

Forward Lending Jumbo Hauler Matrix

								п		Date: 08/18/25 Revised: 08/18/25	
			Eligil	oility Matrix					Loan I	Programs	
Occupancy	Property ^{1,2,3}	Loan Amount		rm Refi - Max LTV/CL			Max LTV/CLTV 700+	680+	901 Jumbo 30 Year Fixe		
		\$ 1,000,000 8	740+ 720+ 35% 85%	85%	80% 759	% 75%	75%	75%		ed 2:1 Temp Buydown (360 Mos) ed 1:0 Temp Buydown (360 Mos)	
Primary	SFR/2-4	7 -,000,000	35% 85% 35% 80%		75% 75% 75% 75%		75% 70%	70% 70%	915 Jumbo 15 Year Fixe Non standard term	d (180 Mos)	
Residence	Unit/PUD/Condo	\$ 2,500,000 8	75% 75% 75%	75%	65% 75% 60% 70%	% 70%	70% 60%	60% 55%	Non standard term		
		\$ 1,000,000 7	75% 75%	75%	75% 70%	% 70%	70%	70%			
Second Home/	SFR/2-4	7 -,000,000	75% 75% 75% 75%		75% 70% 75% 70%		70% 70%	70% 70%		at Proceeds	
Investment*	Unit/PUD/Condo	\$ 2,500,000 7	75% 75%	75%	65% 70%		70%	60%	 ≤75% LTV & ≥ 700 FICO: \$1.5M max ≤ 70% LTV & < 700 FICO: \$1.0M max 		
		\$ 3,000,000 7 15% LTV/CLTV reduction for	75% 75%		60% 70%	% 70%	60%	55%		& < 700 FICO: \$500k max V: \$500k max	
		280% max LTV/CLTV for 2 I	Unit and 75% max LT\	//CTLV for 3-4 unit						\$750K max cash in hand operties: 75% max LTV	
		³ Florida Condos have the fo ⁴ Investment only: All prope									
7	Topics					Require > \$2,000,000	ments				
			2 Appraisals - 1s	t Appraisal to be comp		AMC, 2nd Appraisal	an be from an Ap		CCA/ARR required on lower value	d Appraisal	
					1 Appraisal	\$1,500,000 & ≤ \$2, completed by Appr	ved AMC CCA/A	RR Required			
		(2 Appraisals required only when 1st Appraisal is not completed by Preferred AMC, 2nd Appraisal must be completed by Preferred AMC) • ≤\$1,500,000 Loan Amount: 1 Appraisal & Secondary Valuation required Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review (CCA/ARR), Field Review, Exterior-only Appraisal, 2nd Appraisal									
	Appraisal					 Transferred Ap 	raisals allowed				
	Compliance	• Must	: be QM, Safe Harbo	r and Rebuttable Presu		 Higher Priced Mo tate and Federal Hig 			must comply with all applicable reg	ulatory requirements	
Credit Event		4 yrs seasoning (Bankruptcy, Foreclosure, Forbearance, Deed-in-Lieu, Short Sale, Pre-Foreclosure, Mortgage Charge-Off or Loan Modification)								ition)	
(BK,SS,PFC,FC,DIL,FB,MCO,MOD) Collections/Charge-offs		Multiple unrelated events not allowed Collections/Charge-offs with aggregate>\$5,000 must be paid								d in DTI)	
Collec		2 scores required • Lowest decision score amongst borrowers used									
	Credit Scores DTI				*	45%					
-	Eligible Borrowers			US Citizens • Permane	nt Resident Aliens	Non-Permanent R	sident Aliens (Re	fer to guidel	ines for eligibility requirements)		
					rimary Residence ar				ineligible) it, 300% max payment shock		
First Time Homebuyer Geographic Restrictions											
Geographic Restrictions Gift Funds		US Territories ineligible									
Housing History		0x30x24 • Living rent free not allowed									
	Income - Full Doc	Wage Earners: Paystub, 1 · 2 yrs W-2s Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, P&L									
	meonic run boc				or 24 months perso	onal bank statement	plus 2 months b	usiness bank	statements		
come - Personal	I Bank Statements								vided by # of months (12/24) ifers to personal account		
come - Business Bank Statements		 12 or 24 months business bank statements. Qualifying income determined by total eligible deposits divided by # of months (12/24) w/fixed expense factor applied: Fixed expense factor 20%-80% (based on business & # of employees) 									
ncome - Business	s Bank Statements			• 12 m	onth 3rd party prepa	ared P&L (CPA/licen	ed tax prof) plus	3 months ba	nk statements		
P&L plus 3 mor	Income - s Bank Statements					devenue must be sup deposits to be no m					
									60 months = monthly income		
Income	- Asset Utilization		Residual Asset	Method - Covers new					(calculated residual assets amount	required)	
	Party Contributions			Primary a	nd Second Home - 1	80% LTV = 6% Max Max 20 financed pro			estment - No limit		
	nanced Properties mum Loan Amount			,		\$1 above confor		,			
	n-Occ Co-Borrower					Not all	wed				
Payment Shock		Not to exceed 300% of the borrower's current housing payment unless DTI < 45%									
Property Type		SFR, 1-4 Units, PUD, Condo (25 acres max)									
Recently Listed Properties		• Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible • Follows R/T Refi FICO • 80% Max LTV • OO Only • \$5k max (cash in hand)									
Pofinanco - C											
	Debt Consolidation					FICO • 80% Max LTV	• 00 Only • \$5	k max (cash i		700/ m. 1701/	
	Delayed Financing			been purchased for ca	sh within 6 mos of a	FICO • 80% Max LTV application date •	• 00 Only • \$5	k max (cash i ount: Progran	n max LTV/CTLV, > \$1.5M Loan Am		
	Delayed Financing Reserves	• 6 mos mini	imum, cash out prod	been purchased for ca	sh within 6 mos of a	FICO • 80% Max LTV application date • each additional fina	• OO Only • \$5 \$1.5M Loan Am nced property (ba	k max (cash i ount: Progran ised on subje		ndard reserve requirement	
Refinance - I	Delayed Financing Reserves Residual Income	• 6 mos mini Musi	imum, cash out prod t meet or exceed th	been purchased for ca eeds and gift funds ine e family size residual in	sh within 6 mos of a digible • 2 mos for come requirement: ≥ 6 month	each additional final Family size of 1 = 9 shs ownership & > 6	• OO Only • \$5 \$ \$1.5M Loan Am nced property (ba 1250/mo, family nonths since a pri	k max (cash i bunt: Program sed on subjective of 2= \$1 or cash out	n max LTV/CTLV, > \$1.5M Loan Ame ct property PITIA) in addition to sta ,500/mo, add \$125 for each additio	ndard reserve requirement nal family member	
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