LoanLock PRIME

SERIES T - EXPANDED PRIME 2ND

v2026_10_2nd

10/13/2026

Matrix

Loan Amount $	Max DTI %	Credit Score	Owner Occupied Full Doc (12mo or 24mo) CLTV	Owner Occupied Bank Stmnt 1099 (12mo or 24mo) CLTV	Owner Occupied WVOE CLTV	Owner Occupied P & L Only Asset Depl CLTV	2nd Home Full Doc (12mo or 24mo) CLTV	2nd Home Bank Stmnt 1099 (12mo or 24mo) CLTV	2nd Home WVOE CLTV	2nd Home P & L Only CLTV	Non Owner Occupied Full Doc (12mo or 24mo) CLTV	Non Owner Occupied Bank Stmnt 1099 (12mo or 24mo) CLTV	Non Owner Occupied WVOE CLTV	Non Owner Occupied P & L Only CLTV	Non Owner Occupied DSCR (Min 1.00 DSCR)
$75,000 To 350,000	50	720	90	90	85	80	80	80	75	70	80	80	75	70	80
		700	90	90	80	75	80	80	70	65	80	80	70	65	75
		680	85	85	75	70	75	75	65	60	75	75	65	60	70
		660	80	80	70	65	70	70	60	55	70	70	60	55	
		640	70												
350,001 To 500,000	50	720	90	90	80	75	80	80	70	65	80	80	70	65	75
		700	85	85	75	70	80	80	65	60	80	80	65	60	70
		680	80	80	70	65	70	70	60	55	70	70	60	55	65
		660	75	75	65	60	65	65	55	50	65	65	55	50	
500,001 To 750,000	50	720	80	80	75	70	75	75	65	60	75	75	65	60	70
		700	80	80	70	65	70	70	60	55	70	70	60	55	65
		680	75	75	65	60	65	65	55	50	65	65	55	50	55
		660	70	70	60	55	60	60	50	45	60	60	50	45	
750,001 to 850,000	50	720	75	75											
		700	70	70											

Details

		OO / 2nd	NOO	
Combined Lien Balance		x	x	Max Combined Lien Bal: 2,000,000 / 3,000,000 / 3,500,000 / 4,000,000 / 5,000,000 Max CLTV: 90 / 85 / 80 / 75 / 60
Assets		x	x	• None required on stand alone CES. Piggyback purchases require copy of assets for 1st lien.
Asset Depletion		x		• Eligible for stand-alone CES as a separate income doc type w/ following restrictions: Owner-occupied only (2nd home & NOO not eligible), min 700 credit score
		x	x	• Eligible to augment qualifying income for all other doc types except DSCR
Appraisal Requirements		x	x	• See Product Valuation Requirements Chart on page 2
Declining Markets		x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV
Recently Listed Properties		x	x	• Full Doc <= $500K: Properties listed for sale in the last 120 days are not eligible | Full Doc > $500K/Other Doc Types (all loan amts): Properties listed for sale in last 6mos not eligible.
Borrowers - Eligible		x	x	• US Citizen • Permanent Resident Alien • Non-Permanent Resident Alien (with US Credit); Not eligible for DSCR transactions
Borrowers - Ineligible		x	x	• Non-occupant co-borrowers; Foreign Nationals; First-Time Homebuyers (except for piggyback CES)
Compliance		x	x	• No Section 32 or state High Cost • Loans must comply with all applicable federal and state regulations • Fully documented Ability to Repay.
		x	x	• Higher-Priced Mortgage Loans (HPML) and Higher-Priced Covered Transactions (HPCT) are permitted subject to complying with all applicable regulatory requirements.
		x	x	• Loans that do not pass NY Subprime test are ineligible
Prepayment Penalty (NOO Business Purpose Only)			x	• epayment penalty must be in compliance with the terms and limitations of the applicable state or federal law
			x	• Minimum 1yr prepayment penalty required on DSCR doc type where allowable by state.
Credit	Stand-Alone	x	x	• 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months. If borrower has 3 credit scores, min tradeline requirments are met
	Piggy-Back	x	x	• Default to AUS Approval (If applicable), no minimum tradelines required.
	Limited Credit	x		• Does not meet tradeline requirements. Primary only ok with 0x30x12 mortgage reported on credit (No private party mortgages)
Credit Scores		x	x	• Qualifying score is the lowest of 2 scores or middle of 3 scores from the primary income earner. Asset Depletion loans qualify using the lowest middle score of all borrowers.
		x	x	• DSCR loans qualify using the highest middle score of all borrowers • Non-traditional credit ineligible
Credit Event Seasoning		x	x	• 48 months - Foreclosure, short-sale, deed in lieu, bankruptcy. No multiple events in last 4 years.
Derogatory Credit		x	x	• Open charge-offs or collections < $1000 per occurrence ok. No delinquent tradelines at closing. • Open Medical collections < $1000 per occurrence ok.
DSCR Closed-End Second			x	• Stand-alone cash-out transactions only • First-time investors not eligible • Min 1.00 DSCR required • Non-Perm Resident Aliens not eligible
Housing Lates		x	x	• 0x30x12 On all mortgages for all borrowers. Minimum 12 months housing history required.
Ineligible Senior Liens		x	x	• Loans in active forbearance or deferment are ineligible. Deferred balance from modifications > 12mos may remain open.
		x	x	• Negative amortization • Reverse mortgages • Balloon loans that the balloon payment comes due during the amortization period of the 2nd lien.
Interest-Only CES		x		• Owner-occupied only (2nd home & NOO not allowed); Max 80% CLTV; Min 700 Credit Score; 20yr Fixed (3yr IO / 17yr amort) & 30yr Fixed (3yr IO / 27yr amort) only;
				• Qualify based on the amortized term after IO period ends • Interest-Only not eligible for Texas Equity Section 50(a)(6) loans
Interest Only Senior Lien		x	x	• Interest-Only senior liens acceptable when qualified at max 50% DTI • Qualify 1st lien I/O on Fully Amortized payment on remaining term after I/O period.
Lien Position		x	x	• 2nd Position Only
States		x		• Texas Section 50(a)(6) Equity Cash-Out & Section 50(a)(4) eligible - see guidelines. • TX non-business purpose CES w/ APR > 10% not eligible
Senior Lien Payment Calc (ARM)		x	x	• 1st lien ARMS with < 3 years fixed period remaining qualified on fully indexed payment.
Property Type		x	x	• SFR max 10 acres • PUD • Modular • Warrantable Condo - Full Doc <= $500K: Max 90% OO; 80% NOO | Full Doc > $500K/Other Doc Types (all loan amts): max 75%
		x	x	• 2-4 Unit - Full Doc <= $500K: Max 85% for O/O, 80% for NOO | Full Doc > $500K/Other Doc Types (all loan amts): max 75%
Rural Property		x		• Rural Primary to 80 CLTV, max 10 acres
Qualifying Payment		x	x	• Qualifying ratios based on Full Note Rate
Title Report		x	x	• Owner & Encumbrance (O&E) Report with a required CPL (stand-alone refinance loans up to $350K max), ALTA, Jr ALTA, ALTA Lite, ALTA Short Form – Lenders Policy
Seasoning		x	x	• Full Doc <= $500K: no min ownership seasoning required | Full Doc > $500K/Other Doc Types (all loan amts): > 6 mos ownership seasoning no restrictions. ≤ 6 mos ownership seasoning ineligible for refinance.
		x	x	• ≤ 6 months seasoning since previous refinance on either 1st lien or 2nd lien max 80 CLTV
Piggyback w/OGI Series T 1st Mtg		x	x	• CES loans closing concurrently with a OGI Series T 1st Mortgage must qualify to the guideline requirements of both products
loan Eligibility Guidelines		x	x	• Refer to Loan Eligibility Guidelines for details on topics not covered here.

