

					Finder N					
				Pri	mary Resid	dence				
				1	TV/CLTV/HC	LTV				
						Full Doc				
						& 24-Mo Bank S	tmt <sup>2</sup>		2-Yr P&L + Bank	k Stmts <sup>2</sup>
Loan	Credit		Full Doc			2-Yr 1099	, critic	• 1- 8	2-Yr P&L Only	
Amount <sup>1</sup>	Score					t Depletion <sup>2</sup>		• WV	OE	
Amount	Score	Purchase &	Daht					Durahaaa 9	Daht	1
		Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>
	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
\$150,000 -	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
\$1,000,000	660	80%	75%	75%	80%	75%	75%	70%	70%	60%
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A
	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
\$1,000,001 -	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
\$1,000,001 - \$1,500,000	680	80%	75%	75%	80%	75%	75%	70%	70%	60%
\$1,500,000	660	75%	70%	70%	75%	70%	70%	70%	70%	60%
	640	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
51,500,001 -	700	80%	75%	75%	80%	75%	75%	75%	75%	65%
\$2,000,000	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
	660	70%	65%	65%	70%	65%	65%	65%	65%	N/A
	640	70%	65%	60%	70%	65%	60%	N/A	N/A	N/A
	740	80%	75%	75%	80%	75%	75%	75%	75%	65%
\$2,000,001 - \$2,500,000	720	80%	75%	75%	80%	75%	75%	70%	70%	65%
	700	80%	75%	70%	80%	75%	70%	70%	70%	65%
	680	75%	70%	70%	75%	70%	70%	65%	65%	N/A
	660	70%	65%	65%	70%	65%	60%	N/A	N/A	N/A
	760	80%	75%	70%	80%	75%	70%	75%	75%	65%
\$2,500,001 -	720	80%	75%	70%	80%	75%	70%	70%	70%	65%
\$3,000,000	700	75%	70%	70%	75%	70%	70%	65%	65%	65%
<i>\$3,000,000</i>	680	70%	65%	65%	70%	65%	65%	65%	65%	N/A
										.,
		er: Max \$2.00	0.000 loan amo	unt: Interest		NCOME sset Depletion:	Max 85% IT\	/ for Purchase	and Rate/Term	: Max 80%
<ul> <li>First Time Inot permit not permit</li> <li>LTV &gt; 80</li> <li>ITIN: Refer</li> <li>Non-Permit</li> <li>Non-Occup property o</li> <li>LTV &gt; 80</li> <li>amount</li> <li>Note: Limitation</li> </ul>	Home Buy ted )%: Max \$1 to WayFin anent Resi bying Co-B nly; Max 4 )%: Purcha	1,500,000 der ITIN matr <i>dent Alien an</i> <i>orrower:</i> Prim 3% combined se and Rate/T ot apply for ot	erm only; Max \$ her eligible borr	ligibility <b>nal:</b> Not per only; 1-Unit 51,000,000 lo ower types,	Mitted Conly Conly Conly Conly Conly Conly Conly Conly Content of the content of	sset Depletion: V for Asset Ass Max 80% LTV 1 2- & 24-Month 2 years Year P&L + Ban e: Limitations d	ist for Asset Dep <b>Bank Statem</b> k Statement o not apply f	oletion in MS <i>ent:</i> Max 80% <i>s:</i> Max 70% L or other eligi	e and Rate/Term 6 LTV for self-em TV for Debt Cons ble income types t Doc Program a	ployment solidation s, max
<ul> <li>First Time Inot permit</li> <li>LTV &gt; 80</li> <li>ITIN: Refer</li> <li>Non-Permit</li> <li>Non-Occup</li> <li>property o</li> <li>LTV &gt; 80</li> <li>amount</li> <li>Note: Limitation</li> </ul>	Home Buy ted )%: Max \$1 to WayFin anent Resi bying Co-B nly; Max 4 )%: Purcha	1,500,000 der ITIN matr <i>dent Alien an</i> <i>orrower:</i> Prim 3% combined se and Rate/T ot apply for ot	ices below for e <b>d Foreign Natio</b> ary Residence c DTI erm only; Max \$	ligibility <b>nal:</b> Not per only; 1-Unit 51,000,000 lo ower types,	Conly • A LT • 1. mitted • 1. coan Not fina Doc max	sset Depletion: V for Asset Ass Max 80% LTV f 2 & 24-Month 2 years Year P&L + Ban e: Limitations d ncing permitted Program.	ist for Asset Dep Bank Statem k Statement o not apply f l per matrix a	oletion in MS <i>ent:</i> Max 80% <i>s:</i> Max 70% L or other eligi	6 LTV for self-em TV for Debt Cons ble income type:	ployment solidation s, max
