

## **G1 Investment, LLC | Rental Program Matrix** Effective 01/29/2024

| Maximum LTV/CLTVs  |  |   | >= 1.00 DSCR   |  |   |   |  |  |
|--|--|---|--|--|---|---|--|--|
| Credit Score   | Loan A   | mount   |  | Purchase   |   | R/T Refinance   | Cash-Out Refinance   |  |
| 720+   | <=1,000,000  |   |  | 80   |   | 75  | 75   |  |
|  | <=1,000,000  | <=1,000,000   |  | 80   |   | 75  | 75   |  |
| 700-719  | 1,000,001 - 1,500  | 1,000,001 – 1,500,000   |  | 75   |   | 70  | 70   |  |
| 700-717  |  | 1,500,001 – 2,000,000   |  | 70   |   | 65  | 65   |  |
|  |  | 2,000,001 – 3,000,000   |  | 70   |   | 70  | NA   |  |
|  |  | <=1,000,000   |  | 75   |   | 70  | 70   |  |
| 660 - 699  |  | 1,000,001 – 1,500,000<br>1,500,001 – 2,000,000  |  | 75<br>70   |   | 70<br>65  | 70   |  |
|  | 2,000,001 – 2,000,000  |   | 65   |  |   | NA NA   | NA NA  |  |
|  |  | <=1,000,000   |  | 70   |   | 65  | 65   |  |
|  |  | 1,000,001 – 1,500,000   |  | 65   |   | NA NA   | NA NA  |  |
| 620 - 659  |  | 1,500,001 – 2,000,000   |  | 65   |   | NA  | NA NA  |  |
|  |  | 2,000,001 – 3,000,000   |  | 60   |   | NA  | NA NA  |  |
| N  | Maximum LTV/CLTVs  |   |  |  |   | < 1.00  |  |  |
| 720+   | <=1,000,000  | ·   |  | 75   |   | 70  | 70   |  |
|  | <=1,000,000  | <=1,000,000   |  | 70   |   | 70  | 70   |  |
|  | 1,000,001 - 1,500  | 1,000,001 - 1,500,000   |  | 70   |   | 65  | 65   |  |
| 700- 719   | 1,500,001 - 2,000  | 1,500,001 – 2,000,000   |  | 65   |   | 60  | 60   |  |
|  | 2,000,001 - 3,000  | 2,000,001 – 3,000,000   |  | 60   |   | NA  | NA   |  |
|  | <=1,000,000  | <=1,000,000   |  | 70   |   | 65  | 65   |  |
| 660 - 699  |  | 1,000,001 - 1,500,000   |  | 70   |   | 65  | 65   |  |
| 000 - 077  |  | 1,500,001 – 2,000,000   |  | 65   |   | 60  | 60   |  |
|  | 2,000,001 – 3,000  | 0,000   |  | 60   |   | NA  | NA   |  |
| BANKRUPTCY*/HOUSI  |  |   | AGE DQ   |  | DEROGATO  | RY CREDIT PRICING AI  | DJUSTMENT  |  |
| RESTRICTIONS   |  | RESTRI  | CTIONS   |  |   |   |  |  |
| > 36 MONTHS  |  |   |  |  | o Adjustment at any Loan Amount   |   |  |  |
|  |  |   |  |  |   | -   |  |  |
| > 24 M   |  | 2 x 30  | 0 x 12   |  | / Purch. & Ma   | x 70% LTV All Refi - See  | Quick Pricer for price adj   |  |
|  | ONTHS  | 2 x 30<br>0 x 60  | 0 x 12<br>0 x 12   | Max 70% L  | / Purch. & Ma<br>.TV Purch. & N   | x 70% LTV All Refi - See<br>Nax 65% All Refi - See Q  | Quick Pricer for price adjuick Pricer for price adj.   |  |
| *CHP 7/11 BK SE/   | ONTHS  ASONING BASED ON DISCHARGE DATE   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO  | O x 12<br>O x 12<br>ONING BASED ON FIL   | Max 70% L  | / Purch. & Ma<br>TV Purch. & N<br>ansactions require  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>24 months Seasoning from BK   | Quick Pricer for price adjuick Pricer for price adj. or Housing Events   |  |
| *CHP 7/11 BK SEA<br>Coperty Type/Max LTV   | ONTHS  ASONING BASED ON DISCHARGE DATE   0  NW Condo   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI   | O x 12<br>O x 12<br>ONING BASED ON FIL<br>ndo  | Max 70% L<br>LING DATE   ALL DSCR Tr<br>2-4 Unit (1+DSCR I   | / Purch. & Ma<br>TV Purch. & N<br>ansactions require  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>24 months Seasoning from BK<br>Modular  | Quick Pricer for price adjuick Pricer for price adjor Housing Events  Rural  |  |
| *CHP 7/11 BK SEA<br>Coperty Type/Max LTV<br>Purchase   | ONTHS  ASONING BASED ON DISCHARGE DATE   0  NW Condo  70%  | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI   | O x 12<br>O x 12<br>DNING BASED ON FIL<br>ndo<br>O%  | Max 70% L<br>LING DATE   ALL DSCR Tr<br>2-4 Unit (1+DSCR I<br>80%  | / Purch. & Ma<br>TV Purch. & N<br>ansactions require  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>24 months Seasoning from BK<br>Modular<br>80%   | Quick Pricer for price adj<br>uick Pricer for price adj.<br>or Housing Events<br>Rural<br>N/A  |  |