Products

			Min Amt	Doc Type Option	Qual Rate	IO Period	Amort Term	Balloon Term
Fixed Rate	Full Am	10yr	75k	All	Note Rate	-	10yr	-
		15yr	75k			-	15yr	-
		20yr	75k			-	20yr	-
		30yr	75k			-	30yr	-
	Interest-Only	20yr IO	75k			3yr	17yr	-
		30yr IO	75k			3yr	27yr	-
	Balloon	30/15	200k			-	30yr	15yr
		40/15	200k			-	40yr	15yr

Products

			Min Amt	Doc Type Option	Qual Rate	Amort Term	Balloon Term
Fixed Rate	Full Am	10yr	75k	All	Note Rate	10yr	-
		15yr	75k			15yr	-
		20yr	75k			20yr	-
		30yr	75k			30yr	-
	Balloon	30/15	200k			30yr	15yr
		40/15	200k			40yr	15yr

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Documentation Options			Additional Program Requirements
Full Doc 2Yr	1	Standard FNMA Documentation	• NonQM and Agency Eligible • Salaried: 2 years W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 2 years tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Full Doc 1Yr	2	W-2 (12mo) Tax Returns (12mo)	• NonQM and Agency Eligible • Salaried: 1 year most recent W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 1 year tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Bank Statement	3	Bank Statement (24mo, 12mo)	• Personal & Business-**Combined** or **Business** (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Standard expense factors apply: 50% expense factor or follow Expense Factor Table in the guidelines • If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required • Expense factor per the CPA/CTEC/EA letter must be reasonable. • Personal & Business **Separated** (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Personal used to qualify, **2 months business** to show business cash flows in order to utilize 100% of business related deposits in personal account (no expense factor)
P & L Only	7	P & L (12 mo) [CPA, CTEC, EA]	• Self-employed (2yrs - 25% or greater ownership) P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements • Qualifying income based on the net income reflected on P&L statement (multiplied by borrower's ownership percentage) / 12 months
1099	14	1099 (12mo, 24mo)	• 1099 plus either: Current check/check stub or bank statement showing deposits from each 1099 payor (10% expense factor applied). • Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels
WVOE	15	FNMA Form 1005	• WVOE FNMA Form 1005 completed by HR, Payroll, Company Officer plus 2 mos personal bank statements supporting wages, or WVOE from online data supplier (Work Number, etc.) • Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program
Asset Depletion	13	Asset Statements (6mos)	• Most recent 6 months asset documentation verified by: cash-in-bank (100%); stocks, bonds and/or mutual funds (90%); IRA's, 401K and/or retirement accts (80%) • Allowable assets divided by 60 months = qualifying income • Owner-occupied only (2nd home & Non-Owner Occupied not allowed); Min 700 credit score
DSCR	9	Debt Service Coverage	• Qualifying DSCR ratio based on Note Rate (PITIA) • Short-Term Rental income accepted with 3rd party documentation of 12 months rents • Long-Term Rental Income qualifies using the lower of the lease agreement or the 1007 (if available). Lease agreement required for all LTR transactions • Minimum 1yr prepayment penalty required where allowable by state. Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law

Property Valuation Requirements

Details	OO/ 2nd	NOO		
HPML / QM Safe Harbor or QM Rebuttable Presumption (Full Doc Only)	X		• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor **AND** Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Non-HPML (QM or Non-QM)	X	X	• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
HPML / Non-QM	X		• All loan amounts	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Declining Markets	X	X	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV	

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