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<ul> <li>First Time Inot permit</li> <li>LTV &gt; 80</li> <li>ITIN: Refer</li> <li>Non-Permit</li> <li>Non-Occup</li> <li>property o</li> <li>LTV &gt; 80</li> <li>TLTV &gt; 80</li> <li>LTV &gt; 80</li> <li>LTV &gt; 80</li> <li>CREDIT</li> <li>Derogator</li> <li>Max 80% L</li> <li>events seas</li> <li>seasoned 1</li> <li>Housing Hi</li> <li>2x30x12; N</li> <li>80% for &lt; 1</li> <li>Insufficient</li> <li>Cash-in-Ha</li> </ul>	Home Buy ted 1%: Max \$1 to WayFin anent Resi bying Co-B nly; Max 4 1%: Purcha tions do no mitted per y Credit: N TV for even soned 25-3 .2-24 mon fistory: Max 1ax 70% LT .2-month H t Tradeline 1 md: \$2,000	L,500,000 der ITIN matr dent Alien an orrower: Prim 3% combined se and Rate/T ot apply for ot r matrix above Max financing for ths k financing for V for 0x60x12 history; Max 8 s: Max 75% L1 0,000 for LTV <	ices below for e d Foreign Natio lary Residence o DTI erm only; Max \$ her eligible borr e. See Borrower for events seaso 37-48 months; N ax 65% LTV for c 1x30x12; Max 8 % LTV for Rent fv s% LTV for Rent fv	ligibility <b>nal:</b> Not per only; 1-Unit 51,000,000 k ower types, s. ned > 48 mo Max 70% LTV redit events 80% LTV for for 0x90x12; Free borrow	Conly A LT A LT • 1. • 1.	sset Depletion: V for Asset Ass Max 80% LTV for Asset Ass Asset Ass Max 80% LTV for C & 24-Month 2 years Year P&L + Ban e: Limitations d ncing permitted Frogram. EOGRAPHIC RE V > 80%: HI ine RM not permitted FV > 80%: HI ine RM not permitted Illy Amortized: 40-Year Fixed Interest Only: 30 Max 80% LTV No First Time Interest Dan amount =</td <td>ist for Asset Dep Bank Statem Ik Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000:</td> <td>ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o</td> <td>6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR</td> <td>ployment solidation s, max nd Full neligible; ARM</td>	ist for Asset Dep Bank Statem Ik Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000:	ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o	6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR	ployment solidation s, max nd Full neligible; ARM
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not permit LTV > 80 ITIN: Refer Non-Perma Non-Occup property o LTV > 80 amount Note: Limitat inancing per 3. CREDIT Derogator Max 80% L events sea seasoned 1 Housing Hu 2x30x12; N 80% for < 1 Insufficient 5. PROGRAM Cash-in-Ha to = 70%</td <td>Home Buy ted 1%: Max \$1 to WayFin anent Resi pying Co-B nly; Max 4 1%: Purcha diversions do no conted to no c</td> <td>L,500,000 der ITIN matr dent Alien an orrower: Prim 3% combined se and Rate/T ot apply for ot r matrix above Max financing for Nax financing for V for 0x60x12 history; Max 8 s: Max 75% L 0,000 for LTV &lt; 70 00 for LTV &lt; 70</td> <td>ices below for e d Foreign Natio lary Residence o DTI erm only; Max \$ her eligible borr e. See Borrower for events seaso 37-48 months; N ax 65% LTV for c 1x30x12; Max 8 % LTV for Rent fv s% LTV for Rent fv</td> <td>ligibility nal: Not per only; 1-Unit \$1,000,000 k rower types, s. ned &gt; 48 mo Max 70% LTV rredit events 80% LTV for for 0x90x12; Free borrow 00 for LTV &gt;/</td> <td>Conly A LT A LT A A A A A A A A A A A A A</td> <td>sset Depletion: V for Asset Ass Max 80% LTV for Asset Ass Asset Ass Max 80% LTV for C &amp; 24-Month 2 years Year P&amp;L + Ban e: Limitations d ncing permitted Frogram. EOGRAPHIC RE V &gt; 80%: HI ine RM not permitted FV &gt; 80%: HI ine RM not permitted Illy Amortized: 40-Year Fixed Interest Only: 30 Max 80% LTV No First Time Interest Dan amount <!--=</td--><td>ist for Asset Dep Bank Statem Ik Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000: A for LTV <!