

Owner-Occupied NON-QM Comparison Chart

	OO - LITE DOC	OO - LITE DOC - ITIN	OO - ASSET UTILIZATION
Max LTV Purchase/R&T	80%	80%	80%
Max LTV Cash-Out	80%	75%	80%
Min FICO	660	660	700
Loan Amount	Up to \$3,000,000	Up to \$1,000,000	Up to \$3,000,000
Reserves (months)	LTV ≤ 65% = 0 LTV > 65% = 3	LTV ≤ 65% = 0 LTV > 65% = 3	LTV ≤ 65% = 0 LTV > 65% = 3
Min DSCR	N/A	N/A	N/A
Max DTI	50%	50%	50%
Housing Lates Allowed	0x30 last 12 months	0x30 last 12 months	0x30 last 12 months
Non Warrantable Condo/Coop Max LTV (Purchase & R/T)	75%	75%	75%
2nd Home Max LTV (Purchase & R/T)	75%	75%	75%
Tradeline Requirements	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months	3 reported for at least 12 months, OR 2 reported for 24 months
FTHB	Yes	Yes	Yes
First Time Investor	N/A	N/A	N/A
Employment/Income 1003	Yes; wage earner or self-employed	Yes; wage earner or self-employed	N/A
4506-C Required	No	No	No
I/O Available	Yes	No	Yes
Cashout Max Cash-in-Hand	LTV ≤ 60% = \$1,500,000 LTV > 60% = \$750,000	LTV ≤ 60% = \$1,000,000 LTV > 60% = \$750,000	LTV ≤ 60% = \$1,500,000 LTV > 60% = \$750,000
Gift Funds Allowed	Yes	Yes	Yes
Pre-Payment Penalty	No	No	No

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