



Single Family Residential Expanded Mortgage Program

Product Matrices

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Expanded Mortgage Product Matrices

1 Expanded Prime Program

1.1 LTV Matrix

| FICO | Loan Size | Purchase, Rate & Term Refinance | | | | | | Cash-Out Refinance | | | | | |
|------|-----------|---------------------------------|---------|-------------|---------|------------|---------|--------------------|---------|-------------|---------|------------|---------|
| | | Owner Occupied | | Second Home | | Investment | | Owner Occupied | | Second Home | | Investment | |
| | | Full Doc | Alt-Doc | Full Doc | Alt-Doc | Full Doc | Alt-Doc | Full Doc | Alt-Doc | Full Doc | Alt-Doc | Full Doc | Alt-Doc |
| 740 | ≤ \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 75 | 75 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| | ≤ \$2.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 70 | 70 | 70 | 70 |
| | ≤ \$2.5mm | 80 | 80 | 75 | 75 | 75 | 75 | 70 | 70 | 65 | 65 | 65 | 65 |
| | ≤ \$3.0mm | 75 | 75 | 70 | 70 | 70 | 70 | 65 | 65 | 60 | 60 | 60 | 60 |
| 720 | ≤ \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| | ≤ \$2.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 70 | 70 | 70 | 70 |
| | ≤ \$2.5mm | 80 | 80 | 75 | 75 | 75 | 75 | 70 | 70 | 65 | 65 | 65 | 65 |
| | ≤ \$3.0mm | 75 | 75 | 70 | 70 | 70 | 70 | 65 | 65 | 60 | 60 | 60 | 60 |
| 700 | ≤ \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 70 | 70 | 70 | 70 |
| | ≤ \$2.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | ≤ \$2.5mm | 75 | 75 | 75 | 75 | 75 | 75 | 65 | 65 | 65 | 65 | 65 | 65 |
| | ≤ \$3.0mm | 70 | 70 | 70 | 70 | 70 | 70 | 60 | 60 | 60 | 60 | 60 | 60 |
| 680 | ≤ \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 70 | 70 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | ≤ \$2.0mm | 75 | 75 | 75 | 75 | 75 | 75 | 65 | 65 | 65 | 65 | 65 | 65 |
| | ≤ \$2.5mm | 70 | 70 | 70 | 70 | 70 | 70 | 60 | 60 | N/A | N/A | N/A | N/A |
| | ≤ \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 660 | ≤ \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 80 | 75 | 75 | 75 | 75 | 70 | 70 | 70 | 70 | 70 | 70 |
| | ≤ \$2.0mm | 75 | 75 | 70 | 70 | 70 | 70 | 60 | 60 | 60 | 60 | 60 | 60 |
| | ≤ \$2.5mm | 70 | 70 | 65 | 65 | 65 | 65 | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Expanded Mortgage Product Matrices

1.2 Income Matrix

| Income Qualifications | | | |
|-----------------------|---|---|----------------|
| Grid | Documentation Type | Income Requirements | Considerations |
| Full Doc | Full Documentation | <ul style="list-style-type: none"> • 2 years W2s or 1040 Tax Returns • YTD Paystub • VVOE or 2 years 1099 | |
| | | <p>For self-employed borrowers:</p> <ul style="list-style-type: none"> • 2 yrs Tax Returns (business, personal) • YTD P&L or 1099 Qualification • K1s | |
| | Streamlined Documentation | <ul style="list-style-type: none"> • YTD Paystub • 1 year W2s or 1040 Tax Returns • W2 Transcripts • VVOE or 1099 Qualification | |
| | | <p>For self-employed borrowers:</p> <ul style="list-style-type: none"> • 1 yr Tax Returns (business, personal) • K1s • YTD P&L | |
| Asset Depletion | <ul style="list-style-type: none"> • Qualifying Assets • 84 months Amortization | <ul style="list-style-type: none"> • OO Only • Min 700 FICO • No Cash Out • Max 80% LTV | |
| Alt Doc | 12M / 24M Bank Statement | <p>Personal:</p> <ul style="list-style-type: none"> • 12 / 24 months consecutive bank statements | |
| | | <p>Business (3 options to qualify):</p> <ul style="list-style-type: none"> • Expense Ratio (Fixed) • Expense Ratio (3rd Party) • 3rd Party Prepared P&L | |
| | 12M P&L | <ul style="list-style-type: none"> • CPA/EA/CTEC Prepared (12M P&L) | |
| WVOE | <ul style="list-style-type: none"> • FNMA Form 1005 | <ul style="list-style-type: none"> • Min 660 FICO • Max 80% LTV | |