--=</td--><td>ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o</td><td>6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR</td><td>ployment solidation s, max nd Full neligible; ARM</td></td></td>	Home Buy ted 1%: Max \$1 to WayFin anent Resi pying Co-B nly; Max 4 1%: Purcha diversions do no conted to no c	L,500,000 der ITIN matr dent Alien an orrower: Prim 3% combined se and Rate/T ot apply for ot r matrix above Max financing for Nax financing for V for 0x60x12 history; Max 8 s: Max 75% L 0,000 for LTV < 70 00 for LTV < 70	ices below for e d Foreign Natio lary Residence o DTI erm only; Max \$ her eligible borr e. See Borrower for events seaso 37-48 months; N ax 65% LTV for c 1x30x12; Max 8 % LTV for Rent fv s% LTV for Rent fv	ligibility nal: Not per only; 1-Unit \$1,000,000 k rower types, s. ned > 48 mo Max 70% LTV rredit events 80% LTV for for 0x90x12; Free borrow 00 for LTV >/	Conly A LT A LT A A A A A A A A A A A A A	sset Depletion: V for Asset Ass Max 80% LTV for Asset Ass Asset Ass Max 80% LTV for C & 24-Month 2 years Year P&L + Ban e: Limitations d ncing permitted Frogram. EOGRAPHIC RE V > 80%: HI ine RM not permitted FV > 80%: HI ine RM not permitted Illy Amortized: 40-Year Fixed Interest Only: 30 Max 80% LTV No First Time Interest Dan amount =</td <td>ist for Asset Dep Bank Statem Ik Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000: A for LTV <!--=</td--><td>ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o</td><td>6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR</td><td>ployment solidation s, max nd Full neligible; ARM</td></td>	ist for Asset Dep Bank Statem Ik Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000: A for LTV =</td <td>ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o</td> <td>6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR</td> <td>ployment solidation s, max nd Full neligible; ARM</td>	ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o	6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR	ployment solidation s, max nd Full neligible; ARM
<ul> <li>First Time Inot permit</li> <li>LTV &gt; 80</li> <li>ITIN: Refer</li> <li>Non-Permit</li> <li>Non-Occup</li> <li>property o</li> <li>LTV &gt; 80</li> <li>TLTV &gt; 80</li> <li>LTV &gt; 80</li> <li>CREDIT</li> <li>Derogator</li> <li>Max 80% L</li> <li>events seas</li> <li>seasoned 1</li> <li>Housing Hill</li> <li>2x30x12; N</li> <li>80% for &lt; 1</li> <li>Insufficient</li> <li>Cash-in-Ho</li> <li>to <!--= 70%</li--> <li>Debt-to-Ind</li> </li></ul>	Home Buy ted 1%: Max \$1 to WayFin anent Resi pying Co-B nly; Max 4 1%: Purcha dions do no traitted per soned 25-3 .2-24 mon fistory: Max 10, 2-24 mon fistory: Max 1, 2-month l t Tradeline 1 md: \$2,000 ; \$1,000,0 come (DTI)	L,500,000 der ITIN matr dent Alien an orrower: Prim 3% combined se and Rate/T ot apply for ot r matrix above Max financing for Nax financing for V for 0x60x12 history; Max 8 s: Max 75% L 0,000 for LTV < 70 50% DTI allo	ices below for e d Foreign Natio ary Residence o DTI erm only; Max \$ her eligible borr see Borrower for events seaso 37-48 months; N ax 65% LTV for c 1x30x12; Max 6 5% LTV for Rent V 5% LTV for Rent V	ligibility <b>nal:</b> Not per only; 1-Unit \$1,000,000 k ower types, s. ned > 48 mo Max 70% LTV rredit events 80% LTV for for 0x90x12; Free borrow 00 for LTV >/ ancing; 43%	Conly A LT A LT A A LT A A A A A A A A A A A A A	sset Depletion: V for Asset Ass Max 80% LTV f 2. & 24-Month 2 years Year P&L + Ban e: Limitations d ncing permitted Frogram. EEOGRAPHIC RE V > 80%: HI ine RM not permitte RM not permitte Illy Amortized: 40-Year Fixed Iterest Only: 30 Max 80% LTV No First Time ESERVES Dan amount =<br 3 months PITL 6 months for L	ist for Asset Dep Bank Statement o not apply f d per matrix a STRICTIONS ligible; Row H ed in MS 15-, 30- and Rate: Max 80 - and 40-Year Home Buyer \$750,000: A for LTV =<br TV > 80%	ent: Max 80% ent: Max 80% s: Max 70% L or other eligi above. See Al bowe. See Al bowes in Balt 40-Year Fixed % LTV Fixed Rate o	6 LTV for self-em TV for Debt Cons ble income types t Doc Program a imore City, MD i Rate, 5/6 SOFR	ployment solidation s, max nd Full neligible; ARM

