	KERS NTAGE								The C	Comp	ressed Buydow	'n							v2022_10_ 9/7/202			
							Next i	i NC (Ow	ner Occ	upied)		Next iNC (Non Owner Occupied)										
Matrix				Ful	l Doc	Bank St	atement					D	SCR									
		or 24mo		or 24mo	-																	
Loan Amount ج	Reserves mo	Max DTI %	FICO	Purch R/T	Cash Out	Purch R/T	Cash Out					Purch R/T	Cash Out									
150,000	ino		720	85	75	85	75					80	70									
130,000 to		50	700	85	75	85 75		18 Month Buydown Period				80	70		18 Mont	th Buydo	wn Perio	d				
1,000,000	0	50	680	80	75							75	70	Months <u>% Below Note Rate</u>								
_,,			660	75	70	75	70	4	01-06		1.500	75	70	ļ	01-0		1.50					
1,000,001			720 700	85 85	75 75	85 85	75 75	-	07-12 13-18		1.000 0.500	80 80	70 70		07-1 13-1		1.00 0.50					
to	9	50	680	75	70									15	10	0.50	00					
1,500,000			660	75	70	75	70	Oua	alify on No	ote Rate		70	65		Oualify o	on Note F	Rate					
1 500 001			720	75	70	75	65	1	,			65	55		 ,							
1,500,001	10	50	700	75	70 75 65							65	55		DSCR 1-4							
	12		680	70	65	70	65					60	55									
2,000,000			660	70	65	70	65	Sell	er Paid Bu	uydown (Only	60	55	Seller Paid Buydown								
2,000,001			720	75	65	75	65					65	55	Lender Paid Buydown								
to	12	50	700	75	65	75	65					65										
3,000,000			680	70	65	70	65					60	55									
Details				LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI	Details	LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI	Details			
		-		Matrix	x Adjust	Max	Min	Max	Min	Max		Matri	x Adjust	Max	Min	Max	Min	Max				
	Non-Warr Co		ondo			75	_					_		75								
	Purchase &					75								75								
		=				75						_		75								
	Rural					75						_		-								
roperty Type	Non-Warr Co		ondo	—		75						┨┝────		70								
		Condo				75								70								
	Cash-Out	2-4 Unit				75								70								
		Modular				75								70								
	Rural					70								-								
		1x30x12																				
Housing Lates	0x60x12			-5								-5										
		C, SS, DIL 36 months 24 months																				
	1 C, 33, DIL			-5								-5										
redit Event		36 months					_															
easoning	BK 7	24 months		-5								-5										
	DK 40	12 months		-5							No Cash Out	-5							No Cash Out			
BK 13		Discharge																				

	Cash-Out				Max \$50	0K - \$1M	Cashout (N	1ax 80% of	LoanAmt	over \$625k	LoanAmt)				Max \$5	00K - \$1M	Cashout (N	lax 80% of	LoanAmt o	ver \$625K	LoanAm	
	2nd Home	2nd Home			80																	
	Residual Income	DTI > 43								Per VA or 2,500+150)/depende	nt								Per VA or 2,500+150	/depender	nt
	Reduced Reserve	S	-5	-3						5% LTV Re	duction		-5	-3						5% LTV Re	duction	
	FTHB				660																	
	FTHB w/o rental	history			70	660																
Overlays	DSCR .750 to .99	9											-5			700				No Cash-C	ut	
	First Time Investo	or														660	750K			Min 12mo	housing h	istory
	Prepayment Pena	alty																		Optional		
		Purchase																		Qualify with	th market	rents
	Unleased Properties	Refinance																		Max 1 2-4 market rei		,
Expanded Criteria Product	Properties	DSCR											-5							Refi w/pre document		tory
		Purchase			75				45													
	Limited Credit	Rate-Term			75				45													
		Cash-Out			70				45													
	Expanded DTI	Primary		+3	80	680	1.5M															
	(50.01-55)	2nd Home		+3	70	680	1.5M															
	()	Investor												+3	75	680	1.5m					
	Products		Product Co	de Doc Ty Optio		l Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity	Product C	Code Doc Ty Option		al Rate	Margin	Floor	Caps	I/O Period	Amort Term	Fina Matur
Fixed Rate		30yr	PN30D	All	Note	e Rate	-	-	-	-	30yr	30yr	IN30I	D All	No	te Rate	-	-	-	-	30yr	30y