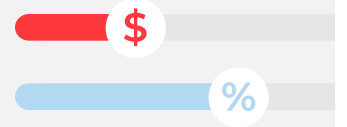


WHOLESALE | CORRESPONDENT

PREMIER LENDING PORTFOLIO



NON-QM: EXCELLENCE

LO GUIDELINES & OVERLAYS

- **Appraisals:** PIW not allowed. 2nd appraisal req. over \$2M
- **Assets:** Sourced/seasoned 30 days (max doc age 120 days)
- **Credit Event:** BK, FCL, SS, DIL, Mod, Forbearance, 120+ days late

SUPER PRIME

- Accepts 1Y & 2Y Full Doc, 12 & 24 Bank Statement, 1Y & 2Y P&L, Asset Util, WVOE, & 1099
- Max HCLTV up to 90%
- Min credit score required is 620
- Elite loan amounts up to \$4M (P&L capped at \$2.5M)
- Accommodates DTI ratios up to 55%
- 48 months seasoning out of a credit event
- Min 3 months reserves; gift funds permitted
- Min borrower contribution: 0% OO, 10% NOO
- Condos in NY up to 85% CLTV; Condotels permitted

PRIME

- Purchase, rate/term, and cash-out refinancing
- Primary, second home, and investment properties
- Max CLTV up to 80%
- No credit score required, or a min 620 credit score
- Generous loan amounts reaching \$1.5 million
- Accommodates DTI ratios up to 55%
- Only 12 months seasoning out of a credit event
- Min 3 months reserves; gift funds permitted
- Min borrower contribution: 0% OO, 10% NOO
- Alt Income Allowed: 12 & 24 Month Bank Statements
- Limited tradelines acceptable; non-permanent residents permitted

NON-QM: ALTERNATIVE INCOME

LO GUIDELINES & OVERLAYS

- **Bank Stmt:** Max DTI 50%. 50% expense ratio or CPA letter
- **Asset Util:** 100% Cash/Securities, 70% Retirement. Max DTI 50%
- **1099/WVOE:** Max DTI 50% for Owner-Occupied

BANK STATEMENT CONCIERGE

Save time on self-employed files! AD's dedicated Concierge Desk will calculate your 12 or 24-month bank statements upfront, providing you with exact qualifying income before submission.

BANK STATEMENTS (12/24 MO)

- Available under Super Prime and Prime programs
- Combo of business and personal statements allowed
- Sole Proprietors (Schedule C) accepted
- Max CLTV up to 90% (Condos up to 85% CLTV)
- Loan amounts scale up to \$4 million

P&L PROGRAM (1Y & 2Y)

- Requires P&L review by Licensed CPA, CTEC Tax Preparer, or IRS Enrolled Agent
- Sole Proprietors (Schedule C) accepted
- Bank statements not required for LTVs up to 70%
- Max CLTV up to 80%, DTI up to 55%
- Loan amounts extend to \$2.5 million

ASSET UTIL & WVOE/1099

- Asset Util: Savings/checking at 100%, securities 100%, retirement 70%. Divided by 60
- Asset Util Max HCLTV up to 80% (Cash-out up to 80% CLTV)
- WVOE up to 80% CLTV; requires FNMA Form 1005 (2-yr history with same employer)
- 1099 up to 85% CLTV; 1-yr history with same employer, max DTI 55%
- WVOE/1099 loan amounts reach up to \$4 million

NON-QM: INVESTOR SOLUTIONS

LO GUIDELINES & OVERLAYS

- **DSCR < 1:** Requires min FICO 680
- **No FICO:** Allowed with 0.75+ DSCR & max 65% LTV (Cash-out max 65%)
- **History:** Must own primary property or residential property in past 36 mos

DSCR

- Requires absolutely no income or employment verification
- Allows for a DSCR under 0.75
- Terms include 5/6 ARM, 30-Year Fixed, and 40-Year Fixed
- 120 Months I/O Period; 240/360 Months Amortization
- Qualified at Amortized ITIA Payment
- Eligible: 1-4 units, condotels, multifamily (5-8 units), mixed-use properties
- Eligible for short-term rental qualifying
- Non-perm residents, ITIN holders, and foreign nationals allowed
- First-time investors eligible (FTHB not allowed)
- Max CLTV up to 80%
- Min FICO score of 680
- Loan amounts up to \$3 million
- Gift funds allowed (min borrower contribution 10%)

NON-QM: SPECIALTY PROGRAMS

LO GUIDELINES & OVERLAYS

- **Visas:** B-1, B-2, H-1, E1-E5, TN, O1, etc., eligible. Valid EAD card required based on class
- **Foreign Nat'l:** Max 43% DTI (Full Doc). Reserves: 12 months minimum

FOREIGN NATIONAL

- Requires CPA letter (last 2 yrs + YTD) & 1 bank reference
- Overseas assets allowed as cash-to-close (no US seasoning)
- Max CLTV up to 75% (Cash-out up to 65% CLTV)
- No credit score required, or min 660 credit score
- Loan amounts to \$3M; Gift funds allowed (10% min)

ITIN

- Requires valid ITIN card/letter & valid government ID
- Max CLTV up to 80% (Super Prime) or 70% (DSCR).
- Min 660 FICO; Loan amounts up to \$1.5 million.

