Effective Date: 9/09/25 | Revised: 9/09/25

Concurrent Close & Standalone Eligibility Matrix ⁴													Loan Programs						
														_					
Loan Amount	Occupancy	Property ^{2,3}	Cash-Out Refi Select Full Doc ⁴ FICO to Max CLTV ¹ 720+ 700+ 680+	740+ 72	Core Ful FICO to Ma 0+ 700+	Doc x CLTV ¹ 680+	660+	740+	Alt FICO 720+	Doc & DSC to Max CL 700+	LTV ¹ 680+	660+	Full	Fixed y Amortized		• 20-	Year Fixed (1 Year Fixed (2 Year Fixed (3	40 Months)	
\$ 350,000 \$ 500,000 \$ 750,000	Primary Residence	SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75% 70%	85% 85 80% 80	% 80%	75%	75% 70%	75%	70%	70%	75% 65%	70% 60%							
\$ 350,000 \$ 500,000	Investment ⁵	75% 75											Prog	gram Codes 8	& Descripti	ons			
\$ 350,000 \$ 500,000	Second Home	SFR/PUD/Condo		80% 80 70% 70			60% 60%	75% 65%	75% 65%	70% 60%	65% 55%	60% 50%		Coloct Full Do	e 9 Caro Full Ala	Des		Deca	
														Select Full Doc & Core Full, Alt Doc NON-QM/FIID - 30 YF Ewed — Concurrent NON-QM/FIID - 30 YF Ewed — Concurrent NON-QM/FIID - 20 YF Ewed — Standalone NON-QM/FIID - 20 YF Ewed — Standalone NON-QM/FIID - 20 YF Ewed — Standalone NON-QM/FIID - 10 YF Ewed — Standalone					
Property Type			Unit - 75% max CLTV ≤ \$500,0													Product F	eatures		
CLTV Restrictions		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 - Fully disbursed at closing, no draw feature - Closed End Second - Eligible as 2nd lien only - Must subordinate to OCMBC 1st mortgage when concurrent close						
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																	
Alt Doc - One Yr SE, WVOE, 1099					CLTV reducti								4		 Qualifying rate Qualifying pay 		ortized payme	nt	
ITIN					LTV (Select i								1	Qualifying payment is fully amortized payment					
DACA Foreign National			70	00 min FICO, 709			ible)				_		1	Product Restrictions (Not Permitted)					
Eligible 1st liens		Refer to Product R	testrictions 1st Liens - Concurr	rent Close		Refer to	Product R	estrictions :	1st Liens	Standalon	e Close					Borrow	vers.		
Minimum Loar	an Amount				\$75,000								- B	lind Trusts		Land Trusts Non-Permanent Resident			
Max Combined Liens		\$2.0MM:> 80% - 85% CLTV \$2.5MM:> 70% - 80% CLTV \$3.5MM:> 60% - 70% CLTV \$5.0MM:> 50% - 60% CLTV No max limit: ≤ 50% CLTV Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required All existing subordinate fyunior liens (except solar liens/lease/JUCF (lings) must be satisfied										LTV	• F	oreign Nationals (revocable Trusts TN (Select only)	Select only)		an 18 years	Aliens (Select only) Party to a lawsuit With diplomatic immunity	
			• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • ≤ 80%: 50% max DTI													Transac	tions		
Full Doc - Select		Now: More restrictive of 1st lien requirement or 45% max DTI Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts Self-Employed: 2 yrs personal and business (if applicable) tax returns, tax transcripts											-			Transac			
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 										ts		ssumable loans			holdbacks	Income produced by short	
Alt Doc - Bank S	Statements	• 12 months personal • 12 months business • Self-Employed only												Community Seconds Concurrent close with a lender			st Loans produced.	term rentals (excludes DSCR) • Lien free properties	
Alt Doc - P&L + 3		 P&L + 3 months business statements Self-Employed only 												ther than OCMBC			lation to,	Property listed for sale within	
Alt Doc - One Year S			12 months banks statements and prior year W2 Self-Employed only Written VOE • Wage Earner only													cannabis, hemp the last 6 months (refis of		the last 6 months(refis only)	
Alt Doc - V													1						
Alt Doc -Asset I		• Amor	1099(s) only source of income Amortized liquid assets for income - May be all income or blended w/other income 100% Utilization (w/out DTI)										1		:	1st Liens - Conc	urrent Close		
DSCR		More restrictive	More restrictive of 1st lien requirement or ≥ 1.00 DSCR									1							
Vacant/Unleas		Ineligible (refis only)											First lien with lender other than OCMBC			A or USDA ges	HomePossible HomeReady with Reduced		
STR (DSCR)		• 5% CLTV reduction • Experienced investors only, must also have ≥ 12 mos STR rental history in last 3 years • 68 months (Core Full Dec All Dec 8 DECR pals) (Colors instinitial)											Agency and Non-Agency fixed			V Refinance	Mortgage Insurance Option		
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 Multiple credit events not allowed											rate and ARMs with initial • HomeO fixed term < 5 years • HomeF						
Housing Hi	History	0 X 30 X 12 (Core Full Doc, Alt Doc & DSCR only (Select ineligible) 0 X 30 X 12 (Core Full Doc, Alt Doc & DSCR only (Select ineligible) 0 X 30 X 12 - Core Full Doc, Alt Doc & DSCR										1 "	keu teriii < 5 year:		• nomer	Tomeratii			
