

## WayFinder NonQM

### Primary Residence LTV/CLTV/HCLTV

Loan Amount <sup>1</sup>	Credit Score	Full Doc			<ul style="list-style-type: none"> <li>• 1-Yr Full Doc</li> <li>• 12- &amp; 24-Mo Bank Stmt<sup>2</sup></li> <li>• 1- &amp; 2-Yr 1099</li> <li>• Asset Depletion<sup>2</sup></li> </ul>			<ul style="list-style-type: none"> <li>• 1- &amp; 2-Yr P&amp;L + Bank Stmt<sup>2</sup></li> <li>• 1- &amp; 2-Yr P&amp;L Only</li> <li>• WVOE</li> </ul>		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>
\$150,000 - \$1,000,000	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	660	80%	75%	75%	80%	75%	75%	70%	70%	60%
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	720	90%	80%	80%	90%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	60%
	660	75%	70%	70%	75%	70%	70%	70%	70%	60%
\$1,500,001 - \$2,000,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
\$2,000,001 - \$2,500,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	70%	70%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
\$2,500,001 - \$3,000,000	740	90%	80%	80%	90%	80%	80%	80%	80%	70%
	720	90%	80%	80%	90%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	70%	70%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%

<b>1. BORROWER</b> <ul style="list-style-type: none"> <li>• <b>First Time Home Buyer:</b> Max \$2,000,000 loan amount; Interest Only not permitted <ul style="list-style-type: none"> <li>▪ LTV &gt; 80%: Max \$1,500,000</li> </ul> </li> <li>• <b>ITIN:</b> Refer to WayFinder ITIN matrices below for eligibility</li> <li>• <b>Non-Permanent Resident Alien and Foreign National:</b> Not permitted</li> <li>• <b>Non-Occupying Co-Borrower:</b> Primary Residence only; 1-Unit property only; Max 43% combined DTI <ul style="list-style-type: none"> <li>▪ LTV &gt; 80%: Purchase and Rate/Term only; Max \$1,000,000 loan amount</li> </ul> </li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p>	<b>2. INCOME</b> <ul style="list-style-type: none"> <li>• <b>Asset Depletion:</b> Max 85% LTV for Purchase and Rate/Term; Max 80% LTV for <b>Asset Assist</b> <ul style="list-style-type: none"> <li>▪ Max 80% LTV for Asset Depletion in MS</li> </ul> </li> <li>• <b>12- &amp; 24-Month Bank Statement:</b> Max 80% LTV for self-employment &lt; 2 years</li> <li>• <b>1-Year P&amp;L + Bank Statements:</b> Max 70% LTV for Debt Consolidation</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>
<b>3. CREDIT</b> <ul style="list-style-type: none"> <li>• <b>Derogatory Credit:</b> Max financing for events seasoned &gt; 48 months; Max 80% LTV for events seasoned 37-48 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</li> <li>• <b>Housing History:</b> Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% for &lt; 12-month history; Max 85% LTV for Rent Free borrowers</li> <li>• <b>Insufficient Tradelines:</b> Max 75% LTV</li> </ul>	<b>4. GEOGRAPHIC RESTRICTIONS</b> <ul style="list-style-type: none"> <li>• <b>LTV &gt; 80%:</b> HI ineligible; Row homes in Baltimore City, MD ineligible; ARM not permitted in MS</li> </ul>
<b>6. PROGRAM</b> <ul style="list-style-type: none"> <li>• <b>Cash-in-Hand:</b> \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;= 65% to &lt;= 70%; \$1,000,000 for LTV &gt; 70%</li> <li>• <b>Debt-to-Income (DTI):</b> 50% DTI allowed to max financing; 43% max DTI allowed for transaction with Non-Occupying Co-Borrower</li> </ul>	<b>5. PRODUCTS</b> <ul style="list-style-type: none"> <li>• <b>Fully Amortized:</b> 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ 40-Year Fixed Rate: Max 80% LTV</li> </ul> </li> <li>• <b>Interest Only:</b> 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ Max 80% LTV</li> <li>▪ No First Time Home Buyer</li> </ul> </li> </ul>
	<b>7. RESERVES</b> <ul style="list-style-type: none"> <li>• Loan amount &lt;= \$750,000: <ul style="list-style-type: none"> <li>▪ 3 months PITIA for LTV &lt;= 80%</li> <li>▪ 6 months for LTV &gt; 80%</li> </ul> </li> <li>• 6 months PITIA for loan amount &gt; \$750,000 to &lt;= \$1,500,000</li> <li>• 9 months PITIA for loan amount &gt; \$1,500,000 to &lt;= \$2,500,000</li> </ul>



