

Effective Date: 4/17/25 | Revised: 4/17/25

JET Full Doc, Alt Doc & DSCR Closed End Second Matrix

		(Concurrent Close & Sta	ndalone Elig	ibility M	atrix ⁴								Loan Pro	ograms		
Occupancy		Property ^{2,3}	Cash-Out Refi Select Full Doc ⁴ FICO to Max CLTV ¹		Purchase, Rate/Term & Cash-Out Refi Core Full Doc Alt Doc & DSCR ICO to Max CLTV ¹ FICO to Max CLTV ¹								Fixed	• 10-Year Fixed (120 Months) • 20-Year Fixed (240 Months)			
Loan Amount \$ 350,000 \$ 500,000 \$ 750,000	Primary Residence	SFR/PUD/ 2-4 Unit/Condo	720+ 700+ 680+ 80% 80% 75% 75% 70% 75%	740+ 72 85% 85 80% 80	% 85%	80%	660+ 75% 70%	740+ 85% 75%	720+ 85% 70%	700+ 80% 70%	680+ 75% 65%	660+ 70% 60%	Fully Amortized	• 30-Year Fixed (360 Months)			
\$ 350,000 \$ 350,000 \$ 500,000	Investment	SFR/PUD/ 2-4 Unit/Condo	10%	80% 80			70% 60%	75%	75% 65%	70%	65% 55%	60% 50%		Program Codes & Descriptions			
\$ 350,000 \$ 500,000	Second Home	SFR/PUD/Condo		80% 80	% 80%	75%	60% 60%	75%	75% 65%	70%	65% 55%	60% 50%	Select Full Doc & Core Fu	II. Alt Doc		DSCR	
Details		S500,000 on 2-4 Unit trill Doc, concurrent transaction ineligible Concurrent Close Standalone Close										Non-QM/TRID – 30 Yr Fixed – Concurrent Non-QM/Business – 30 Yr Fixed – Concurrent Non-QM/TRID – 20 Yr Fixed – Concurrent Non-QM/Business – 30 Yr Fixed – Standalone Non-QM/TRID – 20 Yr Fixed – Concurrent Non-QM/Business – 20 Yr Fixed – Standalone Non-QM/TRID – 20 Yr Fixed – Standalone Non-QM/Business – 20 Yr Fixed – Standalone Non-QM/TRID – 20 Yr Fixed – Standalone Non-QM/Business – 20 Yr Fixed – Standalone Non-QM/TRID – 10 Yr Fixed – Standalone Non-QM/Business – 10 Yr Fixed – Standalone Non-QM/FIID – 10 Yr Fixed – Standalone Non-QM/Business – 10 Yr Fixed – Standalone					
Max LTV/CLTV/HCLTV Property Type			of 1st lien program or Eligibilit		LTV > \$500	000 (Second		efer to Eligii					Product Features				
Property Type CLTV Restrictions		2-4 Unit - 75% max CLTV ≤ \$500,000 & 65% max CLTV > \$500,000 (Second Home and Select Full Doc ineligible) Condo (warrantable & non-warrantable) - 75% max CLTV, All FL Condos: Purchase & R/T Refi - 70% max CLTV, C/O Refi - 65% max CLTV									Fixed term loan Fixed term loan Fully disbursed at closing, no draw feature Eligible as 2nd lien only Must subordinate to OCMBC 1st mortgage when concurrent close OuallYing rate is note rate						
Income Types		Full Doc - Select and Core Alt Doc - Bank Statements, P&L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization DSCR S% CLTV reduction															
Alt Doc - One Yr SE, WVOE, 1099 ITIN					LTV (Select								Qualifying rate is note rate Qualifying payment is fully amortized payment				
DACA					LTV (Select	-							Broduct Postrictions (Net Dormitted)				
Foreign National				0 min FICO, 709	max CLTV								Product Restrictions (Not Permitted)				
Eligible 1st liens Minimum Loan Amount		Refer to Product R	Restrictions 1st Liens - Concurr	ent Close	\$75,000	Refer t	o Product F	estrictions	1st Liens	Standalor	ne Close			Borrow	wers		
		\$2.0MM: >80% - 85% CLTV \$2.5MM: >70% - 80% CLTV \$3.5MM: >60% - 70% CLTV \$5.0MM: >50% - 60% Combined Ioans amounts over \$2.5MM: Primary Residences only, min 700 FICO requi All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisf						ired	max limit:	≤ 50% CL	τv	Blind Trusts Foreign Nationals (Select only) Irrevocable Trusts ITIN (Select only)	Land T Less th old Life es	an 18 years	 Non-Permanent Resident Aliens (Select only) Party to a lawsuit With diplomatic immunity 		
Max Combined Liens DTI			• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • ≤ 80%: 50% max DTI										Transad	ctions			
Full Doc - Select			S 80%: More restrictive of 1st lien requirement or 45% max DTI Vage Earners: Paystub, 2 yrs W-2s, W-2 transcripts • Self-Employed: 2 yrs personal and business (if applicable) tax returns, tax transcripts														
Full Doc - S		Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts									Assumable loans		holdbacks Income produced by short				
