

WayFinder NonQM

Primary Residence LTV/CLTV/HCLTV

Loan Amount ¹	Credit Score	Full Doc			<ul style="list-style-type: none"> • 1-Yr Full Doc • 12- & 24-Mo Bank Stmt² • 1- & 2-Yr 1099 • Asset Depletion² 			<ul style="list-style-type: none"> • 1- & 2-Yr P&L + Bank Stmt² • 1- & 2-Yr P&L Only • WVOE 		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶
\$150,000 - \$1,000,000	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	660	80%	75%	75%	80%	75%	75%	70%	70%	60%
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	60%
	660	75%	70%	70%	75%	70%	70%	70%	70%	60%
\$1,500,001 - \$2,000,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
\$2,000,001 - \$2,500,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	70%	70%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
\$2,500,001 - \$3,000,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	70%	70%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%

1. BORROWER <ul style="list-style-type: none"> • First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted <ul style="list-style-type: none"> ▪ LTV > 80%: Max \$1,500,000 • ITIN: Refer to WayFinder ITIN matrices below for eligibility • Non-Permanent Resident Alien and Foreign National: Not permitted • Non-Occupying Co-Borrower: Primary Residence only; 1-Unit property only; Max 43% combined DTI <ul style="list-style-type: none"> ▪ LTV > 80%: Purchase and Rate/Term only; Max \$1,000,000 loan amount <p>Note: Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p>	2. INCOME <ul style="list-style-type: none"> • Asset Depletion: Max 85% LTV for Purchase and Rate/Term; Max 80% LTV for Asset Assist <ul style="list-style-type: none"> ▪ Max 80% LTV for Asset Depletion in MS • 12- & 24-Month Bank Statement: Max 80% LTV for self-employment < 2 years • 1-Year P&L + Bank Statements: Max 70% LTV for Debt Consolidation <p>Note: Limitations do not apply for other eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>
3. CREDIT <ul style="list-style-type: none"> • Derogatory Credit: Max financing for events seasoned > 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 • Housing History: Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% for < 12-month history; Max 85% LTV for Rent Free borrowers • Insufficient Tradelines: Max 75% LTV 	4. GEOGRAPHIC RESTRICTIONS <ul style="list-style-type: none"> • LTV > 80%: HI ineligible; Row homes in Baltimore City, MD ineligible; ARM not permitted in MS
6. PROGRAM <ul style="list-style-type: none"> • Cash-in-Hand: \$2,000,000 for LTV < 65%; \$1,500,000 for LTV >= 65% to <= 70%; \$1,000,000 for LTV > 70% • Debt-to-Income (DTI): 50% DTI allowed to max financing; 43% max DTI allowed for transaction with Non-Occupying Co-Borrower 	5. PRODUCTS <ul style="list-style-type: none"> • Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM <ul style="list-style-type: none"> ▪ 40-Year Fixed Rate: Max 80% LTV • Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> ▪ Max 80% LTV ▪ No First Time Home Buyer
	7. RESERVES <ul style="list-style-type: none"> • Loan amount <= \$750,000: <ul style="list-style-type: none"> ▪ 3 months PITIA for LTV <= 80% ▪ 6 months for LTV > 80% • 6 months PITIA for loan amount > \$750,000 to <= \$1,500,000 • 9 months PITIA for loan amount > \$1,500,000 to <= \$2,500,000



- **Escrow Waiver:** If LTV > 80%, allowed in CA with minimum 700 credit score and 0x30x12 housing history for non-HPML transactions
- **Minimum Borrower Contribution:** 5% if LTV > 80%
- **Residual Income:** If LTV > 80%, required for HPML or if DTI > 43%
- **Subordinate Financing:** Allowed to max 80% LTV/CLTV/HCLTV
- **2-1 Buydown:** Purchase only; Max 80% LTV; 30-Year Fixed Rate only

- 12 months PITIA for loan amount > \$2,500,000

- 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.

