

INFINITE SERIES Non-QM (First Lien)

The Entrepreneurs & The Climbers

Effective	Date:	9/10/2025
Ellective	Date.	7/10/202

FICO/LTV/CLTV ELIGIBILITY MATRIX - Owner Occupied				
Loan Amount	FICO	Purchase	Rate/Term	Cashout
	680+	90	90	80
<= \$1,000,000	660+	80	80	75
	620+	80	80	70
	700+	90	90	80
<= \$1,500,000	680+	85	85	75
<- \$1,300,000	660+	80	80	75
	620+	70	70	65
	720+	90	90	80
	700+	85	85	75
<= \$2,000,000	680+	80	80	70
	660+	75	75	65
	640+	65	65	N/A
	720+	80	80	75
<= \$2,500,000	680+	75	75	65
	660+	70	70	65
	720+	75	75	70
<= \$3,000,000	700+	75	75	65
	680+	70	70	65
<= \$3,500,000	700+	70	70	55
<= \$4,000,000	720+	70	70	50

FICO/LTV/CLTV ELIGIBILITY MATRIX - Non-Owner Occupied				
oan Amount	FICO	Purchase	Rate/Term	Cashout
	700+	85	85	80
<= \$1,000,000	680+	80	80	75
	660+	80	80	70
	720+	85	85	80
<= \$1,500,000	680+	80	80	75
	660+	75	75	70
	700+	80	80	75
<= \$2,000,000	680+	75	75	70
	660+	70	70	65
	720+	75	75	70
<= \$2,500,000	700+	75	75	65
	660+	70	70	65
<= \$3,000,000	720+	75	75	65
~- φ3,000,000	680+	70	70	60
<= \$3,500,000	700+	70	70	55

PRODUCT TYPES			
Fixed Rate Terms	I/O Period	Amortization	Maturity
15 Yr - 30 Yr - 40 Yr	N/A	Based on Term	Based on Term
30 Yr - 40 Yr - I/O	10 Years	20 or 30 Yrs	Based on Term
ARMs Terms	I/O Period	Amortization	Maturity
5/6 - 7/6 ARM	N/A	30 Yr	30 Yr
5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs
CENEDAL CUIDELINE DA	DAMETERS OF I		

5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs
GENERAL GUIDELINE PARAM	METERS - Check	guidelines for detail	s
Min. Loan Amount			\$100,000
Cash Out Limit			Unlimited
2nd Home			Max LTV 85%
Acreage Requirements			Max 20 Acres
Ineligible Property Types		See gu	idelines for details
Impounds		Required on HPML loa	ans and LTV >80%
Non-Arms Length		Cash out refinar	nce not allowed
Primary Wage Earner FICO		Allowed. See guide	lines for details
Interest Only	0/0	Max LTV 90% - N/O/0	O Max LTV 80%
State Eligibility		Ineligible: NY, I	HI, MA, MO, VA
Subordinate Financing		Allowed. CLTV	Max = LTV Max

ELIGIBLE PROPERT	LIGIBLE PROPERTY TYPES MAX LTV		
Occupancy	Prop. Type	Purch/RT Refi	Cash Out
	Condo	90	80
	Non-Warr Condo	85	80
Owner Occ.	Condotel - Max \$2.5M	85	75
Owner Occ.	2-4 Units	85	80
	Modular	90	80
	Rural	80	75
	Condo	85	80
	Non-Warr Condo	80	75
Non-Owner Occ.	Condotel - Max \$2.0M	75	70
Non-Owner Occ.	2-4 Units	80	75
	Modular	80	75
	Rural	80	75

INCOME DOC TYPES ALLOWED - Max DTI 50%		
Full Doc	• Wage/Salary: 30 Day Paystubs, W-2, 1 or 2 Yrs Tax Returns, IRS 4506-C, Verbal VOE	
	Self-Employed: 2 Yrs or 1 Yr Personal/Business Tax Returns, YTD P&L, IRS 4506-C	
Bank Statements	• 12/24 Mos Business Bank Statements	
*Self-Employed	12/24 Mos Personal Bank Statements with 2-months business bank statements	
Borrowers Only	Qualification Methods - Business Bank Statements:	
	• 50% Expense Ratio, CPA Letter (reasonable expense ratio) or 3rd party P&L	
1099 Income	• 12/24 Months 1099 with 10% fixed expense ratio	
	Current paystub or bank statement showing income deposits required	

DTI up to 55%
• Max 80% LTV for O/O • 70% LTV for 2nd Homes • 75% LTV for N/O/O
• 680 Min Fico • Max \$1.5M Loan Amount • Additional 3 months reserves

