

				Cont	ende	r Non	QM				
						Resider					
Loan	Credit	Full Doc				<ul> <li>1-Yr Full Doc</li> <li>12- &amp; 24-Mo Bank Stmt</li> <li>1- &amp; 2-Yr 1099</li> <li>Asset Depletion<sup>2</sup></li> </ul>			<ul> <li>1- &amp; 2-Yr P&amp;L + Bank Stmts<sup>2,4,6</sup></li> <li>1- &amp; 2-Yr P&amp;L Only<sup>2</sup></li> <li>WVOE<sup>2,4,6</sup></li> </ul>		
Amount <sup>1</sup>	Score										
		Purchase	Rate/Term	Cash-Out⁵	Purch		ate/Term	Cash-Out⁵	Purchase	Rate/Term	Cash-Out⁵
	720	90%	85%	80%	909	%	85%	80%	90%	80%	70%
\$150,000 -	700	85%	85%	80%	859	%	85%	80%	80%	80%	70%
\$1,500,000	680	85%	80%	75%	859	%	80%	75%	75%	75%	65%
	660	80%	80%	70%	809	%	80%	70%	70%	70%	60%
	720	90%	80%	80%	909	%	80%	80%	90%	80%	70%
\$1,500,001 -	700	85%	80%	75%	859	%	80%	75%	80%	80%	70%
\$2,000,000	680	80%	80% 75%	75%	809	%	75%	75%	75%	75%	65%
	660	80%	70%	70%	809	%	70%	70%	70%	70%	60%
	720	80%	80%	75%	809	%	80%	75%	75%	75%	65%
\$2,000,001 -	700	75%	75%	70%	759	%	75%	70%	75%	75%	65%
\$2,500,000	680	70%	70%	65%	709	%	70%	65%	70%	70%	60%
	660	70%	70%	65%	709	%	70%	65%	65%	65%	60%
\$2,500,001 -	720	75%	75%	65%	759		75%	65%	75%	75%	65%
\$3,000,000	700	70%	70%	65%	709		70%	65%	70%	70%	65%
	680	65%	65%	65%	659	% 2. INCO	65%	65%	65%	65%	65%
			her eligible bo e. See Borrow		, max	Note: L	mitations og permitte		for other elig	ible income ty lt Doc Prograi	
3. CREDIT						4. PRO	DUCTS				
<ul> <li>3. CREDIT</li> <li>Derogatory Credit: Must be seasoned &gt;/= 48 months</li> <li>Housing History: Max financing for 0x30x12</li> <li>Insufficient Tradelines: Max 75% LTV; No Foreign National</li> </ul>						<ul> <li>Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM</li> <li>Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM</li> <li>Max 85% LTV for Purchase</li> <li>No First Time Home Buyer</li> <li>LTV &gt; 80%: I/O not permitted for 1- &amp; 2-Yr P&amp;L + Bank Stmts and WVOE</li> </ul>					
5. PROGRAM						6. RESE					
<ul> <li>\$1,500,0</li> <li>\$1,000,0</li> <li>Debt-to-Inco</li> <li>55% DTI</li> <li>50% DTI</li> <li>50% DTI</li> <li>45% DTI</li> </ul>	000 for LTV 000 for LTV 000 for LTV 000 for LTV come (DTI): up to 80% up to 85% up to 90%	>/= 65% to < > 70% LTV LTV LTV				• LT Sti • 6 mo • 9 mo	/ > 80%: 6 nts and W nths PITIA nths PITIA	VOE for loan amou	required for unt > \$750,00 unt > \$1,500,1	1- & 2-Yr P&L 00 to = \$1,50<br 000 to = \$2,</td <td>00,000</td>	00,000
2-1 Buydov	vn: Purchas	se only; 30-Ye	ear Fixed Rate	only							
7. PROPERTY											
			r Purchase an								
							nd Rate/Te	rm; Max 70%	LTV for Cash	-Out	
-			V for Purchas	e, Rate/Term,	and Ca	sh-Out					
-		LTV reductio									
wanujactu	геа ноте	Doublewide	): Not permit	ed							

• Rural Property (10+ acres): Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Cash-Out

Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.