Cash-Out & S	Seasoning	Max cash-out cannot exceed second lien amount (Includes both 1st and 2nd loan proceeds on concurrent close refinance)														1st Liens - Stand	dalone Close		
First Lien Sea		Select only - No more than 1 cash-out refinance w/in last 12 mos, max of 2 allowed with Seasoning not required 6 mos seasor							% CLTV on current transaction equired on existing first mortgage					II Affordable Purch	n, Refi & DPA	Cross collateralized loans		Negative amortization Private Mortgages	
Recently Listed	d Properties	Properties listed for sale ≤ 6 mos ineligible (refis only)									• A	ow, HomeReady, RMs (Select only) alloon notes or fe	 Home equity line of credit (HELOC) Land Trusts 		Renovation loans Resident Transition Loans (RTL)				
Apprais	isal	1st lien appraisal used Full appraisal required Transferred appraisals allowed (Select ineligible) Transferred appraisals allowed (Select ineligible)										Construction loans			Loans in forbearance		Reverse mortgages		
Secondary Va	/aluation	Required on all loans, acceptable product options: • ≤ 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							
Complia	ance	Higher Priced Mortgage Loans (HPML) allowed, m DSCR Business Purpose Loans are ex				state law or 5.000%, State and Federal High-Cost loans not allowed ust comply with all applicable regulatory requirements empt from ATR/QM Restrictions & Rules								2-4 Units properties (Select only) Agricultural zoned properties Barndominiums Bed and Breakfast			itel	Properties not accessible by roads Properties not suitable for vear-round occupancy	
Qualifying Payme	ent - Sr Liens	Fixed: Note rate ARMS: Greater of fully indexed rate or Note rate V(C: Fully amort payment over term after IO											• B	oarding houses hurches		Log homes Manufactur	Log homes Properties w/PACE oblig Manufactured or Properties w/private tra		
Reserv	ves	Follow 1	Follow 1st lien program requirements None, unless specifically noted as required in guidelines (e.g. FTHB							etc.)		ommercial and mi ondo hotels and c		mobile hom • Non-warrar					
Title			tle policy covering both liens				• > 5	& E Property \$250,000: Fu	ull Title Po	licy			• 0	ontainer homes o-Ops eed Restricted pro		condos (Select only) • Projects that offer		Row Homes in Baltimore City, MD Rural properties	
Underwri	nung	More restrictive of 1st lien requirements or product guidelines Follow Select, Core Full Doc, Alt Doc & DSCR program guidelines										rela	ited	-	weekly or monthly lie		Solar Panels that affect first lien position		
		Additional Product Details US Citizens Permanent Resident Aliens - Select, Core Full Doc, Alt Doc & DSCR											restrictions allowed on all except DSCR			rties >25 acres • Stilt homes rties offering • Unique properties			
Eligible Borrowers		US Litzens Permanent Resident Aliens Timp Foreign Nationals First time Homebuyers - Core Full Doc, Alt Doc & DSCR only (Select ineligible) Select Full Doc All borrowers on 1st lien note must be on new loan and on title at application with exceptions allowed for death of borrower, divorce and legal separation (Purchases excluded) Core Full Doc, Alt Doc & DSCR - At least one borrower on 1st lien note must be on new loan and on title at application. Any additional borrowers on new loan must be on title at application. (Purchases excluded)									• D • Fi • H	omes or geodesic welling w/more the ractional ownersh awaii properties in ones 1 or 2	nan 4 units ip	individuals room leases (Single Room Occupancy (SRO), PadSplits, etc.) - Vacant land or land development properties - Working farms & ranches		 Vacant land or land development properties 			
Geographic Restrictio	ons	US Territories & following states ineligible: MI, NJ, NY, TN, TX, WV												DSCR - Exp	perienced/Ine	xperienced	Investor		
General Property Req																			
	quirements		FFR: 700 min sq ft Condo: 500 min sq ft 2-4 Unit: 400 min sq ft 10 acres max - Select only, 25 acres max - Core Full Doc, Alt Doc & DSCR Full/Alt Doc loans: May only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located									I	Experienced Investor: Borrower(s) with history of income-producing investment RE for 3 1 y w/l						
Licensing			Full/Alt Doc loans: May only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located DSCR (Business Purpose) loans: Refer to Business Purpose Broker License Requirements																
Payment Shock		New combined payment not to exceed 200% of current housing payment, waived when DTI is ≤ 36%										owning & managing NOO income-producing investment RE for ≥ 1 year within the last 3 years the last 3 yrs							
Residual Income		Min \$2,500 required, waived	lin \$2,500 required, waived when DTI is ≤ 36%										Only 1 borrower has to meet the Experienced Investor definition Allowed with the following: 80% Max CLT 0x30x12 housing history (VOM/VOR) 0x30x12 housing history (
												Min 3 mos. reserves, cash out cannot be use STR ineligible							