1.3 Miscellaneous Matrices

Expanded Mortgage Product Matrices

| General Requirements | | Reserve Requirements | |
|----------------------------|---|--------------------------------|---|
| Product Type | 30 Year Fixed, 30 Year IO, 40 Year IO | \$150,000 - \$500,000 | 6 Months |
| Loan Amount | \$3,000,000 maximum / \$150,000 minimum | \$500,001 - \$1,000,000 | 6 Months |
| Occupancy | Owner Occupied, 2nd Home, Investment | \$1,000,001 - \$2,000,000 | 9 Months |
| Max LTV / Min FICO | 80% / 660 | \$2,000,001 - \$3,000,000 | 12 Months |
| Max DTI ¹ | 55% | Additional Financed Properties | (2) Months Incremental PITIA/ITIA Per Financed Property |
| Payment History | 0x30x12 | Cash Out Used as Reserves | Allowable |
| Housing Event Seasoning | 4+ Years | | |
| Interest Only | Eligible (10/20 IO & 10/30 IO) | | |
| Interest Only Restrictions | Min 700 FICO, Max 80% LTV | | |

| Borrower Eligibility | | Property Type | | Cash-Out Requirements | |
|------------------------------|---|--|---|-----------------------|-----------------------|
| First Time Homebuyer (FTHB) | No Interest Only | 2-4 Units | Max 80% LTV/CLTV | LTV > 60% | \$750k (Max Cash Out) |
| Non-Occupant Co-Borrower | 1 Unit, OO Only, Max 43% DTI, Max 80% LTV/CLTV, No Cash-Out | Warrantable Condos | Max 80% LTV/CLTV | | |
| Permanent Resident Alien | Eligible, No Restrictions | Rural Properties | Owner Occupied and 2 nd Home Only, No Cash Out, Max 75% LTV/CLTV | LTV ≤ 60% | Unlimited Cash Out |
| Non-Permanent Resident Alien | Max 80% LTV/CLTV, No Cash-Out | Declining Markets / Rural 2 nd Home | 5% LTV Reduction | | |

¹ Requires min. FICO of 700, Max LTV of 80%, Primary only, no FTHB, and 1.5x residual income.

Expanded Mortgage Product Matrices

2 Expanded Non-QM

2.1 LTV Matrix

| FICO | Loan Size | Purchase, Rate & Term Refinance | | | Cash-Out Refinance | | |
|------|-----------|---------------------------------|--------|------------|--------------------|--------|------------|
| | | Owner | Second | Investment | Owner | Second | Investment |
| 740 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 75 | 75 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$2.0mm | 80 | 75 | 75 | 70 | 70 | 70 |
| | ≤ \$2.5mm | 75 | 75 | 75 | 65 | 65 | 65 |
| | ≤ \$3.0mm | 70 | 70 | 70 | N/A | N/A | N/A |
| 720 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 75 | 75 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$2.0mm | 80 | 75 | 75 | 70 | 70 | 70 |
| | ≤ \$2.5mm | 75 | 75 | 75 | 65 | 65 | 65 |
| | ≤ \$3.0mm | 70 | 70 | 70 | N/A | N/A | N/A |
| 700 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$2.0mm | 80 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$2.5mm | 75 | 70 | 70 | 65 | N/A | N/A |
| | ≤ \$3.0mm | 70 | N/A | N/A | N/A | N/A | N/A |
| 680 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$2.0mm | 75 | 70 | 70 | 65 | N/A | N/A |
| | ≤ \$2.5mm | 70 | 70 | 70 | 60 | N/A | N/A |
| | ≤ \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A |
| 660 | ≤ \$1.0mm | 80 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$1.5mm | 75 | 75 | 75 | 65 | 60 | 60 |
| | ≤ \$2.0mm | 70 | 70 | 70 | 60 | N/A | N/A |
| | ≤ \$2.5mm | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A |
| 640 | ≤ \$1.0mm | 75 | 75 | 75 | 65 | 60 | 60 |
| | ≤ \$1.5mm | 70 | 70 | 70 | 60 | N/A | N/A |
| | ≤ \$2.0mm | 65 | 65 | 65 | N/A | N/A | N/A |
| | ≤ \$2.5mm | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A |