<ul style="list-style-type: none"> <li>• <b>Escrow Waiver:</b> If LTV &gt; 80%, allowed in CA with minimum 700 credit score and 0x30x12 housing history for non-HPML transactions</li> <li>• <b>Minimum Borrower Contribution:</b> 5% if LTV &gt; 80%</li> <li>• <b>Residual Income:</b> If LTV &gt; 80%, required for HPML or if DTI &gt; 43%</li> <li>• <b>Subordinate Financing:</b> Allowed to max 80% LTV/CLTV/HCLTV</li> <li>• <b>2-1 Buydown:</b> Purchase only; Max 80% LTV; 30-Year Fixed Rate only</li> </ul>	<ul style="list-style-type: none"> <li>• 12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
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<p><b>8. PROPERTY</b></p> <ul style="list-style-type: none"> <li>• <b>2-4 Unit Property:</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Condo (Warrantable and Non-Warrantable):</b> Max 85% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Condotel:</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Cooperative Property:</b> Not permitted</li> <li>• <b>Declining Market:</b> 5% LTV reduction required</li> <li>• <b>Rural Property (10+ acres):</b> Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Manufactured Home (Doublewide):</b> Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>
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## WayFinder NonQM

### Second Home LTV/CLTV/HCLTV

Loan Amount <sup>1</sup>	Credit Score	Full Doc			<ul style="list-style-type: none"> <li>1-Yr Full Doc</li> <li>12- &amp; 24-Mo Bank Stmt<sup>2</sup></li> <li>1- &amp; 2-Yr 1099</li> <li>Asset Depletion<sup>2</sup></li> </ul>			<ul style="list-style-type: none"> <li>1- &amp; 2-Yr P&amp;L + Bank Stmts<sup>2</sup></li> <li>1- &amp; 2-Yr P&amp;L Only</li> <li>WVOE</li> </ul>		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>6</sup>
\$150,000 - \$1,000,000	720	85%	80%	80%	85%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	660	80%	75%	75%	80%	75%	75%	70%	70%	60%
	640	75%	70%	70%	75%	70%	70%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	720	85%	80%	80%	85%	80%	80%	80%	80%	70%
	700	85%	80%	80%	85%	80%	80%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	60%
	660	75%	70%	70%	75%	70%	70%	70%	70%	60%
	640	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
\$1,500,001 - \$2,000,000	740	85%	80%	80%	85%	80%	80%	80%	80%	70%
	720	85%	80%	80%	85%	80%	80%	75%	75%	70%
	700	80%	75%	75%	80%	75%	75%	75%	75%	65%
	680	80%	75%	75%	80%	75%	75%	70%	70%	65%
	660	70%	65%	65%	70%	65%	65%	65%	65%	N/A
\$2,000,001 - \$2,500,000	740	80%	75%	75%	80%	75%	75%	75%	75%	65%
	720	80%	75%	75%	80%	75%	75%	70%	70%	65%
	700	80%	75%	70%	80%	75%	70%	70%	70%	65%
	680	75%	70%	70%	75%	70%	70%	65%	65%	N/A
	660	70%	65%	65%	70%	65%	60%	N/A	N/A	N/A
\$2,500,001 - \$3,000,000	760	80%	75%	70%	80%	75%	70%	75%	75%	65%
	720	80%	75%	70%	80%	75%	70%	70%	70%	65%
	700	75%	70%	70%	75%	70%	70%	65%	65%	65%
	680	70%	65%	65%	70%	65%	65%	65%	65%	N/A