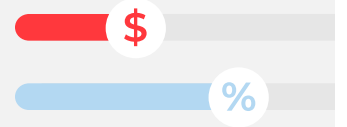
THE POWER OF YES

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WHOLESALE | CORRESPONDENT

PREMIER LENDING PORTFOLIO



JUMBO & SECOND LIENS

LO GUIDELINES & OVERLAYS

- **2nd Lien Appraisal:** Full Appraisal must be supported by A&D internal AVM (10% variance, 90% confidence score)
- **2nd Lien DTI:** Traditional 50% max (up to 80% CLTV), 45% (over 80% CLTV)

AD POWER JUMBO

- Follows DU/LPA guidelines for income and credit events
- First-time homebuyers are allowed
- Max CLTV up to 89.99%, DTI ratios up to 50%
- Minimum 660 credit score required
- Premium loan amounts up to \$5 million
- MI not required; No max cash-out limits apply

SECOND MORTGAGE

- Owner-occupied, second home, or investment properties
- 20- and 30-year fixed terms available
- Max CLTV up to 90%, Max DTI is 50%
- Min 680 FICO (no score required for Foreign Nationals)
- Loan amounts range from \$50,000 to \$500,000
- Alt Income Allowed: 12/24Mo Bank Statements (SE only), 1-yr 1099 (10% expense), 2-yr WVOE, & Asset Util
- DSCR Available: Minimum 1.0 DSCR ratio required

AGENCY FINANCING

LO GUIDELINES & OVERLAYS

- **Manual UW:** Not permitted on Conventional loans
- **Escrow Waivers:** Allowed up to 95% LTV (NM max 80%). Not available for HPML
- **Future Income:** Restricted to established/large corps (500+ emp) or Govt
- **Restrictions:** PACE loans ineligible; MLO/Processor cannot be borrower

STANDARD CONVENTIONAL

- Conforming loans for purchase, rate/term, and cash-out refi on primary, second home, and investment
- Temporary rate buydowns are available

CONVENTIONAL HIGH BALANCE

- Agency financing designed for high-cost markets
- Loan amounts up to \$1,149,825 for primary, second home, and investment properties

FANNIE MAE HOMEREADY®

- For low-to-moderate-income borrowers (up to 80% AMI)
- Down payment from 3%. LLPA waivers available

FREDDIE MAC HOME POSSIBLE®

- Borrower income limited to 80% of AMI; Down payment from 3%
- Home buyer education required for first-time buyers

FREDDIE MAC HOMEONESM

- Max LTV up to 97% for first-time homebuyers
- No geographic/income limits; Purchase & rate/term refi

GOVERNMENT LENDING

LO GUIDELINES & OVERLAYS

- **VA Tiers:** Base 100% LTV FICO: 580 (≤\$1M), 680 (≤\$1.5M), 700 (≤\$2M)
- **VA Specifics:** Manual UW allowed ≤\$1.5M. Max DTI 45% for >\$1.5M
- **FHA Specifics:** Manual UW min FICO 620. Mfg Homes min FICO 620. Tax transcripts mandatory for SE/Rental/Family-employed
- **Income Rules:** Income derived from marijuana or crypto is strictly prohibited

VA SUITE

- **VA IRRRL:** Limited documentation (ownership cert only). No appraisal, down payment, or PMI. Max CLTV 110%. Min 580 FICO. Loans to \$1.5M
- **VA Standard:** Up to 100% LTV/CLTV. No down payment or PMI. Min 580 FICO. Loans to \$2M. Manufactured homes allowed. Temp buydowns available. Manual UW: Allowed ≤\$1.5M (Min 660 FICO, 700 FICO for Cash-out, Max 43-45% DTI)

FHA SUITE

- **FHA Standard:** Up to 97.75% CLTV (max 80% LTV cash-out). Min 3.5% down. Min 580 FICO (Manual UW: Min 620 FICO). Loans to \$524,225. Owner-occupied only. 2-yr employment & out of credit events. MIP required. 15, 20, 30-year fixed
- **FHA High Balance:** Up to 97.75% CLTV. Min 3.5% down. Min 580 FICO. Loans to \$1,249,125. Primary/second home
- **FHA Streamline Refi:** Existing FHA (min 6 payments, ≥210 days). Min 580 FICO (0x30x12 history). No income, DTI, or appraisal required. Primary only

THE POWER OF YES

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