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• <i>Escrow Waiver:</i> If LTV > 80%, allowed in CA with minimum 700 credit	<ul> <li>12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
score and 0x30x12 housing history for non-HPML transactions	
<ul> <li>Minimum Borrower Contribution: 5% if LTV &gt; 80%</li> </ul>	
• <i>Residual Income:</i> If LTV > 80%, required for HPML or if DTI > 43%	
<ul> <li>Subordinate Financing: Allowed to max 80% LTV/CLTV/HCLTV</li> </ul>	
• 2-1 Buydown: Purchase only; Max 80% LTV; 30-Year Fixed Rate only	
8. PROPERTY	

• 2-4 Unit Property: Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out

- Condo (Warrantable and Non-Warrantable): Max 85% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out
- Condotel: Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out
- Cooperative Property: Not permitted
- Declining Market: 5% LTV reduction required
- Rural Property (10+ acres): Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Debt Consolidation and Cash-Out
- Manufactured Home (Doublewide): Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out

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

					Finder N						
					Second Ho						
					TV/CLTV/HC						
Loan Amount <sup>1</sup>	Credit Score	Full Doc				Full Doc & 24-Mo Bank S 2-Yr 1099 t Depletion <sup>2</sup>	tmt²	<ul> <li>1- &amp; 2-Yr P&amp;L + Bank Stmts<sup>2</sup></li> <li>1- &amp; 2-Yr P&amp;L Only</li> <li>WVOE</li> </ul>			
		Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	
	720	85%	80%	80%	85%	80%	80%	80%	80%	70%	
\$150,000 -	700	85%	80%	80%	85%	80%	80%	75%	75%	65%	
\$1,000,000	660	80%	75%	75%	80%	75%	75%	70%	70%	60%	
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A	
	720	85%	80%	80%	85%	80%	80%	80%	80%	70%	
\$1,000,001 -	700	85%	80%	80%	85%	80%	80%	75%	75%	65%	
\$1,500,000	680	80%	75%	75%	80%	75%	75%	70%	70%	60%	
, , ,	660	75%	70%	70%	75%	70%	70%	70%	70%	60%	
	640	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A	
	740	85%	80%	80%	85%	80%	80%	80%	80%	70%	
	720	85%	80%	80%	85%	80%	80%	75%	75%	70%	
\$1,500,001 -	700 680	80% 80%	75% 75%	75% 75%	80% 80%	75% 75%	75% 75%	75% 70%	75% 70%	65% 65%	
\$2,000,000	660	70%	65%	65%	70%	65%	65%	65%	65%	05% N/A	
	640	70%	65%	60%	70%	65%	60%	N/A	N/A	N/A N/A	
	740	80%	75%	75%	80%	75%	75%	75%	75%	65%	
	720	80%	75%	75%	80%	75%	75%	70%	70%	65%	
\$2,000,001 -	700	80%	75%	70%	80%	75%	70%	70%	70%	65%	
\$2,500,000	680	75%	70%	70%	75%	70%	70%	65%	65%	N/A	
	660	70%	65%	65%	70%	65%	60%	N/A	N/A	N/A	
	760	80%	75%	70%	80%	75%	70%	75%	75%	65%	
\$2,500,001 -	720	80%	75%	70%	80%	75%	70%	70%	70%	65%	
\$3,000,000	700	75%	70%	70%	75%	70%	70%	65%	65%	65%	
	680	70%	65%	65%	70%	65%	65%	65%	65%	N/A	
1. BORROWE	R				2. II	NCOME					
not permitt LTV > 80 <i>ITIN:</i> Refer <i>Non-Perma</i> <i>Non-Occup</i> Note: Limitat	ted 1%: Max \$1 to WayFin <b>anent Resi</b> t <b>ying Co-B</b> tions do no	.,500,000 der ITIN matr <i>dent Alien an</i> orrower: Not ot apply for ot	0,000 loan amo ices below for e d Foreign Natio permitted her eligible borr e. See Borrowers	ligibility <b>nal:</b> Not per ower types,	mitted - 12 mitted - 12 max Not	sset Depletion: V for Asset Assi Max 80% LTV f 2- & 24-Month I 2 years Year P&L + Ban e: Limitations do ncing permitted	<b>st</b> or Asset Dep Bank Statem k Statement o not apply f	oletion in MS <i>ent:</i> Max 80% <i>s:</i> Max 70% L1 for other eligit	5 LTV for self-em TV for Debt Cons ble income type:	ployment solidation s, max	

