SERIES O: DSCR

FICO LTV/CLTV		DSCR >= 1.0			DSCR >= 0.75			NO RATIO DSCR		
FICO	Loan Size	Purchase	Rate/Term	Cash-Out	Purchase	Rate/Term	Cash-Out	Purchase	Rate/Term	Cash-Out
740	<=$1.0mm	80%	80%	75%	75%	75%	70%	75%	75%	65%
	<=$1.5mm	75%	75%	70%	70%	70%	65%	70%	70%	60%
	<=$2.0mm	75%	75%	60%	65%	65%	60%	65%	65%	60%
	<=$2.5mm	70%	70%	N/A						
	<=$3.0mm	65%	65%	N/A						
720	<=$1.0mm	80%	80%	75%	75%	75%	70%	70%	70%	60%
	<=$1.5mm	75%	75%	70%	70%	70%	65%	65%	65%	60%
	<=$2.0mm	75%	75%	60%	65%	65%	N/A			
	<=$2.5mm	70%	70%	N/A						
	<=$3.0mm	65%	65%	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			
	<=$2.5mm	65%	65%	N/A						
680	<=$1.0mm	75%	75%	65%	70%	70%	65%	65%	60%	60%
	<=$1.5mm	70%	70%	60%	N/A					
	<=$2.0mm	65%	65%	N/A						
60	<=$1.0mm	70%	70%	65%	60%	60%	60%	60%	60%	60%
	<=$1.5mm	65%	65%	60%	N/A					
	<=$2.0mm	60%	60%	N/A						

GENERAL REQUIREMENTS	
Product Type	3/6 ARM, 5/6 ARM, 7/6 ARM, 10/6 ARM, 15 Yr. Fixed, 30 Yr. Fixed, 40 Yr. Fixed (IO)
Loan Amount	$3.0mm max; $100k min
Occupancy	Investment Property
Max LTV/Min FICO	80%/660 FICO
Min DSCR	.75x or NO Ratio Permissible
DSCR Calculation	Gross Rent/PITIA (P&I), Gross Rent/ITIA (Interest Only)
DSCR No Ratio	Eligible
Payment History	0X30X12
Housing Event Seasoning	3+Years
Interest Only	Eligible (10/20 IO & 10/30 IO), ARMs & Fixed
Interest Only Restrictions (DSCR>=1.0)	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
Interest Only Restrictions (Loan Amount)	$2,000,001-$2,500,000: Max 65% CLTV, $2,500,001-$3,000,000: Max 60% CLTV
Personal Guaranty	Required
Prepay Penalties by State	Permissible by Law
Short Term Rental	Max $2.0mm Loan Amount
First Time Investor	Max $2.0mm Loan Amount

ARM Information	
ARM Margin	5.00%
ARM Caps (3/6m & 5/6m)	2/1/5
ARM Caps	5/1/5
Reset Period	6 Months
Index	30 Day Average SOFR
ARM Floor	Floor = Margin

Borrower Eligibility	• Permanent Resident Alien	Eligible, NO restrictions
	• Non-Permanent Resident Alien	Max 75% LTV/CLTV No Cash-out

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SERIES O: DSCR

		Max $2.0mm Loan Amount
Property Type	2-4 Units	Max 75% LTV | $2,000,001-$2.5MM- Max 65% LTV/CLTV | $2,500,001- $3.0MM- Max 60% LTV/CLTV
	Warrantable Condos	
	Non-Warrantable Condos	
	Co-Op	Not Allowed
	Rural Properties	Not Allowed
	Declining Markets	5% LTV Reduction
Cashout Requirements	• Max $2.0MM Loan Amount	
	• LTV > 60%	$500,000 Max Cash-out amount
	• LTV ≤ 60%	Unlimited Cash-out
Reserve Requirements	**Loan Amount**	**Months of cash reserves**
	$100,000 -$500,000	3 months
	$500,001 -$1,000,000	6 months
	$1,000,001 - $2,000,000	6 months
	$2,000,001 - $3,000,000	9 Months
	Additional Financed Properties	None
	Cash-Out Used as Reserves	Allowable
Lending Resource	• Refer to Ony Glo Guidelines	

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