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**Contender Matrices** 



				Cont	end <u>er I</u>	NonQM					
					econd H						
				LT	V/CLTV/H	ICLTV					
					• 1	-Yr Full Doc		1	8. <u>2. Vr D 8.1 D</u>	ank Stmte	
Loan	Credit		Full Doc		• 1	2- & 24-Mo Ban	k Stmt	• 1- & 2-Yr P&L + Bank Stmts			
Amount <sup>1</sup>	Score	Full Doc				- & 2-Yr 1099	<ul> <li>1- &amp; 2-Yr P&amp;L Only</li> <li>WVOE</li> </ul>				
Amount	Score				• A	Asset Depletion <sup>2</sup>			/OE		
		Purchase	Rate/Term	Cash-Out⁵	Purchase	Rate/Term	Cash-Out⁵	Purchase	Rate/Term	Cash-Out	
\$150,000 -	700	85%	85%	80%	85%	85%	80%	80%	80%	70%	
\$1,500,000	680	85%	80%	75%	85%	80%	75%	75%	75%	65%	
, , ,	660	80%	80%	70%	80%	80%	70%	70%	70%	60%	
	720	85%	80%	80%	85%	80%	80%	80%	80%	70%	
\$1,500,001 -	700	85%	80%	75%	85%	80%	75%	80%	80%	70%	
\$2,000,000	680	80%	75%	75%	80%	75%	75%	75%	75%	65%	
	660	80%	70%	70%	80%	70%	70%	70%	70%	60%	
2 000 001	720	80%	80%	75%	80%	80%	75%	75%	75%	65%	
\$2,000,001 -	700	75%	75%	70%	75%	75%	70%	75%	75%	65%	
\$2,500,000	680 660	70% 70%	70% 70%	65% 65%	70% 70%	70% 70%	65% 65%	70% 65%	70% 65%	60% 60%	
	720	70%	70%	65%	70%	70%	65%	75%	75%	60%	
\$2,500,001 -	720	75%	75%	65%	75%	70%	65%	75%	75%	65%	
\$3,000,000	680	65%	65%	65%	65%	65%	65%	65%	65%	65%	
. BORROWE		0370	0370	0570	<u> </u>	INCOME	0578	0570	0570	0370	
reserves			t; Max 45% D		ted; Do	oc Program.	u per matrix	above. see F	Alt Doc Progra	n and Full	
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reserves ITIN and No. Note: Limitat inancing per 3. CREDIT	on-Perman ions do not mitted per	e <b>nt Resident</b> t apply for ot matrix above	t; Max 45% Dī A <b>lien:</b> Not pe her eligible bo	rritted rrower types ers.	, max 4.	oc Program.					