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EQUAL HOUSING



3. CREDIT	4. GEOGRAPHIC RESTRICTIONS
<ul> <li>Derogatory Credit: Max financing for events seasoned &gt; 48 months;</li> </ul>	• LTV > 80%: HI ineligible; Row homes in Baltimore City, MD ineligible;
Max 80% LTV for events seasoned 37-48 months; Max 70% LTV for	ARM not permitted in MS
events seasoned 25-36 months; Max 65% LTV for credit events	5. PRODUCTS
seasoned 12-24 months	• Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM
<ul> <li>Housing History: Max financing for 1x30x12; Max 80% LTV for</li> </ul>	40-Year Fixed Rate: Max 80% LTV
2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max	• Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM
80% for < 12-month history; Max 85% LTV for Rent Free borrowers	<ul> <li>Max 80% LTV</li> </ul>
<ul> <li>Insufficient Tradelines: Max 75% LTV</li> </ul>	<ul> <li>No First Time Home Buyer</li> </ul>
6. PROGRAM	7. RESERVES
• <b>Cash-in-Hand:</b> \$2,000,000 for LTV < 65%; \$1,500,000 for LTV >/= 65%	<ul> <li>Loan amount <!--= \$750,000:</li--> </li></ul>
to = 70%; \$1,000,000 for LTV 70%	3 months PITIA for LTV = 80%</p
<ul> <li>Debt-to-Income (DTI): 50% DTI allowed to max financing</li> </ul>	6 months PITIA for LTV > 80%
• <i>Escrow Waiver:</i> If LTV > 80%, allowed in CA with minimum 700 credit	<ul> <li>6 months PITIA for loan amount &gt; \$750,000 to <!--= \$1,500,000</li--> </li></ul>
score and 0x30x12 housing history for non-HPML transactions	• 9 months PITIA for loan amount > \$1,500,000 to = \$2,500,000</td
<ul> <li>Minimum Borrower Contribution: 10% if LTV &gt; 80%</li> </ul>	<ul> <li>12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
• <i>Residual Income:</i> If LTV > 80%, required for HPML or if DTI > 43%	
<ul> <li>Subordinate Financing: Allowed to max 80% LTV/CLTV/HCLTV</li> </ul>	
• 2-1 Buydown: Purchase only; Max 80% LTV; 30-Year Fixed Rate only	
8. PROPERTY	
• 2-4 Unit Property: Max 80% LTV/CLTV for Purchase and Rate/Term; Ma	x 75% LTV/CLTV for Debt Consolidation and Cash-Out
• Condo (Warrantable and Non-Warrantable): Max 85% LTV for Purchas	e and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out

- **Condotel:** Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out
- Cooperative Property: Not permitted
- Declining Market: 5% LTV reduction required
- Rural Property (10+ acres): Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Debt Consolidation and Cash-Out
- Manufactured Home (Doublewide): Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out

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

			Busin		DSE Investi TV/CLTV/HC	ment (Non-I CLTV	DSCR)			
Loan Amount <sup>1</sup>	Credit Score	Full Doc				Full Doc & 24-Mo Bank S 2-Yr 1099 et Depletion	tmt	<ul> <li>1- &amp; 2-Yr P&amp;L + Bank Stm</li> <li>1- &amp; 2-Yr P&amp;L Only</li> <li>WVOE</li> </ul>		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out⁵	Purchase & Rate/Term	Debt Consolidation	Cash-Out⁵	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>s</sup>
	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
\$150,000 -	700	80%	80%	70%	80%	80%	70%	70%	70%	65%
\$1,000,000	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
	640	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A
	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
\$1,000,001 -	700	75%	75%	70%	75%	75%	70%	70%	70%	65%
\$1,500,000	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
	640	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A
¢4 500 004	720	75%	75%	65%	75%	75%	65%	70%	70%	65%
\$1,500,001 - \$2,000,000	680	70%	70%	65%	70%	70%	65%	65%	65%	65%
\$2,000,000	660	65%	65%	N/A	65%	65%	N/A	N/A	N/A	N/A
\$2,000,001 -	720	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
\$2,500,000	680	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A
1. BORROWE	R	-	-	-	2. 1	NCOME	-		-	_
not permit	ted		0,000 loan amo ices below for e		, per	e: Limitations do mitted per matr gram.		0	<i></i>	0



