Coffee Cake NQM

10/19/2026

1-Unit - Maximum LTV/CLTV - Primary Residence

Minimum FICO	Maximum Loan Amount	Full Doc | Bank Statement			1099 |P&L Only | WVOE | Asset Utilization		
		Purchase	Rate/Term	Cash-Out	Purchase	Rate/Term	Cash-Out
720	$1,000,000	80%	80%	80%	-	-	-
	$1,500,000	80%	80%	75%	-	-	-
	$2,000,000	80%	80%	75%	-	-	-
	$2,500,000	75%	75%	70%	-	-	-
700	$1,000,000	80%	80%	75%	-	-	-
	$1,500,000	80%	80%	70%	-	-	-
	$2,000,000	80%	80%	70%	-	-	-
	$2,500,000	70%	70%	65%	-	-	-
680	$1,000,000	80%	80%	75%	-	-	-
	$1,500,000	75%	75%	70%	-	-	-
	$2,000,000	75%	75%	70%	-	-	-
	$2,500,000	70%	70%	N/A	-	-	-

1-Unit - Maximum LTV/CLTV - Second Home & Investment Property

Minimum FICO	Maximum Loan Amount	Full Doc | Bank Statement			1099 |P&L Only | WVOE | Asset Utilization		
		Purchase	Rate/Term	Cash-Out	Purchase	Rate/Term	Cash-Out
720	$1,000,000	75%	75%	70%	-	-	-
	$1,500,000	75%	75%	70%	-	-	-
	$2,000,000	75%	75%	70%	-	-	-
700	$1,000,000	75%	75%	70%	-	-	-
	$1,500,000	75%	75%	70%	-	-	-
	$2,000,000	75%	75%	70%	-	-	-
680	$1,000,000	75%	75%	70%	-	-	-
	$1,500,000	75%	75%	70%	-	-	-
	$2,000,000	75%	75%	70%	-	-	-

Housing History	Credit Event (BK/FC/SS/DIL/NOD/Lis Pendens)
0x30x12	48 months

Property Type

1-Unit SFR/PUD (atttached or detached)	• No restrictions
Condominium	• Warrantable: Max CLTV 80% • Non-Warrantable: Max CLTV 80% • Condotel: Ineligible
2-4 Unit	• Ineligible
Rural	• Ineligible
Declining Markets	• Max CLTV 75% Rate/Term Refinance, 70% Cash-Out Refinance
Manufactured Home	• Ineligible
Other Property Types	• Max 5 acres provided the property does not meet the definition of rural

Product Type

Fixed Rate	• 15 year and 30 year terms (fully amortizing)
ARM	• 5/6 ARM (fully amortizing) • 7/6 ARM (fully amortizing) • 10/6 ARM (fully amortizing)

General Requirements	
Borrower Type	• U.S. Citizen and Permanent Resident Alien: No restrictions • Non-Permanent Resident Alien: Max CLTV 80% • ITIN: Ineligible • Foreign National: Ineligible
First Time Homebuyer (FTHB)	• No overlays
Cash-Out	• Max $1MM • Does not apply to Delayed Financing
Credit	• No overlays
DTI	• Max 45%
Escrow Waivers	• No overlays
Geographic Restrictions	• No overlays
Gift Funds	• No overlays
Interest Only (IO)	• Min 700 FICO • Max CLTV 80%
Loan Amount	• Min loan amount $150K
Prepayment Penalty	• No overlays
Reserves	• Loan Amount ≤ $1.5MM: 6 months • Loan Amount > $1.5MM: 9 months • Cash-out proceeds can be used as reserves
Short Term Rental	• No overlays
Subordinate Financing	• No overlays
Vacant Property (Refinance)	• No overlays