LOANLOCK PRIME

SERIES P: NQM A-

Primary Residence				
Purpose	**Maximum Loan Amount**	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Purchase/Rate & Term Refinance	$1,000,000	720	85	85
	$1,000,000	700	80	80
	$1,000,000	660	75	75
	$1,500,000	720	80	80
	$1,500,000	680	75	75
	$1,500,000	660	70	70
	$2,000,000	720	75	75
	$2,000,000	700	70	70
	Maximum Loan Amount	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Cash-Out	$1,000,000	720	75	75
	$1,000,000	680	70	70
	$1,000,000	660	65	65
	$1,500,000	700	70	70
	$1,500,000	680	65	65
	$1,500,000	660	60	60

Second Home				
Purpose	**Maximum Loan Amount**	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Purchase/Rate & Term Refinance	$1,000,000	700	80	80
	$1,000,000	660	75	75
	$1,500,000	700	75	75
	$1,500,000	660	70	70
	Maximum Loan Amount	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Cash-Out	$1,000,000	700	70	70
	$1,000,000	660	65	65
	$1,500,000	680	65	65

Investment Property				
Purpose	**Maximum Loan Amount**	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Purchase/Rate & Term Refinance	$1,000,000	700	80	80
	$1,000,000	660	75	75
	$1,500,000	700	75	75
	$1,500,000	660	70	70
	Maximum Loan Amount	**Min FICO Score**	**Max LTV/CLTV Standard Doc**	**Max LTV/CLTV ALT Doc**
Cash-Out	$1,000,000	700	70	70
	$1,000,000	660	65	65
	$1,500,000	680	65	65

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Loan Scenario/Feature Eligibility	
Interest Only	Not Eligible
Max DTI	• 45% • Loan with DTI > 43% or HPML must meet the residual income test
Minimum Loan Amount	• $150,000
Temporary Interest Rate Buydowns	• Primary or Second Home
Escrow Impound Waivers	• HPML loans require an escrow account for property taxes, hazard insurance, and flood insurance (if applicable)
Escrow Holdbacks	• Not Eligible
Any scenario in which an employee of the lender, broker, correspondent, or originator is a party to the subject loan	• Standard Full Documentation (24-month) must be used. (see the Income, Standard section)
Credit Score	• Classic FICO required (Vantage Score Not Eligible)
Housing History (All Properties)	• 2x3x12; 1x60x24
Derogatory Credit Events	• 24+ months
Max IPC (all occupancy)	• 6%
AUS	• Manual Underwrite
Cash-Out Seasoning	• Property owned 12-months or longer – LTV/CLTV is based on appraised value • Property owned > 6 months – LTV/CLTV is based on the lower of the appraised value or acquisition cost plus fully documented improvements
Recently Listed Properties	Refinance Transactions • Properties that have been listed for sale <= 6 months from the note date may not be currently listed at time of application and will require a signed LOE & proof of cancellation. • Multiple listings within 12 months of the note date are ineligible
Borrower Eligibility	
First Time Homebuyer	• The transaction is considered a first-time homebuyer if any borrower is a first-time homebuyer. • Only Maximum payment shock is 250% unless living rent free.
Non-occupant co-borrower	• 1 Unit • Primary Residence, • Max 43% DTI, • Max 75% LTV/CLTV, • Occupying borrower must have documented income greater than or equal to 75% of PITIA • Additional 6 months subject property reserves, • Purchase and rate & term refinance transactions only.
Non-Permanent Resident Alien	• Max 75% LTV/ CLTV, No Cash Out
Maximum Financed Residential 1-4 Unit Properties and UPB	• No borrower or guarantor may have more than 20 financed properties • No borrower or guarantor may have more than 10 properties or $7.5M UPB with OGI

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Property Type	
2-4 Units	Max 75% LTV/CLTV
Warrantable Condos	
Non-Warrantable Condos	
Rural Properties	• No Cash-Out • Primary Residence- Max 75% LTV/CLTV • Second Home- Max 70% LTV/CLTV • Investment- Not Eligible
Declining Markets	Reduced Max LTV/CLTV by 5%

Ineligible Types:

- Manufactured or Mobile homes
- Properties with fractional ownership
- Units in a co-op development
- Single Family properties < 700 sq. ft
- Property > 20.00 acres (no truncating allowed)
- Working Farms
- Properties zoned commercial or industrial
- Properties under construction
- Properties with mandatory Country Club Memberships
- Ineligible condo projects /features:
  - Condotels
  - Units subject to timeshare arrangements
  - Any project in litigation, arbitration, mediation, or other dispute regarding safety, soundness, habitability or functional use of the project.
  - Condos projects with registration services or restrictions on owner's ability to occupy
  - Live / Work Condos
  - Assisted Living / Continuing Care Facilities
  - Any project that requires Private Transfer Fees as a part of the transaction, and those fees do not benefit the association
- Properties used for the cultivation, distribution, manufacture, or sale of marijuana
- Condition rating of C6 on the appraisal
- Vacant land or land development properties
- Mixed -Use properties (including those with daycare, doctor's office, etc.)
- Unique Properties
- Multi -family units where a single deed conveys ownership of more than one, or all the units
- Properties used as boarding houses, bed/breakfast, or single room occupancy
- Properties used as healthcare facilities (e.g., assisted living, elder care, recovery/treatment)
- Properties used as group homes
- Properties with more than 4 units
- Dome or geodesic properties
- Earth berm homes
- Properties on Native American Land (Reservations) or Hawaiian Home Lands
- Log homes
- Hawaii properties located in lava zones 1 and/or 2
- Houseboats
- Properties with solar panels and other energy efficient items financed with a PACE or HERO loan are not eligible unless the loan is paid off at or prior to closing.
- Builder model leaseback
- Multiple dwellings on a single lot (legal ADU acceptable, limited to one)
- Zoning Violations

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• Theme Park Resort Properties • Barndominiums	
Cash-Out Requirements	
LTV > 60%	Max Cash Out $250K
LTV <= 60%	No Limit
Reserves	
Loan Amount	**Minimum Reserve Requirements for the subject property**
<= $1,000,000	3 months
$1,000,001 to $2,000,000	3 months
> $2,000,000	3 months
Additional 2 months reserves for each additional financed property, capped at total of 12 months reserves for all properties (including subject property)	
Documentation	
Asset Depletion/Asset Qualifier; WVOE, 1099s, P&L	Not Eligible
Occupancy	
Second Homes	• Gift funds not permitted for LTV/CLTV > 80%
Investment Properties	• Rural properties: Not Eligible • Gift funds not permitted for LTV/CLTV > 80% • Prepayment penalties not permitted on cash out transactions where the proceeds will be used for personal use
General Requirements	
Eligible / ineligible Mortgage Products and Feature	**Eligible** • Fully Amortizing Fixed: 15 Yr, 30 Yr • Interest Only: Not Eligible • Hybrid ARMs ➢ Fully Amortizing Hybrid ARM: 5/6 30 Yr 2-1-5, 7/6 30Yr 5-1-5, 10/6 30 Yr 5-1-5 ➢ Index : 30 Day Average SOFR Index as published by the New York Federal Reserve ➢ Adjustment Reset Period: 6 months ➢ ARM Floor = ARM Margin ➢ Lookback Period: 45 days ➢ ARM Margin: 4.50% ➢ Fully Indexed Rate is the sum of the index plus margin, rounded to the nearest 0.125% ➢ Qualify at the higher of the fully indexed or note rate **Ineligible** • Assignment of Contracts • Construction loans • Builder bailout • Conversion loans • Lease option • Daily Simple Interest loans • Reverse 1031 exchange transactions

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