WayFinder NonQM

Second Home LTV/CLTV/HCLTV

Loan Amount ¹	Credit Score	Full Doc			<ul style="list-style-type: none"> 1-Yr Full Doc 12- & 24-Mo Bank Stmt² 1- & 2-Yr 1099 Asset Depletion² 			<ul style="list-style-type: none"> 1- & 2-Yr P&L + Bank Stmt² 1- & 2-Yr P&L Only WVOE 		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁶
\$150,000 - \$1,000,000	720	85%	80%	80%	85%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	660	80%	75%	75%	80%	75%	75%	70%	70%	60%
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	720	85%	80%	80%	85%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	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
\$1,500,001 - \$2,000,000	740	85%	80%	80%	85%	80%	80%	80%	80%	70%
	720	85%	80%	80%	85%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
	660	70%	65%	65%	70%	65%	65%	65%	65%	N/A
\$2,000,001 - \$2,500,000	740	80%	75%	75%	80%	75%	75%	75%	75%	65%
	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
\$2,500,001 - \$3,000,000	760	80%	75%	70%	80%	75%	70%	75%	75%	65%
	720	80%	75%	70%	80%	75%	70%	70%	70%	65%
	700	75%	70%	70%	75%	70%	70%	65%	65%	65%
	680	70%	65%	65%	70%	65%	65%	65%	65%	N/A

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|---|---|
| <p>1. BORROWER</p> <ul style="list-style-type: none"> • First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted <ul style="list-style-type: none"> ▪ LTV > 80%: Max \$1,500,000 • ITIN: Refer to WayFinder ITIN matrices below for eligibility • Non-Permanent Resident Alien and Foreign National: Not permitted • Non-Occupying Co-Borrower: Not permitted <p>Note: Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p> | <p>2. INCOME</p> <ul style="list-style-type: none"> • Asset Depletion: Max 85% LTV for Purchase and Rate/Term; Max 80% LTV for Asset Assist <ul style="list-style-type: none"> ▪ Max 80% LTV for Asset Depletion in MS • 12- & 24-Month Bank Statement: Max 80% LTV for self-employment < 2 years • 1-Year P&L + Bank Statements: Max 70% LTV for Debt Consolidation <p>Note: Limitations do not apply for other eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p> |
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3. CREDIT <ul style="list-style-type: none"> • Derogatory Credit: Max financing for events seasoned > 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 • Housing History: Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% for < 12-month history; Max 85% LTV for Rent Free borrowers • Insufficient Tradelines: Max 75% LTV 	4. GEOGRAPHIC RESTRICTIONS <ul style="list-style-type: none"> • LTV > 80%: HI ineligible; Row homes in Baltimore City, MD ineligible; ARM not permitted in MS
6. PROGRAM <ul style="list-style-type: none"> • Cash-in-Hand: \$2,000,000 for LTV < 65%; \$1,500,000 for LTV >= 65% to <= 70%; \$1,000,000 for LTV > 70% • Debt-to-Income (DTI): 50% DTI allowed to max financing • Escrow Waiver: If LTV > 80%, allowed in CA with minimum 700 credit score and 0x30x12 housing history for non-HPML transactions • Minimum Borrower Contribution: 10% if LTV > 80% • Residual Income: If LTV > 80%, required for HPML or if DTI > 43% • Subordinate Financing: Allowed to max 80% LTV/CLTV/HCLTV • 2-1 Buydown: Purchase only; Max 80% LTV; 30-Year Fixed Rate only 	5. PRODUCTS <ul style="list-style-type: none"> • Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM <ul style="list-style-type: none"> ▪ 40-Year Fixed Rate: Max 80% LTV • Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> ▪ Max 80% LTV ▪ No First Time Home Buyer
8. PROPERTY <ul style="list-style-type: none"> • 2-4 Unit Property: Max 80% LTV/CLTV for Purchase and Rate/Term; Max 75% LTV/CLTV 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 <p>Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	7. RESERVES <ul style="list-style-type: none"> • Loan amount <= \$750,000: <ul style="list-style-type: none"> ▪ 3 months PITIA for LTV <= 80% ▪ 6 months PITIA for LTV > 80% • 6 months PITIA for loan amount > \$750,000 to <= \$1,500,000 • 9 months PITIA for loan amount > \$1,500,000 to <= \$2,500,000 • 12 months PITIA for loan amount > \$2,500,000