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reserves ITIN and Na Iote: Limitat inancing per CREDIT Derogatory Housing Hi Insufficient Cash-in-Ha \$2,000,0 \$1,500,0 \$1,500,0 \$1,500,0 \$55% DTI 55% DTI \$50% DTI \$50% DTI \$45% DTI 2-1 Buydow PROPERTY	on-Perman ions do not mitted per v Credit: M story: Max Tradelines nd: 000 for LTV 000 for LTV ioup to 80% for Foreigr vn: Purchas	ent Resident t apply for oth matrix above ust be seasor financing for c Max 75% LT < 65% >/= 65% to < > 70% LTV LTV LTV National se only; 30-Ye	t; Max 45% DT Alien: Not pe her eligible bo e. See Borrowe ned >/= 48 mo 0x30x12 TV; No Foreign /= 70%	ri; 12 months rmitted rrower types ers. nths National	, max , max 4. 6. 6.	PRODUCTS Fully Amortized Interest Only: 3 No First Time RESERVES 3 months PITIA 6 months PITIA 9 months PITIA 12 months PITIA	: 15-, 30- and 0- and 40-Yea Home Buyer for loan amou for loan amou for loan amou	40-Year Fixe r Fixed Rate or Foreign N unt = \$750<br unt > \$750,00 unt > \$1,500, punt > \$2,500	d Rate, 5/6 SC or 5/6 SOFR A Jational ,000 20 to = \$1,50<br ,000 to = \$2,</td <td>DFR ARM RM 00,000</td>	DFR ARM RM 00,000	
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**Contender Matrices** 



					ender No					
			Busin			nent (Non	-DSCR)			
				ព	V/CLTV/HC					
Loan Amount <sup>1</sup>	Credit Score	Full Doc			<ul> <li>1-Yr Full Doc</li> <li>12- &amp; 24-Mo Bank Stmt</li> <li>1- &amp; 2-Yr 1099</li> </ul>			<ul> <li>1- &amp; 2-Yr P&amp;L + Bank Stmts</li> <li>1- &amp; 2-Yr P&amp;L Only</li> <li>WVOE</li> </ul>		
		Purchase	Rate/Term	Cash-Out⁵	Ass Purchase	et Depletion Rate/Term	Cash-Out⁵	Purchase	Rate/Term	Cash-Out
	700	80%	80%	75%	80%	80%	75%	80%	80%	75%
\$150,000 -	680	80%	80%	75%	80%	80%	75%	75%	75%	70%
\$1,000,000	660	80%	75%	70%	80%	75%	70%	70%	70%	65%
	700	80%	80%	75%	80%	80%		80%		75%
\$1,000,001 -	680		80%         80%           75%         75%	75%	75%	80% 75%	75% 70%	75%	80% 75%	75%
\$1,500,000	660	75%	75%	65%	75%	75%	65%	75%	75%	65%
<i>Ş</i> 1,500,000										
A. 500 551	720	80%	80%	75%	80%	80%	75%	75%	75%	70%
51,500,001 -	700	80%	80%	75%	80%	80%	75%	75%	75%	65%
\$2,000,000	680	75%	75%	70%	75%	75%	70%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	65%	65%	65%
	720	75%	75%	70%	75%	75%	70%	N/A	N/A	N/A
2,000,001 -	700	75%	75%	65%	75%	75%	65%	N/A	N/A	N/A
\$2,500,000	680	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
	660									
First Time I	R Home Buye	65% er: Max \$2,00	65% 0,000 loan an	65% nount; Interes	st <b>Note</b>			-	N/A come types, r It Doc Program	
Only not pe Foreign Na permitted	E <b>R</b> Home Buye ermitted Itional, ITII	er: Max \$2,00 N, Non-Permo	0,000 loan an anent Residen	nount; Interes <b>nt Alien:</b> Not	2. IN st Note finar Doc	COME : Limitations	do not apply	for eligible in		nax
<ul> <li>First Time I Only not pe</li> <li>Foreign Na permitted</li> <li>Note: Limitat</li> </ul>	ER Home Buye ermitted Itional, ITII	er: Max \$2,00 N, Non-Permo	0,000 loan an anent Residen her eligible bo	nount; Interes <b>nt Alien:</b> Not prrower types	2. IN st Note finar Doc	COME : Limitations noing permitte	do not apply	for eligible in	come types, r	nax
<ul> <li>First Time I Only not pe</li> <li>Foreign Na permitted</li> <li>Note: Limitat</li> <li>max financing</li> </ul>	ER Home Buye ermitted Itional, ITII	er: Max \$2,00 N, Non-Permo	0,000 loan an anent Residen	nount; Interes <b>nt Alien:</b> Not prrower types	2. IN st Note finar Doc	COME :: Limitations ncing permitte Program.	do not apply	for eligible in	come types, r	nax