RESERVE REQUIREMENTS	
Reserves (Loan Amount up to \$1M) 6 Months
Reserves (Loan Amount > \$1M to \$	\$2.0M) 9 Months
Reserves (Loan Amount > \$2.0M)	12 Months
3 Month Reserve Reduction	Reduce LTV 5%
No Reserves (Rate-Term Refi Only)	Max 65% LTV
Assets and Reserves Seasoning	30 Days
Cash Out Refinance	Cash out may be used to satisfy reserve requirements
GIFT FUNDS	
Allowed for down payment and clo	osing costs only. No min. borrower contribution required.
See full guidelines for details	

HOUSING HISTORY REQUIREMENTS	
Seasoning/History	
1 x 30 x 12	No LTV Adjustment
0 x 60 x 12	Reduce LTV 5%
0 x 90 x 12 (O/O Cash-Out and N/O/O not allowed)	Reduce LTV 20%
CREDIT EVENT (FC, SS, DIL)	
Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 15%
CREDIT EVENT (BK 7 & 13)	
Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 5%

TRADELINE REQUIREMENTS		
Minimum: 2 reporting for 24 months w/activity in the last 12 months or 3 reporting for 12		
months with recent activity		
If the primary borrower has 3 credit scores, the minimum tradeline requirement is waived		
No mortgage or rental history: Lower of matrix LTV or 80% LTV - Max 50% DTI		
Limited Tradelines: Max 80% LTV for Purchase and R&T and 70% LTV for C/O. Max 45% DTI		
Min. 640 Fico - Owner Occupied and 2nd Home Only		
Check guidelines for full details		

APPRAISAL REQUIREMENTS	
Loan Amount <= \$2,000,000	1 Appraisal + AVM or CU score of 2.5 or less
Loan Amount > \$2,000,000	2 Appraisals
Declining Markets	5% LTV reduction required
Collateral Condition Requirement	C4 or better (C5 and C6 Ineligible)
Investment Properties	All 1 unit properties require form 1007
	See full guidelines for details

RESIDUAL INCOME - Required when DTI >43%	
Minimum Requirement	Per VA rules or \$2,500 plus \$150 per dependent
	See guidelines for full details

FIRST TIME HOMEBUYER - O/O & 2nd Home Only	
FTHB with Rental History	Min 640 Fico - 0x30 Rental Rating
FTHB without Rental History:	Full Doc, Bank Statement & 1099 Only
50% Max DTI - No Gift Funds	80% LTV - Min 680 Fico - Max \$1.5M L. Amt
Non-Occupant Co-Borrowers not allowed	75% LTV - Min 660 Fico - Max \$1.0M L. Amt
	70% LTV - Min 640 Fico - Max \$1.0M L. Amt

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INFINITE SERIES Non-QM (First Lien)