| *CHP 7/11 BK SE<br>coperty Type/Max LTV<br>Purchase<br>R&T   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%                                     | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>80   | O x 12 O x 12 ONING BASED ON FIL  O  O  O  O  O  O  O  O  O  O  O  O  O  | Max 70% L<br>LING DATE   ALL DSCR Tr<br>2-4 Unit (1+DSCR T<br>80%  | / Purch. & Ma<br>TV Purch. & N<br>ansactions require  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>.24 months Seasoning from BK<br>Modular<br>80%<br>80%   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events Rural N/A N/A   |  |
| *CHP 7/11 BK SEA<br>Coperty Type/Max LTV<br>Purchase   | ONTHS  ASONING BASED ON DISCHARGE DATE   0  NW Condo  70%  | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>80   | 0 x 12<br>0 x 12<br>0 x 12<br>0 NING BASED ON FIL<br><b>ndo</b><br>0%<br>0%  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR Tr 80% 80% 70%  | / Purch. & Ma<br>TV Purch. & N<br>ansactions require  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>24 months Seasoning from BK<br>Modular<br>80%   | Quick Pricer for price adj<br>uick Pricer for price adj.<br>or Housing Events<br>Rural<br>N/A  |  |
| *CHP 7/11 BK SE/<br>coperty Type/Max LTV<br>Purchase<br>R&T<br>Cash-Out  | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>88<br>89   | O x 12 O x 12 O x 12 DINING BASED ON FIL  ndo  0%  0%  General Requ  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR t) 80% 80% 70%  | / Purch. & Ma<br>.TV Purch. & N<br>ansactions require<br>required)  | x 70% LTV All Refi - See<br>Max 65% All Refi - See Q<br>.24 months Seasoning from BK<br>Modular<br>80%<br>80%<br>70%  | Quick Pricer for price adjuick Pricer for price adjuick Pricer for price adjor Housing Events  Rural  N/A  N/A  N/A  |  |
| *CHP 7/11 BK SE<br>coperty Type/Max LTV<br>Purchase<br>R&T   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>81<br>81<br>70<br>Terms: 15, 30, 40-y  | O x 12 O x 12 O x 12 DINING BASED ON FIL  ndo  0%  0%  General Requ  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR I 80% 80% 70% virements 3 ARM, 7/6 ARM, (40-ye  | / Purch. & Ma<br>.TV Purch. & N<br>ansactions require<br>required)  | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%   | Quick Pricer for price adjuick Pricer for price adjuick Pricer for price adjor Housing Events  Rural  N/A  N/A  N/A  |  |
| *CHP 7/11 BK SE<br>roperty Type/Max LTV<br>Purchase<br>R&T<br>Cash-Out   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>81<br>81<br>70<br>Terms: 15, 30, 40-y  | O x 12 O x 12 O x 12 DINING BASED ON FIL  ndo  0%  0%  General Requ  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR I 80% 80% 70% virements 3 ARM, 7/6 ARM, (40-ye  | / Purch. & Ma .TV Purch. & N ansactions require equired)  | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural  N/A  N/A  N/A  N/A  set only feature)  Min 680 FICO   |  |
| *CHP 7/11 BK SE/ COPERTY Type/Max LTV Purchase R&T Cash-Out  Product Type Interest Only  | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>81<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1-max 75%)   | O x 12 O x 12 O x 12 DINING BASED ON FIL  ndo  0%  0%  General Requ  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR I 80% 80% 70% virements 3 ARM, 7/6 ARM, (40-ye  | V Purch. & Ma TV Purch. & Ma ansactions require required)  ar term ARMs oval al reserve requires                                  | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural  N/A  N/A  N/A  N/A  set only feature)  Min 680 FICO   |  |
| *CHP 7/11 BK SEA COPERTY TYPE/Max LTV Purchase R&T Cash-Out  Product Type Interest Only Loan Amounts   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>81<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1-max 75%)   | O x 12 O x 12 O x 12 DINING BASED ON FIL  ndo  0%  0%  General Requ  | Max 70% L LING DATE   ALL DSCR Ir  2-4 Unit (1+DSCR I  80% 80% 70%  virements 5 ARM, 7/6 ARM, (40-ye  Note addition  | V Purch. & Ma TV Purch. & Ma ansactions require equired)  ar term ARMs avai al reserve requires                                   | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural  N/A  N/A  