<p><b>1. BORROWER</b></p> <ul style="list-style-type: none"> <li>• <b>First Time Home Buyer:</b> Max \$2,000,000 loan amount; Interest Only not permitted             <ul style="list-style-type: none"> <li>▪ LTV &gt; 80%: Max \$1,500,000</li> </ul> </li> <li>• <b>ITIN:</b> Refer to WayFinder ITIN matrices below for eligibility</li> <li>• <b>Non-Permanent Resident Alien and Foreign National:</b> Not permitted</li> <li>• <b>Non-Occupying Co-Borrower:</b> Not permitted</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p>	<p><b>2. INCOME</b></p> <ul style="list-style-type: none"> <li>• <b>Asset Depletion:</b> Max 85% LTV for Purchase and Rate/Term; Max 80% LTV for <b>Asset Assist</b> <ul style="list-style-type: none"> <li>▪ Max 80% LTV for Asset Depletion in MS</li> </ul> </li> <li>• <b>12- &amp; 24-Month Bank Statement:</b> Max 80% LTV for self-employment &lt; 2 years</li> <li>• <b>1-Year P&amp;L + Bank Statements:</b> Max 70% LTV for Debt Consolidation</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>
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<b>3. CREDIT</b> <ul style="list-style-type: none"> <li>• <b>Derogatory Credit:</b> Max financing for events seasoned &gt; 48 months; Max 80% LTV for events seasoned 37-48 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</li> <li>• <b>Housing History:</b> Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% for &lt; 12-month history; Max 85% LTV for Rent Free borrowers</li> <li>• <b>Insufficient Tradelines:</b> Max 75% LTV</li> </ul>	<b>4. GEOGRAPHIC RESTRICTIONS</b> <ul style="list-style-type: none"> <li>• <b>LTV &gt; 80%:</b> HI ineligible; Row homes in Baltimore City, MD ineligible; ARM not permitted in MS</li> </ul>
<b>6. PROGRAM</b> <ul style="list-style-type: none"> <li>• <b>Cash-in-Hand:</b> \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;= 65% to &lt;= 70%; \$1,000,000 for LTV &gt; 70%</li> <li>• <b>Debt-to-Income (DTI):</b> 50% DTI allowed to max financing</li> <li>• <b>Escrow Waiver:</b> If LTV &gt; 80%, allowed in CA with minimum 700 credit score and 0x30x12 housing history for non-HPML transactions</li> <li>• <b>Minimum Borrower Contribution:</b> 10% if LTV &gt; 80%</li> <li>• <b>Residual Income:</b> If LTV &gt; 80%, required for HPML or if DTI &gt; 43%</li> <li>• <b>Subordinate Financing:</b> Allowed to max 80% LTV/CLTV/HCLTV</li> <li>• <b>2-1 Buydown:</b> Purchase only; Max 80% LTV; 30-Year Fixed Rate only</li> </ul>	<b>5. PRODUCTS</b> <ul style="list-style-type: none"> <li>• <b>Fully Amortized:</b> 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ 40-Year Fixed Rate: Max 80% LTV</li> </ul> </li> <li>• <b>Interest Only:</b> 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ Max 80% LTV</li> <li>▪ No First Time Home Buyer</li> </ul> </li> </ul>
<b>8. PROPERTY</b> <ul style="list-style-type: none"> <li>• <b>2-4 Unit Property:</b> Max 80% LTV/CLTV for Purchase and Rate/Term; Max 75% LTV/CLTV for Debt Consolidation and Cash-Out</li> <li>• <b>Condo (Warrantable and Non-Warrantable):</b> Max 85% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Condotel:</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Cooperative Property:</b> Not permitted</li> <li>• <b>Declining Market:</b> 5% LTV reduction required</li> <li>• <b>Rural Property (10+ acres):</b> Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Manufactured Home (Doublewide):</b> Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	<b>7. RESERVES</b> <ul style="list-style-type: none"> <li>• Loan amount &lt;= \$750,000: <ul style="list-style-type: none"> <li>▪ 3 months PITIA for LTV &lt;= 80%</li> <li>▪ 6 months PITIA for LTV &gt; 80%</li> </ul> </li> <li>• 6 months PITIA for loan amount &gt; \$750,000 to &lt;= \$1,500,000</li> <li>• 9 months PITIA for loan amount &gt; \$1,500,000 to &lt;= \$2,500,000</li> <li>• 12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>