<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Note: Limitat nax financing</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> </ul>	ER Home Buy ermitted tional, ITII tions do no g permitte y Credit: N istory: Max	er: Max \$2,00 N, Non-Permo It apply for ot d per matrix a	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo	nount; Interes <b>ht Alien:</b> Not prrower types rrowers.	2. IN st Note finar Doc 5, 4. PF • Fu • Int	COME Limitations acing permitte Program. RODUCTS Ily Amortized	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea	for eligible in above. See A 40-Year Fixed r Fixed Rate o	come types, r	nax m and Full
<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Note: Limitat</li> <li>Note: Limitat</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> <li>Insufficient</li> </ul>	ER Home Buy ermitted tional, ITII tions do no g permitte y Credit: N istory: May t Tradeline	er: Max \$2,00 N, Non-Permo It apply for ot d per matrix a lust be season (financing for	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo	nount; Interes <b>ht Alien:</b> Not prrower types rrowers.	2. IN st Note finar Doc 5, 4. PF • Fu • Fu	COME Limitations ncing permitte Program. RODUCTS Ily Amortized terest Only: 3 No First Time	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea	for eligible in above. See A 40-Year Fixed r Fixed Rate o	come types, r It Doc Progran d Rate, 5/6 SC	nax m and Full FR ARM
<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Note: Limitat</li> <li>nax financing</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> <li>Insufficient</li> <li>PROGRAM</li> </ul>	ER Home Buy ermitted tions do no g permitte y Credit: N istory: May t Tradeline	er: Max \$2,00 N, Non-Permo It apply for ot d per matrix a lust be season (financing for	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo	nount; Interes <b>ht Alien:</b> Not prrower types rrowers.	2. IN st Note finar Doc 5, 4. PF • Fu • Fu • 6. RE	COME Limitations being permitted Program. RODUCTS Ily Amortized terest Only: 30 No First Time SERVES	do not apply ed per matrix : 15-, 30- and D- and 40-Yea Home Buyer	for eligible in above. See A 40-Year Fixed r Fixed Rate o	come types, r It Doc Progran d Rate, 5/6 SC or 5/6 SOFR A	nax m and Full
<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Note: Limitat max financing</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> <li>Insufficient</li> <li>S. PROGRAM</li> <li>Cash-in-Ha</li> <li>\$2,000,0</li> <li>\$1,500,0</li> <li>\$1,000,0</li> </ul>	ER Home Buye ermitted itional, ITII tions do no g permitte y Credit: N istory: May t Tradeline 1 md: 000 for LTV 000 for LTV 000 for LTV	er: Max \$2,00 N, Non-Permo at apply for ot d per matrix a lust be season financing for s: Max 75% L 4 < 65% 7 65% to </br	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo · 0x30x12 FV	nount; Interes <b>ht Alien:</b> Not prrower types rrowers.	2. IN st Note finar Doc 5, 4. PF • Fu • Int • 6. RI • 3 r • 6 r • 9 r	COME COME Comparison Compar	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea e Home Buyer for loan amou for loan amou for loan amou	for eligible in above. See A 40-Year Fixed r Fixed Rate o int = \$750,00<br int > \$1,500,1	come types, r It Doc Program d Rate, 5/6 SC or 5/6 SOFR A 000 00 to = \$1,50<br 000 to = \$2,</td <td>nax m and Full FR ARM RM</td>	nax m and Full FR ARM RM
