



# Equity Advantage

Effective Date:  
06/01/26

Eligibility Matrix (Max CLTV)				
Loan Amount	FICO	Primary Residence	Second Home	Investment
≤ \$500,000	700	90%	85%	80%
	680	85%	80%	80%
	660	80%	70%	70%
≤ \$750,000	720	80%	75%	70%
	700	80%	70%	65%
	680	75%	65%	60%
≤ \$1,000,000	720	65%	N/A	NA
	700	60%	N/A	NA

Program Parameters	
Limits	
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$1,000,000
Maximum Cash Out	\$1,000,000
Maximum DTI	50%
Mortgage History	0x30x12
BK / FC / SS / DIL Seasoning	48 Months
Products	
10Y Fixed 15Y Fixed 20Y Fixed 20Y Fixed-IO 25Y Fixed 30Y Fixed 30Y Fixed-IO	

Other	
Transaction Type	Standalone Second only
Occupancy	Primary, Second Homes & Investment Properties
Income	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns Bank Statement: 12 Months Personal (or) Business Bank Statements P&L Only Allowed w/ 5% CLTV Reduction; Max 80% CLTV; Max Loan Size \$750,000 for Primary / 2nd Homes; Max Loan Size \$500,000 for Investor
Property Types	Eligible: SFR, PUD, Townhome, 2-4 Units, Warrantable Condos, Non-Warrantable Condos   Non-Warrantable Condos: Eligible w/ 75% CLTV Max   Rural: Eligible - see below for overlays Ineligible: Condotels, Row Homes, Commercial/Agricultural, Leasehold Properties, Land Trusts, Age-Restricted Communities, Hobby Farms, Modular, Land Contract & Log Homes
Rural Property Overlays	Max CLTV 70% w/ 720+ FICO; Max CLTV 60% w/ 700+ FICO   Primary only   500k Loan Amount Max   Max 10 acres   Full Appraisal required SFR/PUDs only; No Agricultural features (eg Barns, Stables, Farmland, Livestock, Workshops)
Loan Amount > \$750,000	Primary occupancy only; SFR or PUD only; Max 43% DTI; Full Doc or Bank Statements only; Fully Amortizing only
Assets / Reserves	No Minimum Reserves   No cash to close and/or reserves are required
Prior Mortgage / Ownership Seasoning Requirements	No Ownership seasoning is required for Primary Residence. If less < 6 months seasoning, 10% CLTV reduction. Ownership seasoning of 6 months is required for Second Home & Investment. The appraised value may be used to determine loan-to-value as established by the required appraisal product. Purchase date to note date is used to calculate the 6 months. On Primary Residence, if less < 6 months seasoning - 10% CLTV reduction from matrix applies Min 6 months must have elapsed since the most recent mortgage transaction on 2nd Homes & Investment (either the original purchase transaction or subsequent refinance)
Citizenship	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ a SSN); Foreign Nationals & ITIN are ineligible; Borrowers w/o a valid SSN are ineligible.
Title Policy	Loan Amounts ≤ \$400,000 - Owner and Encumbrance Property Report   Loan Amounts > \$400,000 - Full Title Policy
Interest Only	Max CLTV 70%; FICO 700+; Primary only; 1st Lien must be fully amortizing
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months with activity in the last 12 months or 1 tradeline reporting for 36+ months with activity in the last 12 months (36+ month tradeline must be a mortgage or installment account). Acceptable tradelines must show 0x60 in most recent 12 months from application date Limited Tradelines Allowed - Primary only; Max CLTV of 75% Qualifying FICO: Mid score of primary wage earner
Appraisal Requirements	For loan amounts ≤ \$400,000, <u>one</u> of: <ul style="list-style-type: none"> <li>AVM (see requirements below) + Property Condition Report (or) Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025) (or) BPO</li> </ul> For loan amounts > \$400,000: <ul style="list-style-type: none"> <li>Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025);</li> </ul> Other Requirements: <ul style="list-style-type: none"> <li>Appraisal Waivers are not acceptable   High Priced Mortgage Loans (HPML) require full interior appraisal</li> <li>Rural designated properties require full interior appraisal</li> </ul>
AVM Requirements	Acceptable Vendors: ClearCapital; Collateral Analytics; CoreLogic; HouseCanary; Homegenius; Quantarium; Veros Confidence Rating / FSD by Vendor: ClearCapital (≥ 87% / ≤ 0.13)   Collateral Analytics (≥ 87% / ≤ 0.13)   CoreLogic (≥ 87% / ≤ 0.13)   Homegenius (≥ 87% / ≤ 0.13)   HouseCanary (≥ 87% / ≤ 0.13) <ul style="list-style-type: none"> <li>If the AVM does not provide the required FSD score or confidence rating, the AVM is considered ineligible and a <b>Clear Capital Residential Evaluation is required</b></li> </ul>
Listed Properties	Properties listed for sale in prior 6 months from application are ineligible
Escrows	Sufficient flood insurance coverage required - defined as lessor of first lien unpaid balance + 2nd lien UPB or 250,000 - documentation of sufficient coverage required
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Compliance	Compliance with all applicable federal and state regulations
Other	The presence of solar panels / solar panel agreements are allowed with adherence to FNMA guidelines; properties where solar panels carry a lien against the subject are not eligible for financing Leasehold estates are not eligible
Hazard Coverage	100% replacement cost or updated coverage to cover both the 1st and 2nd lien required
State/Geographic Limitations	TN - max 180 term; TX Cashout on Primary Residence Limited to 80% CLTV; Philadelphia, PA-Max CLTV is reduced by 10% for all occupancies
Ineligible States	Delegated: Primary & Second Home - NY; All Occupancies: HI - lava zones 1 & 2 ; All Occupancies: Baltimore City, MD: TX Second Home & Investment Non-Delegated: Primary & Second Home - NY; All Occupancies: HI - lava zones 1 & 2; All Occupancies: Baltimore City, MD: TX Second Home & Investment

