 80% LTV
Non-Warrantable Condos	Max 75% LTV
Rural Properties	Owner Occupied and 2nd Home, No Cash-Out, Max 75% LTV/CLTV
Declining Markets/Rural Second Home	5% LTV Reduction (each)

Local Restrictions	
Property Locations	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required

Cash-Out Requirements	
LTV >60%	$500k (Max Cash-Out)
LTV <=60%	Unlimited Cash Out

Reserve Requirements	
$150,000 – $500,000	3 Months
$500,001 – $1,000,000	3 Months
$1,000,001 – $2,000,000	6 Months
$2,000,001 – $3,000,000	9 Months
Additional Financed Properties	(2) Months Incremental PITIA/ITIA Per Financed Property
Cash-Out Used as Reserves	Allowable

Additional Requirements

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
- No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
- Transferred Appraisal will require a CDA

Local Restrictions	
Property Locations	Investment Properties in Baltimore, MD are ineligible

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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EQUAL HOUSING OPPORTUNITY

Silver - Series 6

10/29/2026

FICO & LTV/CLTV GRIDS		Purchase & Rate/Term Refinance			Cash-Out Refinance		
		Owner Occupied	Second Home	Investment	Owner Occupied	Second Home	Investment
FICO	Loan Size						
740	<= $1.0mm	85	80	80	75	70	70
	<= $1.5mm	80	75	75	70	65	65
	<= $2.0mm	75	N/A	N/A	N/A	N/A	N/A
720	<= $1.0mm	85	80	80	75	70	70
	<= $1.5mm	80	75	75	70	65	65
	<= $2.0mm	75	N/A	N/A	N/A	N/A	N/A
700	<= $1.0mm	80	80	80	70	70	70
	<= $1.5mm	75	75	75	70	65	65
	<= $2.0mm	70	N/A	N/A	N/A	N/A	N/A
680	<= $1.0mm	75	75	75	70	65	65
	<= $1.5mm	75	70	70	65	65	65
660	<= $1.0mm	75	75	75	65	65	65
	<= $1.5mm	70	70	70	60	N/A	N/A

Income Qualifications		
Grid	Documentation Type	Income Requirements
Full Doc	Full Documentation	2 Yrs. W2s or 1040 Tax Returns, YTD Paystub, VVOE or 2yrs 1099. For self-employed borrowers: 2 Yrs. Tax Returns (Business, Personal), K1s, YTD P&L or 1099 Qualification
	Streamlined Documentation	1 Yr. W2s or 1040 Tax Returns, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification. For self-employed borrowers, 1 Yr. Tax Return (Business, Personal), K1s, YTD P&L
	Asset Depletion / Asset Qualifier	Not permissible
Alt Doc	12M/24M Bank Statement	Personal – 12/24 months consecutive bank statements Business – 3 options to qualify: Expense Ratio (Fixed), Expense Ratio (3rd party), 3rd Party Prepared P&L
	12M P&L	Not permissible
	WVOE	Not permissible

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

General Requirements	
Product Type	15 Yr. Fixed, 30 Yr. Fixed
Loan Amount	$2.0mm max; $150k min
Occupancy	Owner Occupied, 2nd Home, Investment
Max LTV / Min FICO	85% / 660
Max DTI	45%
Payment History	2x30x12, 1x60x24
Housing Event Seasoning	2+ Years
Interest Only	Not Permissible

Borrower Eligibility	
First Time Homebuyer (FTHB)	No Interest Only (IO)
Non-Occupant Co-Borrower	1 Unit, OO Only, Max 43% DTI, Max 75% LTV/CLTV, No Cash-Out
Permanent Resident Alien	Eligible, No Restrictions
Non-Permanent Resident Alien	Max 75% LTV/CLTV, No Cash-Out

Local Restrictions	
Property Locations	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required

Local Restrictions	
Property Locations	Investment Properties in Baltimore, MD are ineligible

Property Type	
2-4 Units	Max 75% LTV
Warrantable Condos/Cooperatives	Max 75% LTV
Non-Warrantable Condos	Max 75% LTV
Rural Properties	Owner Occupied (Max 75% LTV/CLTV) and Second Home (Max 70% LTV/CLTV), No Cash Out
Declining Markets/Rural Second Home	5% LTV/CLTV Reduction (each)

Cash-Out Requirements	
LTV >60%	$250k (Max Cash-Out)
LTV <=60%	Unlimited Cash Out