N/A  N/A  set only feature)  Min 680 FICO   |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>81<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1-max 75%)   | O x 12 O x 12 DINING BASED ON FIL  ndo O% O% General Requ /ears (IO Only); 5/6   | Max 70% L LING DATE   ALL DSCR Ir  2-4 Unit (1+DSCR I  80% 80% 70% Urrements 5 ARM, 7/6 ARM, (40-ye Note addition  | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%  Rable when combined with internents  • Max: 3,000,0  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural  N/A  N/A  N/A  N/A  set only feature)  Min 680 FICO   |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy                                   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASO<br>COI<br>81<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1-max 75%)   | O x 12 O x 12 DINING BASED ON FIL  ndo O% O% General Requ /ears (IO Only); 5/6   | Max 70% L LING DATE   ALL DSCR Ir  2-4 Unit (1+DSCR I  80% 80% 70% Urrements 6 ARM, 7/6 ARM, (40-ye Note addition Purchase, Rate/Term, o Investment  | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%  Rable when combined with internents  • Max: 3,000,0  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural  N/A  N/A  N/A  N/A  set only feature)  Min 680 FICO   |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy                                   | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%                                | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>81<br>81<br>71<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | O x 12 O x 12 DINING BASED ON FIL  ndo O% O% General Requ  rears (IO Only); 5/6  Currently Free & C  Required F  | Max 70% L LING DATE   ALL DSCR Ir  2-4 Unit (1+DSCR I  80% 80% 70% Urrements 6 ARM, 7/6 ARM, (40-ye Note addition Purchase, Rate/Term, o Investment  | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK Modular 80% 80% 70%  Rable when combined with internents  • Max: 3,000,0  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A set only feature) Min 680 FICO   |  |
| *CHP 7/11 BK SEA  roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand                     | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>81<br>81<br>71<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | O x 12 O x 12 DINING BASED ON FILE  ndo O% O% General Requ rears (IO Only); 5/6  Currently Free & C  Required F  Loan Amour  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 80% 80% 70% Ulterments 5 ARM, 7/6 ARM, (40-ye Note addition   Purchase, Rate / Term, c   Investment   | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Aax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Table when combined with internents  • Max: 3,000,000  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A est only feature) Min 680 FICO   |  |
| *CHP 7/11 BK SEA  roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand                     | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>80<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | O x 12 O x 12 O x 12 ONING BASED ON FIL ON FIL ONING BASED ON FIL ONIN | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 1 80% 80% 70% Ulrements 6 ARM, 7/6 ARM, (40-ye) Note addition Purchase, Rate/Term, c Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold   | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Iable when combined with internents  • Max: 3,000,000  Reserves   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A est only feature) Min 680 FICO   |  |