WayFinder NonQM										
Business Purpose Investment (Non-DSCR)										
LTV/CLTV/HCLTV										
Loan Amount ¹	Credit Score	Full Doc			<ul style="list-style-type: none"> • 1-Yr Full Doc • 12- & 24-Mo Bank Stmt • 1- & 2-Yr 1099 • Asset Depletion 			<ul style="list-style-type: none"> • 1- & 2-Yr P&L + Bank Stmts • 1- & 2-Yr P&L Only • WVOE 		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁵	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁵	Purchase & Rate/Term	Debt Consolidation	Cash-Out ⁵
\$150,000 - \$1,000,000	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
	700	80%	80%	70%	80%	80%	70%	70%	70%	65%
	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
	700	75%	75%	70%	75%	75%	70%	70%	70%	65%
	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
\$1,500,001 - \$2,000,000	740	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A
	720	75%	75%	65%	75%	75%	65%	70%	70%	65%
	680	70%	70%	65%	70%	70%	65%	65%	65%	65%
\$2,000,001 - \$2,500,000	660	65%	65%	N/A	65%	65%	N/A	N/A	N/A	N/A
	720	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
680	65%	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A

1. BORROWER <ul style="list-style-type: none"> • First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted • ITIN: Refer to WayFinder ITIN matrices below for eligibility 	2. INCOME <p>Note: Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>
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<ul style="list-style-type: none"> Non-Permanent Resident Alien and Foreign National: Not permitted <p>Note: Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p>	
3. CREDIT	4. PRODUCTS
<ul style="list-style-type: none"> Derogatory Credit: Max 80% LTV for events seasoned \geq 37 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months Housing History: Max 80% LTV for 1x30x12 and 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% LTV for Rent Free borrowers Insufficient Tradelines: Max 75% LTV 	<ul style="list-style-type: none"> Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> No First Time Home Buyer
5. PROGRAM	6. RESERVES
<ul style="list-style-type: none"> Cash-in-Hand: \$2,000,000 for LTV < 65%; \$1,500,000 for LTV \geq 65% to \leq 70%; \$1,000,000 for LTV > 70% Debt-to-Income (DTI): 50% DTI allowed to max financing Subordinate Financing: Allowed to max LTV/CLTV/HCLTV 2-1 Buydown: Purchase only; Max 80% LTV; 30-Year Fixed Rate only 	<ul style="list-style-type: none"> 3 months PITIA for loan amount \leq \$750,000 6 months PITIA for loan amount > \$750,000 to \leq \$1,500,000 9 months PITIA for loan amount > \$1,500,000 to \leq \$2,500,000 12 months PITIA for loan amount > \$2,500,000
7. PROPERTY	
<ul style="list-style-type: none"> 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, 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 <p>Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

WayFinder ITIN NonQM

Primary Residence LTV/CLTV/HCLTV

Loan Amount ¹	Credit Score	Full Doc				<ul style="list-style-type: none"> 1-Yr Full Doc 12- & 24-Mo Bank Stmt 1- & 2-Yr 1099 Asset Depletion 			
		SFR ⁷ , Condo ⁷ , PUD ⁷		2-4 Unit		SFR ⁷ , Condo ⁷ , PUD ⁷		2-4 Unit	
		Purchase & Rate/Term	Cash-Out ⁵	Purchase & Rate/Term	Cash-Out ⁵	Purchase & Rate/Term	Cash-Out ¹⁰	Purchase & Rate/Term	Cash-Out ⁵
\$150,000 - \$1,500,000	720	80%	80%	80%	75%	80%	80%	80%	75%
	700	80%	80%	80%	70%	80%	80%	80%	70%
	680	80%	75%	75%	70%	80%	75%	75%	70%
	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 - \$2,000,000	720	80%	75%	75%	60%	80%	75%	75%	60%
	700	70%	70%	70%	60%	70%	70%	70%	60%
\$2,000,001 - \$2,500,000	740	75%	70%	N/A	N/A	75%	70%	N/A	N/A
	720	60%	60%	N/A	N/A	60%	60%	N/A	N/A
1. BORROWER					2. INCOME				
<ul style="list-style-type: none"> ITIN only, refer to standard WayFinder matrices above for non-ITIN borrower eligibility First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted Non-Occupying Co-Borrower: Primary Residence only; 1-Unit property only; Max 43% combined DTI 					<ul style="list-style-type: none"> P&L + Bank Stmts, P&L Only, WVOE: Not permitted <p>Note: Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>				
3. CREDIT					4. PRODUCTS				
<ul style="list-style-type: none"> Derogatory Credit: Max financing for events seasoned > 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 					<ul style="list-style-type: none"> Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> No First Time Home Buyer 				



