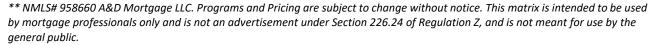


Temporary Buydown Matrix

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

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







Temporary Buydown Matrix

| FHA | | |
|---------------------------|--|--|
| Program | FHA | |
| Transaction Type | Purchase | |
| Occupancy | Primary residence | |
| Property Type | 1 Unit Rural Condos PUDs | |
| Term | 30 Year Fixed Rate | |
| FICO | Minimum 660 FICO | |
| Buydown Type | 3-2-1 $2-1$ $1-0$ Maximum 3 years to reach standard note rate | |
| Buydown Contributor | Seller, 3rd Party Buydown could be split | |
| Ineligible | Borrower funded buydowns 2-4 Unit properties FHA loans with high balance loan amounts Manufactured Property | |
| Texas Section 50(a)(6) | Ineligible | |



Temporary Buydown Matrix

| VA | | |
|---------------------------|---|--|
| Program | VA | |
| Transaction Type | Purchase | |
| Occupancy | Primary residence | |
| Property Type | Single Family Detached Single Family Attached PUDs Condominiums Leaseholds with proof of approval from VA | |
| Term | 30 Year Fixed Rate | |
| FICO | Minimum 660 FICO or the FICO floor referenced on the Maximum LTV/CLTV and FICO Requirements | |
| Buydown Type | 3-2-1 $2-1$ $1-0$ Maximum 3 years to reach standard note rate | |
| Buydown Contributor | Seller, 3rd Party Buydown could be split | |
| Ineligible | Borrower funded buydowns 2-4 Unit properties Manufactured Property | |
| Texas Section 50(a)(6) | Ineligible | |

^{**} NMLS# 958660 A&D Mortgage LLC. Programs and Pricing are subject to change without notice. This matrix is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

