LOANLOCK PRIME

SERIES P: NQM A

Primary Residence				
Loan Purpose	Maximum Loan Amount	Min FICO Score	Max LTV/CLTV Standard Doc	Max LTV/CLTV ALT Doc
Purchase/Rate & Term Refinance	$1,000,000	740	90%	90%
	$1,000,000	700	85%	85%
	$1,000,000	660	80%	80%
	$1,500,000	720	85%	85%
	$1,500,000	680	80%	80%
	$1,500,000	660	75%	75%
	$2,000,000	700	80%	80%
	$2,000,000	680	75%	75%
	$2,500,000	700	75%	75%
	$2,500,000	660	70%	70%
	$3,000,000	700	70%	70%
	Maximum Loan Amount	Min FICO Score	Max LTV/CLTV Standard Doc	Max LTV/CLTV ALT Doc
Cash-Out	$1,000,000	680	75%	75%
	$1,000,000	660	70%	70%
	$1,500,000	700	75%	75%
	$1,500,000	680	70%	70%
	$1,500,000	660	65%	65%
	$2,000,000	700	70%	70%
	$2,000,000	680	65%	65%
	$2,000,000	660	60%	60%
	$2,500,000	700	65%	65%
	$2,500,000	680	60%	60%
	$3,000,000	740	60%	60%
Second Home				
Loan Purpose	Maximum Loan Amount	Min FICO Score	Max LTV/CLTV Standard Doc	Max LTV/CLTV ALT Doc
Purchase/Rate & Term Refinance	$1,000,000	740	85%	85%
	$1,000,000	660	80%	80%
	$1,500,000	700	80%	80%
	$1,500,000	660	75%	75%
	$2,000,000	700	75%	75%
	$2,000,000	660	70%	70%
	$2,500,000	720	75%	75%
	$2,500,000	680	70%	70%
	$3,000,000	720	70%	70%
Loan Purpose	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%
	$2,000,000	720	70%	70%
	$2,000,000	700	65%	65%
	$2,500,000	720	65%	65%
	$3,000,000	740	60%	60%
Investment Property				
Loan Purpose	Maximum Loan Amount	Min FICO Score	Max LTV/CLTV Standard Doc	Max LTV/CLTV ALT Doc
	$1,000,000	740	85%	85%

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Purchase/Rate & Term Refinance	$1,000,000	680	80%	80%
	$1,500,000	700	80%	80%
	$1,500,000	660	75%	75%
	$2,000,000	700	75%	75%
	$2,000,000	660	70%	70%
	$2,500,000	720	75%	75%
	$2,500,000	680	70%	70%
	$3,000,000	720	70%	70%
Loan Purpose	**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%
	$2,000,000	720	70%	70%
	$2,000,000	700	65%	65%
	$2,500,000	720	65%	65%
	$3,000,000	740	60%	60%

Loan Scenario/Feature Eligibility	
Interest Only	Min 700 FICO, Max 80% LTV/CLTV
Max DTI	• 50% • Loan with DTI > 43% or HPML must meet the residual income test
Temporary Interest Rate Buydowns	Primary Residence or Second Home Only
Escrow holdbacks	Ineligible
Escrow Impound Waivers	HPML loans require an escrow account for property taxes, hazard insurance, and flood insurance (if applicable)
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
Credit Score	Classic FICO required/Vantage Score not eligible
Housing History (All properties)	1X30X12 and 0X60X24
Derogatory Credit Events	36+ month seasoning
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	• No Interest • 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

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	• No borrower or guarantor may have more than 10 properties or $7.5M UPB with OGI
Property Type	
SFR, Detached or Attached PUDs	Max 80% LTV/CLTV
2-4 Units	
Warrantable Condos	
Non-Warrantable Condos	Max 75% LTV/CLTV
Rural Properties	• No Cash-Out • Primary Residence - Max 75% LTV/CLTV • Second Home - Max 70% LTV/CLTV • Investment Properties are not eligible
Declining Markets	Reduced Max LTV/CLTV by 5%

Ineligible Types below

- Manufactured or Mobile homes
- Properties with fractional ownership
- Units in a co-op development
- Single Family properties < 700 sq. ft
- Properties > 20.00 acres (no truncating allowed)
- Properties with zoning violations or illegal use
- Working farms
- Properties zoned agricultural, commercial, or industrial
- Properties with agricultural features (e.g., vineyards, farms, hobby farms, ranches, orchards, equestrian facilities)
- 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 of 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
- Theme Park Resort Properties
- Barndominiums

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Cash-Out Requirements	
LTV > 60%	Max Cash Out $500K
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	6 months
>$2,000,000	9 months

- Additional 2 months reserves for each additional financed property, capped at total of 12 months reserves for all properties (including subject property)
- Cashout proceeds ay be used to satisfy the reserve requirement

Documentation	
Asset Depletion/Asset Qualifier	Max 85% LTV/CLTV, Min 700 FICO, No Cash-out, Primary Residence
WVOE with 2M bank statements	Max 75% LTV/CLTV, Min 660 FICO
1099s	Allowed
P&L Only	Not allowed

Occupancy	
Second Homes	• Gift funds not permitted for LTV/CLTV > 80%
Investment Properties	• Rural properties – not allowed • 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 • Fixed Interest Only: 30 Yr or 40 Yr term, including 10 Year IO Term • 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 ➢ Interest Only ARMs: ■ 30 Yr (with 10 Yr IO and 20 Yr Amort Term): 5/6 2-1-5 ,7/6 5-1-5, 10/6 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 rate or the 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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