Alt Doc - Bank Statements		12 months personal • 12 months business • Self-Employed only									Community Seconds Concurrent close with a lender		High Cost Loans term rentals (excludes DSCR Income produced, Lien free properties or in relation to, Property listed for sale withi cannabis, hemp the last 6 months(refis only)				
Alt Doc - P&L + 3 Mos Bank		P&L + 3 months business statements • Self-Employed only									other than OCMBC	or in re					
Alt Doc - One Year Self-Employed Alt Doc - WVOE		12 months banks statements and prior year W2 · Self-Employed only Written VOE · Wage Earner only										cannat					
Alt Doc -1				• 1099(s) o	nly source of	of income								1st Liens - Con	current Close		
Alt Doc -Asset I DSCR			rtized liquid assets for income		me or blend	ed w/other	income •			ut DTI)				200 2003 - 000		-	
USCR Vacant/Unleased (DSCR)		More restrictive	More restrictive of 1st lien requirement or ≥ 1.00 DSCR								First lien with lender other than	• FHA V	'A or USDA	es • HomeReady with Reduced			
STR (DS		• 5% CLTV reduction • Experienced investors only, must also have ≥ 12 mos STR rental history in last 3 years									OCMBC	mortga	ages				
Credit Event (BK	K,SS,FC.DIL)	48 months (Core Full Doc, Alt Doc & DSCR only (Select ineligible) 84 months -Select Full Doc 48 months - Core Full Doc, Alt Doc & DSCR							SCR	Agency and Non-Agency fixed High-LTV Refin rate and ARMs with initial HomeOne			nce Mortgage Insurance Option • HomeStyle				
Housing History		Multiple credit events not allowed Multiple Credit events not allowed X 30 X 12 (Core Full Doc. Alt Doc. & DSCR only (Select ineliaine) More allowed More allowed More allowed More allowed							SCP	fixed term < 5 years	Homel	Path	:h				
		O X 30 X 12 (Core Full Doc, Alt Doc & DSCR only (Select ineligible) OX30X12 (Core Full Doc, Alt Doc & DSCR Max cash-out cannot exceed second lien amount (Includes both 1st and 2nd Ioan proceeds on concurrent close refinance)															
Cash-Out & Si	easoning		nly - No more than 1 cash-out r											1st Liens - Stan			
	First Lien Seasoning		Seasoning not required				6 mos seasoning required on existing first mortgage						 All Affordable Purch, Refi & DPA programs (HomeStyle, FHA, Refi Now, HomeReady, etc.) ARMs (Select only) 	i loans • Home equi	Home equity line of Renovatio		
Recently Listed Properties Appraisal		Properties listed for sale ≤ 6 mos ineligible (refis only)								 Balloon notes or features 	 Land Trusts 	and Trusts (RTL)					
			tal lien appraisal used Full apprais Transferred appraisals allowed (Select ineligible) Transferred appraisals allowed Select ineligible Transferred appraisals allowed Select ineligible Transferred appraisals allowed Select ineligible Transferred Select ineligible Transferred Select ineligible Sele								ble)		Construction loans • Loans in forbearance			Reverse mortgages	
	Required on all loans, acceptable product options: ondary Valuation • ≤ 2.5 CU, or • AVM w/ ≥ .90 Score & FSD ≤ .10, or • Desk Review, or • Field Review, or • Exterior-only Appraisal, or • Full Appraisal								Property Types								
Secondary V		Allowable points and fees not to exceed the more restrictive of state law or 5.000%, State and Federal High-Cost loans not allowed Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements OSCR Business Purpose Loans are exempt from ATR/QM Restrictions & Rules								- 2-4 Units properties (Select only) - Agricultural zoned properties - Bed and Breakfast - Boarding houses - Non-warrantal			 Properties w/PACE obligations 				
Secondary V: Complia	ance		 Higher Priced Mortgage Loans 	(HPML) allowed urpose Loans ar	e exempt fr	om ATR/QM		s & Rules									
Complia Qualifying Payme	ent - Sr Liens	· · ·	Higher Priced Mortgage Loan: OSCR Business F A	(HPML) allowed urpose Loans ar	e exempt fr ked: Note r fully indexe payment o	om ATR/QM ate d rate or No ver term afte	te rate er IO						Boarding houses Churches Commercial and mixed-use	 Non-warra condos (Se Projects th 	intable lect only) at offer	Properties w/private transfer fees Properties w/zoning violations Rural properties	
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