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WayFinder Matrices



4. PRODUCTS
• Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM
<ul> <li>Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM</li> </ul>
No First Time Home Buyer
6. RESERVES
<ul> <li>3 months PITIA for loan amount <!--= \$750,000</li--> </li></ul>
<ul> <li>6 months PITIA for loan amount &gt; \$750,000 to <!--= \$1,500,000</li--> </li></ul>
<ul> <li>9 months PITIA for loan amount &gt; \$1,500,000 to <!--= \$2,500,000</li--> </li></ul>
<ul> <li>12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
LTV for Debt Consolidation and Cash-Out

• Condo (Warrantable and Non-Warrantable, including Condotel): Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt

Consolidation and Cash-Out

• Cooperative Property: Not permitted

• Declining Market: 5% LTV reduction required

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

• Manufactured Home (Doublewide): Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out

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

				WayFinde	r ITIN Nor	nQM						
					y Residence LTV/HCLTV	:						
Loan	Credit					<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</li> </ul>						
Amount <sup>1</sup>	Score	SFR <sup>7</sup> , Con	do <sup>7</sup> , PUD <sup>7</sup>	2-4 l	Jnit	SFR <sup>7</sup> , Con	do <sup>7</sup> , PUD <sup>7</sup>	2-4	Unit			
		Purchase & Rate/Term	Cash-Out⁵	Purchase & Rate/Term	Cash-Out⁵	Purchase & Rate/Term	Cash-Out <sup>10</sup>	Purchase & Rate/Term	Cash-Out⁵			
	720	80%	80%	80%	75%	80%	80%	80%	75%			
\$150,000 -	700	80%	80%	80%	70%	80%	80%	80%	70%			
\$1,500,000 -	680	80%	75%	75%	70%	80%	75%	75%	70%			
<i>Ş1,300,000</i>	660	80%	75%	N/A	N/A	80%	75%	N/A	N/A			
	640	75%	70%	N/A	N/A	75%	70%	N/A	N/A			
\$1,500,001 -	720	80%	75%	75%	60%	80%	75%	75%	60%			
\$2,000,000	700	70%	70%	70%	60%	70%	70%	70%	60%			
\$2,000,001 -	740	75%	70%	N/A	N/A	75%	70%	N/A	N/A			
\$2,500,000	720	60%	60%	N/A	N/A	60%	60%	N/A	N/A			
1. BORROWE	R				2. INCOME	2. INCOME						
<ul> <li>ITIN only, refer to standard WayFinder matrices above for non-ITIN borrower eligibility</li> <li>First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted</li> <li>Non-Occupying Co-Borrower: Primary Residence only; 1-Unit property only; Max 43% combined DTI</li> </ul>						<ul> <li>P&amp;L + Bank Stmts, P&amp;L Only, WVOE: Not permitted</li> <li>Note: Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</li> </ul>						
3. CREDIT					4. PRODU	CTS						
<ul> <li>Derogatory Credit: Max financing for events seasoned &gt; 48 months; Max 80% LTV for events seasoned 37-48 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</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>No First Time Home Buyer</li> </ul>						
Сору	-	24, All rights reserve		e Wholesale is a DBA				-				