| *CHP 7/11 BK SEA POPERTY Type/Max LTV  Purchase R&T Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand                        | ONTHS  ASONING BASED ON DISCHARGE DATE   6  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>80<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | O x 12 O x 12 O x 12 ONING BASED ON FILE  ndo O% O% General Requireds Currently Free & C  Required F  Loan Amour \$150,000 - \$500,001 -   | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 1 80% 80% 70% Ulrements 5 ARM, 7/6 ARM, (40-ye) Note addition Purchase, Rate/Term, c Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000   | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Itable when combined with internents  • Max: 3,000,000  Reserves 3 Months   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A  Min 680 FICO  |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification       | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>80<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | O x 12 O x 12 O x 12 O x 12 O x 10 O x 12 O x 10 O  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 1 80% 80% 70% Uniteries S ARM, 7/6 ARM, (40-ye) Note addition Purchase, Rate/Term, o Investment Clear OR LTV < 50%: Unlin Reserves nt/Threshold - \$500,000 - \$999,999   | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Itable when combined with internents  • Max: 3,000,  ax \$1,000,000  Reserves  3 Months 6 Months  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A  Min 680 FICO  |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification       | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 30<br>0 x 60<br>CHAPTER 13 SEASC<br>COI<br>80<br>81<br>70<br>Ferms: 15, 30, 40-y<br>CR < 1 - max 75%)   | 0 x 12 0 x 12 0 x 12 0 x 12 0 x 10 0 x 12 0 x 10 0  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR Tr 80% 80% 70% Urrements 5 ARM, 7/6 ARM, (40-ye Note addition Purchase, Rate/Term, o Investment Clear OR LTV < 50%: Unlin Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499M  | V Purch. & Ma TV Purch. & Ma ansactions require equired)  or term ARMs avai al reserve requirer                                   | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Itable when combined with interments  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months   | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A  Min 680 FICO 000  |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification       | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate  Max 80% LTV (DS   | 2 x 3C 0 x 6C 0 x 6C CHAPTER 13 SEASO  Coi 88 88 70 Ferms: 15, 30, 40-y CR < 1- max 75%) • Min: 150,000   | 0 x 12 0 x 12 0 x 12 0 x 12 0 x 10 0 x 12 0 x 12 0 x 10 0  | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 1 80% 80% 70% Unitements ARM, 7/6 ARM, (40-ye Note addition Purchase, Rate/Term, one investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499M 500M st Only allowed per applic  | or term ARMs availal reserve required  and Cash Out mitted LTV >50% M   | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Rable when combined with interements  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months 12 Month 6 Months Min d Federal Guidelines) at  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A N/A Min 680 FICO 000  Set only feature) Significations Signi |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification  DSCR | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate   Max 80% LTV (DS  | 2 x 30 0 x 60 0 x 60 CHAPTER 13 SEASO COI 81 81 70 Ferms: 15, 30, 40-y CR < 1 - max 75%) • Min: 150,000   | O x 12 O x 12 O x 12 O x 12 ONING BASED ON FIL  ndo O% O% O% General Requ rears (IO Only); 5/6  Currently Free & C  Required R  Loan Amour \$150,000 - \$1.0M - \$1.0M - Interect re assessed (as S, NM, and VT.   | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR 1 80% 80% 70% 80% 70% Virements ARM, 7/6 ARM, (40-ye Note addition Purchase, Rate/Term, o Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499M 500M st Only allowed per applic PPP in AR, D.C., G,   | or term ARMs availal reserve required  arrange ARMs availal reserve required  and Cosh Out mited LTV >50% M                       | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Rable when combined with interements  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months 12 Month 6 Months Min d Federal Guidelines) at subject to max terms.  | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A Sest only feature) Min 680 FICO 000  Sest only feature of the sest only fea |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification       | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate   Max 80% LTV (DS  | 2 x 3C 0 x 6C 0 x 6C CHAPTER 13 SEASO CO 8I 8I 7I Ferms: 15, 30, 40-y CR < 1 - max 75%) • Min: 150,000  | 0 x 12 0 x 12 0 x 12 0 x 12 0 x 10 0 x 12 0 x 10 0 x 12 0 x 10 0  | Max 70% L  LING DATE   ALL DSCR Tr  2-4 Unit (1+DSCR 1  80% 80% 70%  Wirements S ARM, 7/6 ARM, (40-ye Note addition Purchose, Rate/Term, o Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499IM 500IM st Only allowed per applic PPP in AR, D.C., Gr PPP. Loans made ir                      | or term ARMs availal reserve required  and Cosh Out mitted LTV >50% N  anale State an A, KY, MI, MN n NC, PA, or SO               | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Rable when combined with interest  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months 12 Month 6 Months Min d Federal Guidelines) at subject to max terms. C are subject to min. loa                             | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A N/A N/A N/A Sest only feature) Min 680 FICO 000 000 000 000 000 000 000 000 000 0  |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification  DSCR | ONTHS  ASONING BASED ON DISCHARGE DATE   1  NW Condo  70%  70%  65%  Fixed Rate 1  Max 80% LTV (DS | 2 x 3G 0 x 6G 0 x 6G CHAPTER 13 SEASO COI 88 88 76 Ferms: 15, 30, 40-y CR < 1 - max 75%) • Min: 150,000  Penalties will b iibited in IA, KS d in an LLC to b Contact your | O x 12 O x 12 O x 12 ONING BASED ON FIL  ndo O% O% O% General Requ rears (IO Only); 5/6  Currently Free & C  Required R  Loan Amour \$150,000 - \$1.0M - \$1.0M - Interese assessed (as S, NM, and VT. De assessed a P AE for details st   | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR Tr 80% 80% 70% 80% 70% Urrements SARM, 7/6 ARM, (40-ye Note addition Purchose, Rate/Term, o Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499M 500M st Only allowed per applic PPP in AR, D.C., Gr PPP. Loans made ir surrounding PPP vi | or term ARMs availal reserve required  and Cosh Out mited LTV >50% M  cable State an A, KY, MI, MN n NC, PA, or So erbiage or add | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Rable when combined with interests  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months 12 Month 6 Months Min d Federal Guidelines) at subject to max terms. Care subject to min. load litional state restriction | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A  |  |
| *CHP 7/11 BK SE. roperty Type/Max LTV  Purchase  R&T  Cash-Out  Product Type Interest Only Loan Amounts Loan Purpose Occupancy Cash-In-Hand  Qualification  DSCR | ONTHS  ASONING BASED ON DISCHARGE DATE   I  NW Condo  70%  70%  65%  Fixed Rate   Max 80% LTV (DS  | 2 x 3G 0 x 6G 0 x 6G CHAPTER 13 SEASO COI 88 88 76 Ferms: 15, 30, 40-y CR < 1 - max 75%) • Min: 150,000  Penalties will b iibited in IA, KS d in an LLC to b Contact your | O x 12 O x 12 O x 12 ONING BASED ON FIL  ndo O% O% O% General Requ rears (IO Only); 5/6  Currently Free & C  Required R  Loan Amour \$150,000 - \$1.0M - \$1.0M - Interese assessed (as S, NM, and VT. De assessed a P AE for details st   | Max 70% L LING DATE   ALL DSCR Tr 2-4 Unit (1+DSCR Tr 80% 80% 70% 80% 70% Urrements SARM, 7/6 ARM, (40-ye Note addition Purchose, Rate/Term, o Investment Clear OR LTV < 50%: Unlit Reserves nt/Threshold - \$500,000 - \$999,999 \$1.499M 500M st Only allowed per applic PPP in AR, D.C., Gr PPP. Loans made ir surrounding PPP vi | or term ARMs availal reserve required  and Cosh Out mited LTV >50% M  cable State an A, KY, MI, MN n NC, PA, or So erbiage or add | x 70% LTV All Refi - See Q Ax 65% All Refi - See Q 24 months Seasoning from BK  Modular  80%  80%  70%  Rable when combined with interests  • Max: 3,000,000  Reserves 3 Months 6 Months 9 Months 12 Month 6 Months Min d Federal Guidelines) at subject to max terms. Care subject to min. load litional state restriction | Quick Pricer for price adj. uick Pricer for price adj. or Housing Events  Rural N/A  |  |