Expanded Mortgage Product Matrices

2.2 Income Matrix

| Income Qualifications | | | |
|--|---------------------------|---|---|
| Grid | Documentation Type | Income Requirements | Considerations |
| Full Doc | Full Documentation | <ul style="list-style-type: none"> • 2 years W2s or 1040 Tax Returns • YTD Paystub • VVOE or 2 years 1099 | |
| | | <p>For self-employed borrowers:</p> <ul style="list-style-type: none"> • 2 yrs Tax Returns (business, personal) • YTD P&L or 1099 Qualification • K1s | |
| | Streamlined Documentation | <ul style="list-style-type: none"> • YTD Paystub • 1 year W2s or 1040 Tax Returns • W2 Transcripts • VVOE or 1099 Qualification | |
| <p>For self-employed borrowers:</p> <ul style="list-style-type: none"> • 1 yr Tax Returns (business, personal) • K1s • YTD P&L | | | |
| | Asset Depletion | <ul style="list-style-type: none"> • Qualifying Assets • 84 months Amortization | <ul style="list-style-type: none"> • OO Only • No Cash Out • Min 700 FICO • Max 80% LTV |
| Alt Doc | 12M / 24M Bank Statement | <p>Personal:</p> <ul style="list-style-type: none"> • 12 / 24 months consecutive bank statements | |
| | | <p>Business (3 options to qualify):</p> <ul style="list-style-type: none"> • Expense Ratio (Fixed) • Expense Ratio (3rd Party) • 3rd Party Prepared P&L | |
| | 12M P&L | <ul style="list-style-type: none"> • CPA/EA/CTEC Prepared (12M P&L) | <ul style="list-style-type: none"> • Min 660 FICO • Max 75% LTV |
| | WVOE | <ul style="list-style-type: none"> • FNMA Form 1005 | <ul style="list-style-type: none"> • Min 660 FICO • Max 75% LTV |

Expanded Mortgage Product Matrices

2.3 Miscellaneous Matrices

| General Requirements | | Reserve Requirements | |
|----------------------------|---|--------------------------------|--|
| Product Type | 30 Year Fixed, 30 Year IO, 40 Year IO | \$150,000 - \$500,000 | 3 Months |
| Loan Amount | \$3,000,000 maximum / \$150,000 minimum | \$500,001 - \$1,000,000 | 3 Months |
| Occupancy | Owner Occupied, 2nd Home, Investment | \$1,000,001 - \$2,000,000 | 6 Months |
| Max LTV / Min FICO | 80% / 640 | \$2,000,001 - \$3,000,000 | 9 Months |
| Max DTI | 50% | Additional Financed Properties | (2) Months Incremental PITIA/ITIA Per Financed Property |
| Payment History | 1x30x12, 0x60x24 | Cash Out Used as Reserves | Allowable |
| Housing Event Seasoning | 3+ Years | | |
| Interest Only | Eligible (10/20 IO & 10/30 IO) | | |
| Interest Only Restrictions | Min 700 FICO, Max 80% LTV | | |
| Interest Only Cash Out | Permissible | | |

| Borrower Eligibility | | Property Type | | Cash-Out Requirements | |
|------------------------------|---|--|---|-----------------------|-----------------------|
| First Time Homebuyer (FTHB) | No Interest Only | 2-4 Units | Max 80% LTV | LTV > 60% | \$500k (Max Cash Out) |
| Non-Occupant Co-Borrower | 1 Unit, OO Only, Max 43% DTI, Max 75% LTV/CLTV, No Cash-Out | Warrantable Condos | Max 80% LTV | | |
| Permanent Resident Alien | Eligible, No Restrictions | Rural Properties | Owner Occupied and 2 nd Home Only, No Cash Out, Max 75% LTV/CLTV | LTV ≤ 60% | Unlimited Cash Out |
| Non-Permanent Resident Alien | Max 75% LTV/CLTV, No Cash-Out | Declining Markets / Rural 2 nd Home | 5% LTV Reduction | | |