<ul style="list-style-type: none"> • 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 • Alternative Credit: Max \$1,500,000 loan amount 	
5. PROGRAM	6. RESERVES
<ul style="list-style-type: none"> • Cash-in-Hand: \$2,000,000 for LTV < 65%; \$1,500,000 for LTV >= 65% to <= 70%; \$1,000,000 for LTV > 70% • Debt-to-Income (DTI): 50% DTI allowed to max financing; 43% max DTI allowed for transaction with Non-Occupying Co-Borrower • Subordinate Financing: Allowed to max LTV/CLTV/HCLTV • LTV > 80%: Considered on an exception basis • 2-1 Buydown: Purchase only; 30-Year Fixed Rate only 	<ul style="list-style-type: none"> • 3 months PITIA for loan amount <= \$750,000 • 6 months PITIA for loan amount > \$750,000 to <= \$1,500,000 • 9 months PITIA for loan amount > \$1,500,000 to < \$2,500,000 • 12 months PITIA for loan amount > \$2,500,000
7. PROPERTY	
<ul style="list-style-type: none"> • 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 <p>Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

WayFinder ITIN NonQM

		Second Home LTV/CLTV/HCLTV				Business Purpose Investment (Non-DSCR) LTV/CLTV/HCLTV			
		SFR ⁷ , Condo ⁷ , PUD ⁷				1-4 Unit ⁷ , Condo ⁷ , PUD ⁷			
Loan Amount ¹	Credit Score	Full Doc		<ul style="list-style-type: none"> • 1-Yr Full Doc • 12- & 24-Mo Bank Stmt • 1- & 2-Yr 1099 • Asset Depletion 		Full Doc		<ul style="list-style-type: none"> • 1-Yr Full Doc • 12- & 24-Mo Bank Stmt • 1- & 2-Yr 1099 • Asset Depletion² 	
		Purchase & Rate/Term	Cash-Out ⁵	Purchase & Rate/Term	Cash-Out ⁵	Purchase & Rate/Term	Cash-Out ⁵	Purchase & Rate/Term	Cash-Out ⁵
\$150,000 - \$1,500,000	700	75%	70%	75%	70%	75%	70%	75%	70%
	660	70%	65%	70%	65%	70%	65%	70%	65%
\$1,500,001 - \$2,000,000	720	75%	60%	75%	60%	75%	70%	75%	70%
	700	70%	60%	70%	60%	75%	70%	75%	70%
	680	N/A	N/A	N/A	N/A	70%	65%	70%	65%
\$2,000,001 - \$2,500,000	660	N/A	N/A	N/A	N/A	60%	N/A	60%	N/A
	700	N/A	N/A	N/A	N/A	70%	65%	70%	65%
	680	N/A	N/A	N/A	N/A	65%	60%	65%	60%
1. BORROWER					2. INCOME				
<ul style="list-style-type: none"> • ITIN only, refer to standard WayFinder matrices for non-ITIN borrower eligibility • First Time Home Buyer: Max \$2,000,000 loan amount; Interest Only not permitted • Non-Occupying Co-Borrower: Not permitted 					<ul style="list-style-type: none"> • P&L + Bank Stmts, P&L Only, WVOE: Not permitted <p>Note: Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>				
3. CREDIT					4. PRODUCTS				
<ul style="list-style-type: none"> • Derogatory Credit: Max 75% LTV for events seasoned >= 37 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months • Housing History: Max financing for 1x30x12 and 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 75% LTV for borrower living Rent Free • Alternative Credit: Max \$1,500,000 loan amount 					<ul style="list-style-type: none"> • Fully Amortized: 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM • Interest Only: 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> ▪ No First Time Home Buyer 				
5. PROGRAM					6. RESERVES				
<ul style="list-style-type: none"> • Cash-in-Hand: \$2,000,000 for LTV < 65%; \$1,500,000 for LTV >= 65% to <= 70% • Debt-to-Income (DTI): 50% DTI allowed to max financing • Subordinate Financing: Allowed to max LTV/CLTV/HCLTV 					<ul style="list-style-type: none"> • 3 months PITIA for loan amount <= \$750,000 • 6 months PITIA for loan amount > \$750,000 to <= \$1,500,000 • 9 months PITIA for loan amount > \$1,500,000 to <= \$2,500,000 • 12 months PITIA for loan amount > \$2,500,000 				



<ul style="list-style-type: none"> • 2-1 Buydown: Purchase only; 30-Year Fixed Rate only 	
7. PROPERTY	
<ul style="list-style-type: none"> • 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 <p>Note: Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