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First Time I Only not per Foreign Na permitted Note: Limitat nax financing CREDIT Derogatory Housing Hi Insufficient Cash-in-Ha \$2,000,0 \$1,500,0 \$1,500,0 Debt-to-Inc 2-1 Buydov	ER Home Buy ermitted trional, ITII tions do no g permitte y Credit: N istory: May t Tradeline 1 1000 for LTV 000 for LTV 000 for LTV come (DTI) wn: Purcha	er: Max \$2,00 N, Non-Permo It apply for ot d per matrix a lust be season financing for s: Max 75% L ' < 65% ' >/= 65% to < ' > 70% : 55% DTI up	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo · 0x30x12 FV	nount; Interes at Alien: Not prrower types rrowers.	2. IN st Note finar Doc 5, 4. PF • Fu • Int • 6. RI • 3 r • 6 r • 9 r	COME COME Complete Comp	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea e Home Buyer for loan amou for loan amou for loan amou	for eligible in above. See A 40-Year Fixed r Fixed Rate o int = \$750,00<br int > \$1,500,1	come types, r It Doc Program d Rate, 5/6 SC or 5/6 SOFR A 000 00 to = \$1,50<br 000 to = \$2,</td <td>nax m and Full FR ARM RM</td>	nax m and Full FR ARM RM
<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Note: Limitat max financing</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> <li>Insufficient</li> <li>SPROGRAM</li> <li>\$2,000,0</li> <li>\$1,500,0</li> <li>\$1,500,0</li> <li>\$2-1 Buydow</li> <li>PROPERTY</li> </ul>	ER Home Buy ermitted trional, ITII tions do no g permitte y Credit: N istory: Max t Tradeline 1 1000 for LTV 000 for LTV 000 for LTV 000 for LTV come (DTI) wn: Purcha	er: Max \$2,00 N, Non-Permo it apply for ot d per matrix a lust be season financing for s: Max 75% L 4 < 65% 2 >/= 65% to < 2 > 70% 2 55% DTI up ise only; 30-Ye	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo 0x30x12 TV :/= 70% to 80% LTV ear Fixed Rate	nount; Interes	2. IN st Note finar Doc 5, 4. PF • Fu • Int • 6 r • 9 r • 12	COME COME Company	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea e Home Buyer for loan amou for loan amou for loan amou	for eligible in above. See A 40-Year Fixed r Fixed Rate o int = \$750,00<br int > \$1,500,1	come types, r It Doc Program d Rate, 5/6 SC or 5/6 SOFR A 000 00 to = \$1,50<br 000 to = \$2,</td <td>nax m and Full FR ARM RM</td>	nax m and Full FR ARM RM
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<ul> <li>First Time I Only not per</li> <li>Foreign Na permitted</li> <li>Foreign Na permitted</li> <li>Note: Limitat max financing</li> <li>CREDIT</li> <li>Derogatory</li> <li>Housing Hi</li> <li>Insufficient</li> <li>PROGRAM</li> <li>\$2,000,( \$1,500,( \$1,500,( \$1,500,( \$1,500,( \$1,500,( \$1,500,( \$2-1 Buydow</li> <li>PROPERTY</li> <li>Condo – Na</li> <li>Declining N</li> </ul>	ER Home Buy ermitted trional, ITII tions do no g permitte y Credit: N y Credit	er: Max \$2,00 N, Non-Permo It apply for ot d per matrix a lust be season financing for s: Max 75% LT 2 < 65% 2 >/= 65% to < 2 > 70% 2 55% DTI up use only; 30-Ye table (includio 5 LTV reductio	0,000 loan an anent Residen her eligible bo above. See Bo ned >/= 48 mo 0x30x12 TV :/= 70% to 80% LTV ear Fixed Rate	nount; Interes of Alien: Not prower types rrowers. ponths only conly : Max 70% LT	2. IN st Note finar Doc 5, 4. PF • Fu • Int • 6 r • 9 r • 12	COME COME Company	do not apply ed per matrix : 15-, 30- and 0- and 40-Yea e Home Buyer for loan amou for loan amou for loan amou	for eligible in above. See A 40-Year Fixed r Fixed Rate o int = \$750,00<br int > \$1,500,1	come types, r It Doc Program d Rate, 5/6 SC or 5/6 SOFR A 000 00 to = \$1,50<br 000 to = \$2,</td <td>nax m and Full FR ARM RM</td>	nax m and Full FR ARM RM

Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.



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