Expanded Mortgage Product Matrices

3 Expanded Non-QM (Flex)

3.1 LTV Matrix

| FICO | Loan Size | Purchase, Rate & Term Refinance | | | Cash-Out Refinance | | |
|------|-----------|---------------------------------|-------------|------------|--------------------|-------------|------------|
| | | Owner Occupied | Second Home | Investment | Owner Occupied | Second Home | Investment |
| 740 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$2.0mm | 75 | N/A | N/A | N/A | N/A | N/A |
| 720 | ≤ \$1.0mm | 80 | 80 | 80 | 75 | 70 | 70 |
| | ≤ \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$2.0mm | 75 | N/A | N/A | N/A | N/A | N/A |
| 700 | ≤ \$1.0mm | 80 | 80 | 80 | 70 | 70 | 70 |
| | ≤ \$1.5mm | 75 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$2.0mm | 70 | N/A | N/A | N/A | N/A | N/A |
| 680 | ≤ \$1.0mm | 75 | 75 | 75 | 70 | 65 | 65 |
| | ≤ \$1.5mm | 75 | 70 | 70 | 65 | 65 | 65 |
| | ≤ \$2.0mm | N/A | N/A | N/A | N/A | N/A | N/A |
| 660 | ≤ \$1.0mm | 75 | 75 | 75 | 65 | 65 | 65 |
| | ≤ \$1.5mm | 70 | 70 | 70 | 60 | N/A | N/A |
| | ≤ \$2.0mm | N/A | N/A | N/A | N/A | N/A | N/A |
| 640 | ≤ \$1.0mm | 75 | 70 | 70 | 60 | 60 | 60 |
| | ≤ \$1.5mm | 70 | 65 | 65 | N/A | N/A | N/A |
| | ≤ \$2.0mm | N/A | N/A | N/A | N/A | N/A | N/A |

Expanded Mortgage Product Matrices

3.2 Income Matrix

| Income Qualifications | | |
|-----------------------|---------------------------|---|
| Grid | Documentation Type | Income Requirements |
| Full Doc | Full Documentation | <ul style="list-style-type: none"> • 2 years W2s or 1040 Tax Returns • YTD Paystub • VVOE or 2 years 1099 |
| | | <p style="text-align: center;">For self-employed borrowers:</p> <ul style="list-style-type: none"> • 2 yrs Tax Returns (business, personal) • YTD P&L or 1099 Qualification • K1s |
| | Streamlined Documentation | <ul style="list-style-type: none"> • YTD Paystub • W2 Transcripts • 1 year W2s or 1040 Tax Returns • VVOE or 1099 Qualification |
| | | <p style="text-align: center;">For self-employed borrowers:</p> <ul style="list-style-type: none"> • 1 yr Tax Returns (business, personal) • K1s • YTD P&L |
| Asset Depletion | Not Permissible | |
| Alt Doc | 12M / 24M Bank Statement | <p style="text-align: center;">Personal:</p> <ul style="list-style-type: none"> • 12 / 24 months consecutive bank statements |
| | | <p style="text-align: center;">Business (3 options to qualify):</p> <ul style="list-style-type: none"> • Expense Ratio (Fixed) • Expense Ratio (3rd Party) • 3rd Party Prepared P&L |
| | 12M P&L | Not Permissible |
| WVOE | Not Permissible | |

Expanded Mortgage Product Matrices

3.3 Miscellaneous Matrices

| General Requirements | | Reserve Requirements | |
|-------------------------|---|--------------------------------|-----------------------------------|
| Product Type | 30 Year Fixed | \$150,000 - \$500,000 | 3 Months |
| Loan Amount | \$2,000,000 maximum / \$150,000 minimum | \$500,001 - \$1,000,000 | 3 Months |
| Occupancy | Owner Occupied, 2nd Home, Investment | \$1,000,001 - \$2,000,000 | 3 Months |
| Max LTV / Min FICO | 80% / 640 | Additional Financed Properties | (2) Months Incremental PITIA/ITIA |
| Max DTI | 45% | | Per Financed Property |
| Payment History | 2x30x12, 1x60x24 | Cash Out Used as Reserves | Allowable |
| Housing Event Seasoning | 2+ Years | | |
| Interest Only | Not Permissible | | |