Reserve Requirements	
$150,000 – $500,000	3 Months
$500,001 – $1,000,000	3 Months
$1,000,001 – $2,000,000	3 Months
Additional Financed Properties	(2) Months Incremental PITIA/ITIA Per Financed Property
Cash-Out Used as Reserves	Allowable

Additional Requirements

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
- No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
- Transferred Appraisal will require a CDA

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EQUAL HOUSING OPPORTUNITY

DSCR - Series 6

10/29/2026

FICO & LTV/CLTV GRIDS		DSCR >= 1.00			DSCR >= 0.75			No Ratio DSCR		
FICO	Loan Size	Purchase	Rate / Term Refi	Cash-Out	Purchase	Rate / Term Refi	Cash-Out	Purchase	Rate / Term Refi	Cash-Out
740	<= $1.0mm	80	80	75	75	75	70	75	75	65
	<= $1.5mm	75	75	70	70	70	65	70	70	60
	<= $2.0mm	75	75	60	65	65	60	65	65	60
	<= $2.5mm	70	70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	<= $3.0mm	65	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	<= $1.0mm	80	80	75	75	75	70	70	70	60
	<= $1.5mm	75	75	70	70	70	65	65	65	60
	<= $2.0mm	75	75	60	65	65	N/A	N/A	N/A	N/A
	<= $2.5mm	70	70	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	<= $3.0mm	65	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700	<= $1.0mm	75	75	70	75	75	65	65	65	60
	<= $1.5mm	75	75	70	70	70	65	65	65	60
	<= $2.0mm	70	70	60	65	65	N/A	N/A	N/A	N/A
	<= $2.5mm	65	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	<= $1.0mm	75	75	65	70	70	60	65	60	60
	<= $1.5mm	70	70	60	N/A	N/A	N/A	N/A	N/A	N/A
	<= $2.0mm	65	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660	<= $1.0mm	70	70	65	60	60	60	60	60	60
	<= $1.5mm	65	65	60	N/A	N/A	N/A	N/A	N/A	N/A
	<= $2.0mm	60	60	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Additional Requirements

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
- No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
- Transferred Appraisal will require a CDA

Unleased/Vacant Properties require a 5% LTV Reduction

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

General Requirements

Product Type	15 Yr. Fixed, 30 Yr. Fixed, 40 Yr. Fixed (IO)
Loan Amount	$3.0mm max; $125k min
Occupancy	Investment Property
Max LTV/Min FICO	80%/ 660
Min DSCR	.75x or No Ratio Permissible
DSCR Calculation	Gross Rent/PITIA (P&I), Gross Rent/ITIA (Interest Only)
DSCR No Ratio	Eligible
Payment History	0x30x12
Housing Event Seasoning	3+ Years
Interest Only	Eligible (10/20 IO & 10/30 IO), Fixed
Interest Only Restrictions (DSCR >=1.00)	Min 700 FICO, Max 75% LTV
Interest Only Restrictions (DSCR >=0.75)	Min 700 FICO, Max 70% LTV
Interest Only Restrictions (No Ratio)	Not Permissible
Interest Only Restrictions (Loan Amount)	$2,000,0001-$2,500,000: Max 65% CLTV, $2,500,0001-$3,000,000: Max 60% CLTV
Short-term Rentals	Max 70% LTV, Min DSCR 1.00, Max $2.0mm Loan Amount
Personal Guarantee	Required
First Time Investor	Max $2.0mm Loan Amount

Local Restrictions

Property Locations	Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required

Property Type

2-4 Units	Max 75% LTV
Warrantable Condos	Max 75% LTV
Cooperatives	Not Allowed
Non-Warrantable Condos	Max 75% LTV
Rural Properties	Not Eligible
Declining Markets	5% LTV Reduction

Cash-Out Requirements

Max Loan Amt	$2.0mm
LTV >60%	$500k (Max Cash-Out)
LTV <=60%	Unlimited Cash Out

Local Restrictions

Property Locations	Investment Properties in Baltimore, MD are ineligible

Reserve Requirements

$125,000 – $500,000	3 Months
$500,001 – $1,000,000	6 Months
$1,000,001 – $2,000,000	6 Months
$2,000,001 – $3,000,000	9 Months
Additional Financed Properties	None
Cash-Out Used as Reserves	Allowable

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