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WayFinder Matrices



<ul> <li>Housing History: Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% LTV for borrower living Rent Free</li> <li>Alternative Credit: Max \$1,500,000 loan amount</li> </ul>						
5. PROGRAM	6. RESERVES					
<ul> <li>Cash-in-Hand: \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;/= 65% to <!--= 70%; \$1,000,000 for LTV --> 70%</li> <li>Debt-to-Income (DTI): 50% DTI allowed to max financing; 43% max DTI allowed for transaction with Non-Occupying Co-Borrower</li> <li>Subordinate Financing: Allowed to max LTV/CLTV/HCLTV</li> <li>LTV &gt; 80%: Considered on an exception basis</li> <li>2-1 Buydown: Purchase only; 30-Year Fixed Rate only</li> </ul>	<ul> <li>3 months PITIA for loan amount <!--= \$750,000</li--> <li>6 months PITIA for loan amount &gt; \$750,000 to <!--= \$1,500,000</li--> <li>9 months PITIA for loan amount &gt; \$1,500,000 to &lt; \$2,500,000</li> <li>12 months PITIA for loan amount &gt; \$2,500,000</li> </li></li></ul>					
7. PROPERTY						
• Condo (Warrantable and Non-Warrantable, including Condotel): Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Cash-Out						

Cooperative Property: Not permitted

• Declining Market: 5% LTV reduction

• Manufactured Home (Doublewide): Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Cash-Out

• 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.

				WayFinde	r ITIN Nor	nQM					
			LTV/CLT	l Home v/HCLTV		Business Purpose Investment (Non-DSCR) LTV/CLTV/HCLTV					
			SFR <sup>7</sup> , Con	do <sup>7</sup> , PUD <sup>7</sup>			1-4 Unit <sup>7</sup> , C	ondo <sup>7</sup> , PUD <sup>7</sup>			
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> <li>Asset Depletion</li> </ul>		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>			
		Purchase & Rate/Term	Cash-Out⁵	Purchase & Rate/Term	Cash-Out⁵	Purchase & Rate/Term	Cash-Out⁵	Purchase & Rate/Term	Cash-Out⁵		
\$150,000 -	700	75%	70%	75%	70%	75%	70%	75%	70%		
\$1,500,000	660	70%	65%	70%	65%	70%	65%	70%	65%		
	720	75%	60%	75%	60%	75%	70%	75%	70%		
\$1,500,001 -	700	70%	60%	70%	60%	75%	70%	75%	70%		
\$2,000,000	680	N/A	N/A	N/A	N/A	70%	65%	70%	65%		
	660	N/A	N/A	N//A	N/A	60%	N/A	60%	N/A		
2,000,001 -	700	N/A	N/A	N/A	N/A	70%	65%	70%	65%		
\$2,500,000	680	N/A	N/A	N/A	N/A	65%	60%	65%	60%		
eligibility First Time not permit	<b>Home Buye</b> ted		000 loan amoun	on-ITIN borrowe t; Interest Only	Note: Limi	a <b>nk Stmts, P&amp;L C</b> tations do not ar per matrix above	oply for eligible i	income types, m	0		
. CREDIT					4. PRODU	CTS					
Max 70% L credit even • Housing H for 0x60x1 living Rent	TV for ever its seasone <b>istory:</b> Max 2; Max 65% Free	nts seasoned 25 d 12-24 months financing for 12	-36 months; Ma ; x30x12 and 2x3( 2; Max 75% LTV	)x12; Max 70% L	<ul> <li>Interest</li> <li>No Final</li> </ul>	ortized: 15-, 30- Only: 30- and 40 rst Time Home B	-Year Fixed Rate				
5. PROGRAM	1				6. RESERV	ES					
<ul> <li>Cash-in-Hand: \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;/= 65% to <!--= 70%</li--> <li>Debt-to-Income (DTI): 50% DTI allowed to max financing</li> <li>Subordinate Financing: Allowed to max LTV/CLTV/HCLTV</li> </li></ul>						<ul> <li>3 months PITIA for loan amount <!--= \$750,000</li--> <li>6 months PITIA for loan amount &gt; \$750,000 to <!--= \$1,500,000</li--> <li>9 months PITIA for loan amount &gt; \$1,500,000 to <!--= \$2,500,000</li--> <li>12 months PITIA for loan amount &gt; \$2,500,000</li> </li></li></li></ul>					



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• 2-	1 Buydown: Purchase only; 30-Year Fixed Rate only	

## 7. PROPERTY

- Condo (Warrantable and Non-Warrantable, including Condotel): Max 80% LTV for Purchase, Rate/Term, and Cash-Out
- Cooperative Property: Not permitted
- Declining Market: 5% LTV reduction
- Rural Property (10+ acres): Max 75% LTV for Purchase and Rate/Term; Max 70% LTV for Cash-Out
- Manufactured Home (Doublewide): Max 70% LTV for Purchase and Rate/Term; Max 65% 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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