

Product Matrix

| Product: Single Asset |          |              |          |              |          |
|-----------------------|----------|--------------|----------|--------------|----------|
| Limits                | FICO/LTV | DSCR >= 1.0x |          | DSCR < 1.0x  |          |
|                       |          | Purch. & R/T | Cash-Out | Purch. & R/T | Cash-Out |
| <= 1.5mm              | 740      | 80           | 75       | 75           | 70       |
|                       | 720      | 80           | 75       | 75           | 70       |
|                       | 700      | 80           | 75       | 75           | 70       |
|                       | 680      | 80           | 75       | 75           | 65       |
|                       | 660      | 75           | 70       | 70           | 60       |
|                       | 640      | 70           | 65       | NA           | NA       |
| 1.5mm – 2.5mm         | 740      | 75           | 70       | 70           | 70       |
|                       | 720      | 75           | 70       | 70           | 70       |
|                       | 700      | 75           | 70       | 70           | 70       |
|                       | 680      | 70           | 65       | 65           | 60       |
|                       | 660      | 65           | 65       | 60           | 60       |
|                       | 640      | 65           | 60       | NA           | NA       |
| >2.5mm – 3mm          | 700      | 70           | 65       | NA           | NA       |
|                       | 680      | 65           | 60       | NA           | NA       |
| <= 2.5mm              | FN       | 65           | 60       | NA           | NA       |

| Limits                   |              |            |
|--------------------------|--------------|------------|
| Min Loan Amount          |              | 75,000     |
| Max Loan Amount          |              | 3,000,000  |
| Max Loan Amount, Crossed |              | 5,000,000  |
| Interest Only Max LTV    |              | 75%        |
| Max Cash-Out             | <=50%LTV     | 1,000,000  |
|                          |              | Unlimited  |
| Mortgage History         |              | 1x30x12    |
| Event Seasoning          |              | 36 Months  |
| BK 13                    |              | Discharged |
| Property Type LTVs       |              |            |
| Property Type            | Purch. & R/T | Cash-Out   |
| Condo                    | 75%          | 70%        |
| 2-4 Unit                 | 80%          | 75%        |
| 5-10 Unit                | 65%          | 50%        |

\*1.25x Min DSCR on 5-10 Unit

| Product: Crossed Collateralized |          |               |          |
|---------------------------------|----------|---------------|----------|
| Max (\$000s)                    | FICO/LTV | DSCR >= 1.15x |          |
|                                 |          | Purch. & R/T  | Cash-Out |
| 3,000                           | 740      | 75            | 70       |
|                                 | 720      | 75            | 70       |
|                                 | 680      | 70            | 65       |
| 5,000                           | 740      | 75            | 65       |
|                                 | 720      | 70            | 65       |
|                                 | FN       | 60            | 50       |

Experienced Investors Only

Additional Restrictions

- 1. Minimum DSCR of .75x
- 2. Minimum DSCR for Short Term Rentals of 1.0x
- 3. DSCR < 1.0x & Cashout, LTV limited to 70% LTV
- 4. Foreign Nationals limited to 65% LTV
- 5. Non-Perm. Resident Alien restricted to 75% LTV
- 6. Unleased properties are restricted to 70% LTV; refer to section 8 for additional restrictions

| Products    |            |
|-------------|------------|
| 30 Yr Fixed |            |
| 5/6 ARM     | 2/2/5 Caps |
| 7/6 ARM     | 5/2/5 Caps |
| Floor       | Start Rate |