| Borrower Eligibility | | Property Type | | Cash-Out Requirements | |
|------------------------------|---|--|--|-----------------------|-----------------------|
| First Time Homebuyer (FTHB) | No Interest Only | 2-4 Units | Max 75% LTV | LTV > 60% | \$250k (Max Cash Out) |
| Non-Occupant Co-Borrower | 1 Unit, OO Only, Max 43% DTI, Max 75% LTV/CLTV, No Cash-Out | Warrantable Condos | Max 75% LTV | | |
| Permanent Resident Alien | Eligible, No Restrictions | Rural Properties | Owner Occupied and 2 nd Home, No Cash Out, Max 75% LTV/CLTV | LTV ≤ 60% | Unlimited Cash Out |
| Non-Permanent Resident Alien | Max 75% LTV/CLTV, No Cash-Out | Declining Markets / Rural 2 nd Home | 5% LTV Reduction | | |

Expanded Mortgage Product Matrices

4 Expanded DSCR

4.1 LTV Matrix

| FICO | Loan Size | DSCR ≥ 1.00 | | | DSCR ≥ 0.75 | | | No Ratio DSCR | | |
|------|-----------|-------------|----------------|----------|-------------|----------------|----------|---------------|----------------|----------|
| | | Purchase | Rate/Term Refi | Cash-Out | Purchase | Rate/Term Refi | Cash-Out | Purchase | Rate/Term Refi | Cash-Out |
| 740 | ≤ \$1.0mm | 80 | 80 | 75 | 75 | 75 | 70 | 70 | 65 | 60 |
| | ≤ \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | ≤ \$2.0mm | 75 | 75 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| 720 | ≤ \$1.0mm | 75 | 75 | 70 | 75 | 75 | 70 | 70 | 65 | 60 |
| | ≤ \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | ≤ \$2.0mm | 75 | 75 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| 700 | ≤ \$1.0mm | 75 | 75 | 70 | 75 | 75 | 65 | 65 | 65 | 60 |
| | ≤ \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | ≤ \$2.0mm | 70 | 70 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| 680 | ≤ \$1.0mm | 75 | 75 | 65 | 65 | 65 | 60 | N/A | N/A | N/A |
| | ≤ \$1.5mm | 70 | 70 | 60 | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$2.0mm | 65 | 65 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 660 | ≤ \$1.0mm | 70 | 70 | 65 | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$1.5mm | 65 | 65 | 60 | N/A | N/A | N/A | N/A | N/A | N/A |
| | ≤ \$2.0mm | 60 | 60 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Expanded Mortgage Product Matrices

4.2 Miscellaneous Matrices

| General Requirements | |
|--|--|
| Product Type | 30 Year Fixed, 30 Year IO, 40 Year IO |
| Loan Amount | \$2,000,000 maximum / \$150,000 minimum |
| Occupancy | Investment Property |
| Max LTV / Min FICO | 80% / 660 |
| Min DSCR | .75x or No Ratio Permissible |
| DSCR Calculation | Gross Rent/PITIA (P&I), Gross Rent/ITIA (IO) |
| DSCR No Ratio | Eligible |
| Payment History | 0x30x12 |
| Housing Event Seasoning | 3+ Years |
| Interest Only | Eligible (10/20 IO & 10/30 IO) |
| Interest Only Restrictions (DSCR ≥ 1.00) | Min 700 FICO, Max 75% LTV |
| Interest Only Restrictions (DSCR ≥ 0.75) | Min 700 FICO, Max 70% LTV |
| Interest Only Restrictions (No Ratio) | Not Permissible |
| Prepay Penalties by State | Permissible by Law |

| Reserve Requirements | |
|--------------------------------|-----------|
| \$150,000 - \$500,000 | 3 Months |
| \$500,001 - \$1,000,000 | 6 Months |
| \$1,000,001 - \$2,000,000 | 6 Months |
| Additional Financed Properties | None |
| Cash Out Used as Reserves | Allowable |

| Property Type | |
|--------------------|------------------|
| 2-4 Units | Max 75% LTV |
| Warrantable Condos | Max 75% LTV |
| Rural Properties | Not Eligible |
| Declining Markets | 5% LTV Reduction |

| Cash-Out Requirements | |
|-----------------------|-----------------------|
| LTV > 60% | \$500k (Max Cash Out) |
| LTV ≤ 60% | Unlimited Cash Out |