WayFinder NonQM										
Business Purpose Investment (Non-DSCR)										
LTV/CLTV/HCLTV										
Loan Amount <sup>1</sup>	Credit Score	Full Doc			<ul style="list-style-type: none"> <li>• 1-Yr Full Doc</li> <li>• 12- &amp; 24-Mo Bank Stmt</li> <li>• 1- &amp; 2-Yr 1099</li> <li>• Asset Depletion</li> </ul>			<ul style="list-style-type: none"> <li>• 1- &amp; 2-Yr P&amp;L + Bank Stmts</li> <li>• 1- &amp; 2-Yr P&amp;L Only</li> <li>• WVOE</li> </ul>		
		Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Debt Consolidation	Cash-Out <sup>5</sup>
\$150,000 - \$1,000,000	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
	700	80%	80%	70%	80%	80%	70%	70%	70%	65%
	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	80%	80%	70%	80%	80%	70%	75%	75%	65%
	700	75%	75%	70%	75%	75%	70%	70%	70%	65%
	680	75%	75%	65%	75%	75%	65%	70%	70%	65%
	660	70%	70%	65%	70%	70%	65%	N/A	N/A	N/A
\$1,500,001 - \$2,000,000	740	80%	80%	75%	80%	80%	75%	75%	75%	65%
	720	75%	75%	65%	75%	75%	65%	70%	70%	65%
	680	70%	70%	65%	70%	70%	65%	65%	65%	65%
\$2,000,001 - \$2,500,000	740	75%	75%	65%	75%	75%	65%	N/A	N/A	N/A
	680	65%	65%	N/A	65%	65%	N/A	N/A	N/A	N/A

<b>1. BORROWER</b> <ul style="list-style-type: none"> <li>• <b>First Time Home Buyer:</b> Max \$2,000,000 loan amount; Interest Only not permitted</li> <li>• <b>ITIN:</b> Refer to WayFinder ITIN matrices below for eligibility</li> </ul>	<b>2. INCOME</b> <p><b>Note:</b> Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>
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<ul style="list-style-type: none"> <li>• <b>Non-Permanent Resident Alien and Foreign National:</b> Not permitted</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible borrower types, max financing permitted per matrix above. See Borrowers.</p>	
<b>3. CREDIT</b>	<b>4. PRODUCTS</b>
<ul style="list-style-type: none"> <li>• <b>Derogatory Credit:</b> Max 80% LTV for events seasoned <math>\geq</math> 37 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</li> <li>• <b>Housing History:</b> Max 80% LTV for 1x30x12 and 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% LTV for Rent Free borrowers</li> <li>• <b>Insufficient Tradelines:</b> Max 75% LTV</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Fully Amortized:</b> 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM</li> <li>• <b>Interest Only:</b> 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ No First Time Home Buyer</li> </ul> </li> </ul>
<b>5. PROGRAM</b>	<b>6. RESERVES</b>
<ul style="list-style-type: none"> <li>• <b>Cash-in-Hand:</b> \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV <math>\geq</math> 65% to <math>\leq</math> 70%; \$1,000,000 for LTV &gt; 70%</li> <li>• <b>Debt-to-Income (DTI):</b> 50% DTI allowed to max financing</li> <li>• <b>Subordinate Financing:</b> Allowed to max LTV/CLTV/HCLTV</li> <li>• <b>2-1 Buydown:</b> Purchase only; Max 80% LTV; 30-Year Fixed Rate only</li> </ul>	<ul style="list-style-type: none"> <li>• 3 months PITIA for loan amount <math>\leq</math> \$750,000</li> <li>• 6 months PITIA for loan amount &gt; \$750,000 to <math>\leq</math> \$1,500,000</li> <li>• 9 months PITIA for loan amount &gt; \$1,500,000 to <math>\leq</math> \$2,500,000</li> <li>• 12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
<b>7. PROPERTY</b>	
<ul style="list-style-type: none"> <li>• <b>2-4 Unit Property:</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Condo (Warrantable and Non-Warrantable, including Condotel):</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Cooperative Property:</b> Not permitted</li> <li>• <b>Declining Market:</b> 5% LTV reduction required</li> <li>• <b>Rural Property (10+ acres):</b> Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Debt Consolidation and Cash-Out</li> <li>• <b>Manufactured Home (Doublewide):</b> Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Debt Consolidation and Cash-Out</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

