

| Non-QM Products        |   |       |
|------------------------|---|-------|
| Program                | Super Prime   | Prime |
| Transaction Type       | Purchase  |       |
| Occupancy              | Primary residence<br>Second homes (1 unit only)                                     |       |
| Property Type          | 1 -4 Unit SFR, (1-Unit for Second Homes)<br>Manufactured<br>Rural<br>Condos<br>PUDs |       |
| Term                   | 30 Year Fixed Rate  |       |
| Buydown Type           | 3 - 2 - 1<br>2 - 1<br>1 - 0   |       |
| Buydown Contributor    | Seller, 3 <sup>rd</sup> Party<br>Buydown could be split                             |       |
| Interest Only          | Ineligible  |       |
| Texas Section 50(a)(6) | Ineligible  |       |

| Conventional                 |  |  |  |
|------------------------------|--|--|--|
| Program                      | Fannie Mae<br>Fannie Mae HomeReady                       | Freddie Mac                              | Freddie Mac Home Possible                |
| Transaction Type             | Purchase   |  |  |
| Occupancy                    | Primary residence<br>Second homes (1 unit only)          |  |  |
| Property Type                | 1 -4 Unit SFR, (1-Unit for Second Homes)<br>Manufactured | 1 -4 Unit SFR, (1-Unit for Second Homes) | 1 -2 Unit SFR, (1-Unit for Second Homes) |
| Term                         | Fixed Rate   |  |  |
| Buydown Type                 | 3 - 2 - 1<br>2 - 1<br>1 - 0                              |  |  |
| Buydown Contributor          | Seller, 3 <sup>rd</sup> Party<br>Buydown could be split  |  |  |
| Ineligible Property          | -  | Manufactured                             | 3-4 Unit Properties,<br>Manufactured     |
| Ineligible Transaction Types | Investor Property, Cash-Out Refi, ARMs                   |  |  |
| Texas Section 50(a)(6)       | Ineligible   |  |  |