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# Equity Advantage Elite |

Effective Date:  
06/01/2026

Eligibility Matrix (Max CLTV)		Primary Residence		Second Homes & Investment	
Loan Amount	FICO	Rate/Term	Cash Out	Rate/Term	Cash Out
≤ \$500,000	740	90%	90%	75%	75%
	720	90%	90%	75%	75%
	700	85%	85%	70%	70%
	680	80%	80%	65%	65%
Mortgage History		0x30x12			
BK / FC / SS / DIL Seasoning		84 Months			

Program Parameters	
Limits	
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$500,000
Maximum Cash Out	\$500,000
Maximum DTI	50%
Products	
10Y Fixed	15Y Fixed
20Y Fixed	25Y Fixed
30Y Fixed	

Other	
Transaction Type	Standalone Second only
Occupancy	Primary, Second Homes & Investment Properties
Income	Full Documentation: 1 (or) 2 Yrs W-2s or Tax Returns
Property Types	Eligible: SFR, PUD, Townhome, 2-4 Units, Warrantable Condos Ineligible: Condotels, Row Homes, Commercial/Agricultural, Leasehold Properties, Land Trusts, Age-Restricted Communities, Hobby Farms, Non-Warrantable Condos, Modular, Land Contracts, Rural & Log Home
Reserves	No Minimum Reserves
Prior Mortgage / Ownership Seasoning Requirements	No Ownership seasoning is required for Primary Residence. If less < 6 months seasoning, 10% CLTV reduction. Ownership seasoning of 6 months is required for Second Home & Investment. The appraised value may be used to determine loan-to-value as established by the required appraisal product. Purchase date to note date is used to calculate the 6 months. On Primary Residence, if less < 6 months seasoning - 10% CLTV reduction from matrix applies Min 6 months must have elapsed since the most recent mortgage transaction on 2nd Homes & Investment (either the original purchase transaction or subsequent refinance)
Citizenship	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ a SSN); Foreign Nationals & ITIN are ineligible; Borrowers w/o a valid SSN are ineligible.
Title Policy	Loan Amounts ≤ \$400,000 - Owner and Encumbrance Property Report Loan Amounts > \$400,000 - Full Title Policy
Interest Only	Not Allowed
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months with activity in the last 12 months or 1 tradeline reporting for 36+ months with activity in the last 12 months (36+ month tradeline must be a mortgage or installment account). Acceptable tradelines must show 0x60 in most recent 12 months from application date Qualifying FICO: Mid score of primary wage earner
Assets	No cash to close and/or reserves are required
Appraisal Requirements	For loan amounts ≤ \$400,000, <u>one</u> of: • AVM (see requirements below) + Property Condition Report (or) Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025) (or) BPO For loan amounts > \$400,000: • Full interior appraisal (Fannie Mae Form 1004, 1073 or 1025); Other Requirements: • Appraisal Waivers are not acceptable • High Priced Mortgage Loans (HPML) require full interior appraisal
AVM Requirements	Acceptable Vendors: ClearCapital; Collateral Analytics; CoreLogic; HouseCanary; Homegenius; Quantarium; Veros Confidence Rating / FSD by Vendor: ClearCapital (≥ 87% / ≤ 0.13)   Collateral Analytics (≥ 87% / ≤ 0.133)   CoreLogic (≥ 87% / ≤ 0.13)   Homegenius (≥ 87% / ≤ 0.13)   HouseCanary (≥ 87% / ≤ 0.13) • If the AVM does not provide the required FSD score or confidence rating, the AVM is considered ineligible and a Clear Capital Residential Evaluation is required
Listed Properties	Properties listed for sale in prior 6 months from application are ineligible
Escrows	Sufficient flood insurance coverage required - defined as lessor of first lien unpaid balance + 2nd lien UPB or 250,000 - documentation of sufficient coverage required
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Compliance	Compliance with all applicable federal and state regulations
Other	The presence of solar panels / solar panel agreements are allowed with adherence to FNMA guidelines; properties where solar panels carry a lien against the subject are not eligible for financing Leasehold estates are not eligible
Hazard Coverage	100% replacement cost or updated coverage to cover both the 1st and 2nd lien required
State/Geographic Limitations	TN - max 180 term; TX Cashout on Primary Residence Limited to 80% CLTV; Philadelphia, PA-Max CLTV is reduced by 10%.
Ineligible States	Delegated: Primary & Second Home - NY; All Occupancies: HI - lava zones 1 & 2; All Occupancies: Baltimore City, MD; TX Second Homes & Investment Non-Delegated: Primary & Second Home - NY; All Occupancies: HI-lava zones 1 & 2; All Occupancies; Baltimore City, MD; TX Second Home & Investment