## WayFinder ITIN NonQM

### Primary Residence LTV/CLTV/HCLTV

Loan Amount <sup>1</sup>	Credit Score	Full Doc				<ul style="list-style-type: none"> <li>• 1-Yr Full Doc</li> <li>• 12- &amp; 24-Mo Bank Stmt</li> <li>• 1- &amp; 2-Yr 1099</li> <li>• Asset Depletion</li> </ul>			
		SFR <sup>7</sup> , Condo <sup>7</sup> , PUD <sup>7</sup>		2-4 Unit		SFR <sup>7</sup> , Condo <sup>7</sup> , PUD <sup>7</sup>		2-4 Unit	
		Purchase & Rate/Term	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Cash-Out <sup>10</sup>	Purchase & Rate/Term	Cash-Out <sup>5</sup>
\$150,000 - \$1,500,000	720	80%	80%	80%	75%	80%	80%	80%	75%
	700	80%	80%	80%	70%	80%	80%	80%	70%
	680	80%	75%	75%	70%	80%	75%	75%	70%
	660	80%	75%	N/A	N/A	80%	75%	N/A	N/A
	640	75%	70%	N/A	N/A	75%	70%	N/A	N/A
\$1,500,001 - \$2,000,000	720	80%	75%	75%	60%	80%	75%	75%	60%
	700	70%	70%	70%	60%	70%	70%	70%	60%
\$2,000,001 - \$2,500,000	740	75%	70%	N/A	N/A	75%	70%	N/A	N/A
	720	60%	60%	N/A	N/A	60%	60%	N/A	N/A
<b>1. BORROWER</b>					<b>2. INCOME</b>				
<ul style="list-style-type: none"> <li>• <b>ITIN only,</b> refer to standard WayFinder matrices above for non-ITIN borrower eligibility</li> <li>• <b>First Time Home Buyer:</b> Max \$2,000,000 loan amount; Interest Only not permitted</li> <li>• <b>Non-Occupying Co-Borrower:</b> Primary Residence only; 1-Unit property only; Max 43% combined DTI</li> </ul>					<ul style="list-style-type: none"> <li>• <b>P&amp;L + Bank Stmts, P&amp;L Only, WVOE:</b> Not permitted</li> </ul> <p><b>Note:</b> Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>				
<b>3. CREDIT</b>					<b>4. PRODUCTS</b>				
<ul style="list-style-type: none"> <li>• <b>Derogatory Credit:</b> Max financing for events seasoned &gt; 48 months; Max 80% LTV for events seasoned 37-48 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</li> </ul>					<ul style="list-style-type: none"> <li>• <b>Fully Amortized:</b> 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM</li> <li>• <b>Interest Only:</b> 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ No First Time Home Buyer</li> </ul> </li> </ul>				