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# Equity Advantage DSCR

**Effective Date:**  
**06/01/2026**

Eligibility Matrix		Max CLTV	
Loan Amount	FICO	Rate/Term	Cash-Out
≤ \$500,000	720	80%	80%
	700	75%	75%
	680	65%	65%
Mortgage History		0x30x12	
BK / FC / SS / DIL Seasoning		48 Months	

Program Parameters	
Limits	
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$500,000
Min DSCR	1.00x
Products	
15 Y Fixed 20Y Fixed 25Y Fixed 30Y Fixed	

Other	
Occupancy	Business Purpose Investment Properties only
Property Types - Eligible	SFR, PUD, Townhome, 2-4 Units 2-4 Units: 5% CLTV Reduction
Property Types - Ineligible	Condos, Non-Warrantable Condos, Rural, Row Homes, Condotels, Commercial/Agricultural, Leasehold Properties, Land Trusts, Age-Restricted Communities, Hobby Farms, Modular, Land Contract & Log Homes
Reserves	No reserves required
Short Term Rentals	Not Allowed
Interest Only	Not Allowed
DSCR	DSCR = Gross Rents / PITIA (fully amortizing). Min DSCR 1.00x
Ownership Seasoning	Minimum 6 months ownership required
Lease / Gross Income	Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt Lease in place required for all subject properties; 2+ Unit properties: Max 1 vacant unit allowed
Citizenship	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ US Credit)
Personal Guaranty	Required on all loans to Entity / LLC borrowers
Appraisal Requirements	For loan amounts ≤ \$400,000, <u>one</u> of: <ul style="list-style-type: none"> <li>• AVM (see requirements below) + Property Condition Report (or) Full interior appraisal (Fannie Mae Form 1004 or 1025) (or) BPO</li> </ul> For loan amounts > \$400,000: <ul style="list-style-type: none"> <li>• Full interior appraisal (Fannie Mae Form 1004 or 1025);</li> </ul> Other Requirements: <ul style="list-style-type: none"> <li>• Appraisal Waivers are not acceptable</li> </ul>
AVM Requirements	Acceptable Vendors: ClearCapital   Confidence Rating: ClearCapital (≥ 87% / ≤ 0.13); See Guidelines for additional details <b>If the AVM does not provide the required FSD score or confidence rating, the AVM is considered ineligible and a Residential Evaluation from Clear Capital or Clear Capital Flex Appraisal is required</b>
Eligible Borrowers	Natural Persons; Corporations; LLC Entities LLC Borrowing Entities: Domestic LLC required; US Citizen / Perm Resident / Non-Perm guarantors allowed - see guidelines for details
Credit	Standard: 3 trades reporting for 12+ months or 2 trades reporting for 24+ months all with activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months. Acceptable tradelines must show 0x60 in most recent 12 months from application date. Qualifying FICO: The higher middle score when 3 agency scores are provided or lower score when only 2 agency scores are provided, of all borrowers/guarantors.
Title Policy	Loan Amounts ≤ \$400,000 - Owner and Encumbrance Property Report. Loan Amounts >\$400,000 - Full Title Policy
Listed Properties	Properties listed for sale in prior 6 months from application are ineligible
Escrows	Sufficient flood insurance coverage required-defined as lessor of first lien unpaid balance + 2nd lien UPB or 250,000 - documentation of sufficient coverage required
Compliance	Compliance with all applicable federal and state regulations
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max CLTV is reduced by 5%
Hazard Coverage	100% replacement cost or updated coverage to cover both the 1st and 2nd lien required
Prepayment Penalty	Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee; Please see Deephaven Operational Prepayment Penalty Matrices for State restrictions.
State Limitations	TN - max 180 term; Philadelphia, PA-Max CLTV is reduced by 10%
Ineligible States	HI - lava zones <b>1 &amp; 2; Baltimore City, MD; TX Second Home &amp; Investment</b>

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