<ul style="list-style-type: none"> <li>• <b>Housing History:</b> Max financing for 1x30x12; Max 80% LTV for 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 80% LTV for borrower living Rent Free</li> <li>• <b>Alternative Credit:</b> Max \$1,500,000 loan amount</li> </ul>	
<b>5. PROGRAM</b>	<b>6. RESERVES</b>
<ul style="list-style-type: none"> <li>• <b>Cash-in-Hand:</b> \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;= 65% to &lt;= 70%; \$1,000,000 for LTV &gt; 70%</li> <li>• <b>Debt-to-Income (DTI):</b> 50% DTI allowed to max financing; 43% max DTI allowed for transaction with Non-Occupying Co-Borrower</li> <li>• <b>Subordinate Financing:</b> Allowed to max LTV/CLTV/HCLTV</li> <li>• <b>LTV &gt; 80%:</b> Considered on an exception basis</li> <li>• <b>2-1 Buydown:</b> Purchase only; 30-Year Fixed Rate only</li> </ul>	<ul style="list-style-type: none"> <li>• 3 months PITIA for loan amount &lt;= \$750,000</li> <li>• 6 months PITIA for loan amount &gt; \$750,000 to &lt;= \$1,500,000</li> <li>• 9 months PITIA for loan amount &gt; \$1,500,000 to &lt; \$2,500,000</li> <li>• 12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>
<b>7. PROPERTY</b>	
<ul style="list-style-type: none"> <li>• <b>Condo (Warrantable and Non-Warrantable, including Condotel):</b> Max 80% LTV for Purchase and Rate/Term; Max 75% LTV for Cash-Out</li> <li>• <b>Cooperative Property:</b> Not permitted</li> <li>• <b>Declining Market:</b> 5% LTV reduction</li> <li>• <b>Manufactured Home (Doublewide):</b> Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Cash-Out</li> <li>• <b>Rural Property (10+ acres):</b> Max 80% LTV for Purchase and Rate/Term; Max 70% LTV for Cash-Out</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

### WayFinder ITIN NonQM

		Second Home LTV/CLTV/HCLTV				Business Purpose Investment (Non-DSCR) LTV/CLTV/HCLTV			
		SFR <sup>7</sup> , Condo <sup>7</sup> , PUD <sup>7</sup>				1-4 Unit <sup>7</sup> , Condo <sup>7</sup> , PUD <sup>7</sup>			
Loan Amount <sup>1</sup>	Credit Score	Full Doc		<ul style="list-style-type: none"> <li>• 1-Yr Full Doc</li> <li>• 12- &amp; 24-Mo Bank Stmt</li> <li>• 1- &amp; 2-Yr 1099</li> <li>• Asset Depletion</li> </ul>		Full Doc		<ul style="list-style-type: none"> <li>• 1-Yr Full Doc</li> <li>• 12- &amp; 24-Mo Bank Stmt</li> <li>• 1- &amp; 2-Yr 1099</li> <li>• Asset Depletion<sup>2</sup></li> </ul>	
		Purchase & Rate/Term	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Cash-Out <sup>5</sup>	Purchase & Rate/Term	Cash-Out <sup>5</sup>
\$150,000 - \$1,500,000	700	75%	70%	75%	70%	75%	70%	75%	70%
	660	70%	65%	70%	65%	70%	65%	70%	65%
\$1,500,001 - \$2,000,000	720	75%	60%	75%	60%	75%	70%	75%	70%
	700	70%	60%	70%	60%	75%	70%	75%	70%
	680	N/A	N/A	N/A	N/A	70%	65%	70%	65%
\$2,000,001 - \$2,500,000	660	N/A	N/A	N/A	N/A	60%	N/A	60%	N/A
	700	N/A	N/A	N/A	N/A	70%	65%	70%	65%
	680	N/A	N/A	N/A	N/A	65%	60%	65%	60%
<b>1. BORROWER</b>					<b>2. INCOME</b>				
<ul style="list-style-type: none"> <li>• <b>ITIN only,</b> refer to standard WayFinder matrices for non-ITIN borrower eligibility</li> <li>• <b>First Time Home Buyer:</b> Max \$2,000,000 loan amount; Interest Only not permitted</li> <li>• <b>Non-Occupying Co-Borrower:</b> Not permitted</li> </ul>					<ul style="list-style-type: none"> <li>• <b>P&amp;L + Bank Stmts, P&amp;L Only, WVOE:</b> Not permitted</li> </ul> <p><b>Note:</b> Limitations do not apply for eligible income types, max financing permitted per matrix above. See Alt Doc Program and Full Doc Program.</p>				
<b>3. CREDIT</b>					<b>4. PRODUCTS</b>				
<ul style="list-style-type: none"> <li>• <b>Derogatory Credit:</b> Max 75% LTV for events seasoned &gt;= 37 months; Max 70% LTV for events seasoned 25-36 months; Max 65% LTV for credit events seasoned 12-24 months</li> <li>• <b>Housing History:</b> Max financing for 1x30x12 and 2x30x12; Max 70% LTV for 0x60x12; Max 65% LTV for 0x90x12; Max 75% LTV for borrower living Rent Free</li> <li>• <b>Alternative Credit:</b> Max \$1,500,000 loan amount</li> </ul>					<ul style="list-style-type: none"> <li>• <b>Fully Amortized:</b> 15-, 30- and 40-Year Fixed Rate, 5/6 SOFR ARM</li> <li>• <b>Interest Only:</b> 30- and 40-Year Fixed Rate or 5/6 SOFR ARM <ul style="list-style-type: none"> <li>▪ No First Time Home Buyer</li> </ul> </li> </ul>				
<b>5. PROGRAM</b>					<b>6. RESERVES</b>				
<ul style="list-style-type: none"> <li>• <b>Cash-in-Hand:</b> \$2,000,000 for LTV &lt; 65%; \$1,500,000 for LTV &gt;= 65% to &lt;= 70%</li> <li>• <b>Debt-to-Income (DTI):</b> 50% DTI allowed to max financing</li> <li>• <b>Subordinate Financing:</b> Allowed to max LTV/CLTV/HCLTV</li> </ul>					<ul style="list-style-type: none"> <li>• 3 months PITIA for loan amount &lt;= \$750,000</li> <li>• 6 months PITIA for loan amount &gt; \$750,000 to &lt;= \$1,500,000</li> <li>• 9 months PITIA for loan amount &gt; \$1,500,000 to &lt;= \$2,500,000</li> <li>• 12 months PITIA for loan amount &gt; \$2,500,000</li> </ul>				



<ul style="list-style-type: none"> <li>• <b>2-1 Buydown:</b> Purchase only; 30-Year Fixed Rate only</li> </ul>	
<b>7. PROPERTY</b>	
<ul style="list-style-type: none"> <li>• <b>Condo (Warrantable and Non-Warrantable, including Condotel):</b> Max 80% LTV for Purchase, Rate/Term, and Cash-Out</li> <li>• <b>Cooperative Property:</b> Not permitted</li> <li>• <b>Declining Market:</b> 5% LTV reduction</li> <li>• <b>Rural Property (10+ acres):</b> Max 75% LTV for Purchase and Rate/Term; Max 70% LTV for Cash-Out</li> <li>• <b>Manufactured Home (Doublewide):</b> Max 70% LTV for Purchase and Rate/Term; Max 65% LTV for Cash-Out</li> </ul> <p><b>Note:</b> Limitations do not apply for other eligible property types, max financing permitted per matrix above. See Property Eligibility.</p>	