The Entrepreneurs, The Climbers, The VIPs

INCOME DOC T	YPES ALLOWED - Max DTI	50%	
P&L Only	• 12 or 24 Month CPA/EA/C		
_			
*Self-Employed	See guidelines for addition CRA/FA/CTEC		
Borrowers Only WVOE		nave prepared the borrower's most re	
WVOE		n online data source (Work Number,	
		k statements reflecting deposits fron	
Asset Depletion	6 mos statements required. Eligi	ible assets divided by 60 for monthly	income stream
DTI up to 55%			
• Max 80% LTV f	or O/O • 70% LTV for 2nd I	Homes • 75% LTV for N/O/0)
• 680 Min Fico	• Max \$1.5M L Amt • Add'l	3 mos. Reserves • Asset De	pletion not allowed
RESERVE REQU			
Reserves (Loan A	mount up to \$1M)		6 Month
	mount > \$1M to \$2.0M)		9 Month
Reserves (Loan A			12 Month
3 Month Reserve			Reduce LTV 59
	e-Term Refi Only)		Max 65% LT
Assets and Rese	ves Seasoning		30 Day
Cash Out Refina	nce Cas	sh out may be used to satisfy	reserve requirement
GIFT FUNDS			
Allowed for dow	n payment and closing cost	s only. No min. borrower co	ntribution required.
See full guidelin		•	•
	DRY REQUIREMENTS		
Seasoning/Hist			
	ory		NI - LTV A -live-t-
1 x 30 x 12			No LTV Adjustn
0 x 60 x 12			Reduce LTV
	Cash-Out and N/O/O not a	illowed)	Reduce LTV
CREDIT EVENT (FC, SS, DIL)		
Seasoning/Hist	ory		
>= 36 mo.			No LTV Adjustn
>= 24 mo.			Reduce LTV
	Out not allowed		Reduce LTV
			Reduce LTV
CREDIT EVENT (
Seasoning/Hist	ory		
>= 36 mo.			No LTV Adjustn
>= 24 mo.			Reduce LTV
>= 12 mo Casl	Out not allowed		Reduce LTV
TRADELINE REC	UIREMENTS		
Minimum: 2 rep	orting for 24 months w/acti	vity in the last 12 months or	3 reporting for 12
	hs with recent activity	,	, ,
		the minimum tradeline requ	irement is waived
		·	
	r rental history: Not Allowe		C/O M 450/ DTI
Limited Tradeli		ase and R&T and 70% LTV fo	
	Min. 640 Fico - Owner	Occupied and 2nd Home O	nly
	Check guidelines for fu	ıll details	
APPRAISAL REC	UIREMENTS		
Loan Amount <=	\$2,000,000	1 Appraisal + AVM	or CU score of 2.5 or
Loan Amount > :		11	
			2 Apprai
Declining Markets		AH 4 .	5% LTV reduction requ
Declining Markets Investment Prope	ties		5% LTV reduction requ operties require form 1
Declining Markets Investment Prope Collateral Conditi	ties on Requirement	C4 or b	5% LTV reduction requ operties require form 1
Declining Markets Investment Prope Collateral Conditi	ties	C4 or b	5% LTV reduction requ operties require form 1
Declining Markets Investment Prope Collateral Conditi	ties on Requirement VME - Required when DTI >	C4 or b	5% LTV reduction require form 1 etter (C5 and C6 Inelig
Declining Markets Investment Proper Collateral Condition RESIDUAL INCO	ties on Requirement VME - Required when DTI >	C4 or b -43% \$2,50	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig
Declining Markets Investment Proper Collateral Conditi RESIDUAL INCO Minimum Require	ties on Requirement IME - Required when DTI > ment	C4 or b -43% \$2,50 S	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig
Declining Markets Investment Prope Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor	C4 or b -43% \$2,50 S ne Only	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per dependent of the first purchase guidelines for full december 20 plus \$150 per dependent purchase guidelines for full december 20 plus \$150 per depen
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental	ties on Requirement IME - Required when DTI > ment MEBUYER - O/O & 2nd Hon History	C4 or b -43% \$2,50 S ne Only	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Ra
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor History tal History	C4 or b -43% \$2,50 S ne Only	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Ra
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Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor History tal History	C4 or b -43% \$2,50 S ne Only	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Ra
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI	ties on Requirement IME - Required when DTI > ment MEBUYER - O/O & 2nd Hor History tal History RETY TYPES MAX LTV	C4 or b •43% \$2,50 S me Only Min 64	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig 0 plus \$150 per dependence guidelines for full de Not Allo
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor distory tal History ERTY TYPES MAX LTV Prop. Type	C4 or b 43% \$2,50 S ne Only Min 6	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig 0 plus \$150 per dependence guidelines for full de Not Allo Cash Out
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FITHB with Rental FITHB without Ren ELIGIBLE PROPI Occupancy	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History ERTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo	C4 or b \$2,50 \$ ne Only Min 6- Purch/RT Refi 85 85	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental ReNot Allo Cash Out 80 80
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History RTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M	C4 or b \$2,50 S me Only Min 6- Purch/RT Refi 85 85 85 85	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental RaNot Allo Cash Out 80 80 75
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FITHB with Rental FITHB without Ren ELIGIBLE PROPI Occupancy	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History ERTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units	C4 or b \$2,50 S me Only Min 64 Purch/RT Refi 85 85 85 85 85	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depense guidelines for full de 40 Fico - 0x30 Rental Ra Not Allo Cash Out 80 80 75 80
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor History tal History ERTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units Modular	C4 or b \$2,50 S me Only Min 6- Purch/RT Refi 85 85 85 85	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Re Not Allo Cash Out 80 80 75 80 80 80
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History ERTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units	C4 or b \$2,50 S me Only Min 64 Purch/RT Refi 85 85 85 85 85	5% LTV reduction require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depense guidelines for full de 40 Fico - 0x30 Rental Ra Not Allo Cash Out 80 80 75 80
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Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor distory tal History RTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units Modular Rural Condo Non-Warr Condo Condotel - Max \$2.0M	C4 or b 43% \$2,50 S ne Only Min 64 Purch/RT Refi 85 85 85 85 85 80 85 80 75	5% LTV reduction requirements require form 1 etter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Re Not Allo Cash Out 80 80 75 80 80 75 80 75 80 75 70
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy Owner Occ.	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History RTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units Modular Rural Condo Non-Warr Condo Condotel - Max \$2.0M - Non-Warr Condo Condotel - Max \$2.0M - Non-Warr Condo Condotel - Max \$2.0M	C4 or b 43% \$2,50 S THE Only Min 64 Purch/RT Refi 85 85 85 85 85 85 80 75 80	5% LTV reduction requirements require form 1 detter (C5 and C6 Inelig 0 plus \$150 per depende guidelines for full de 10 Fico - 0x30 Rental Re Not Allo 2 Resh Out 80 80 75 80 80 75 80 75 80 75 70 75
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy Owner Occ.	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hor distory tal History RTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units Modular Rural Condo Non-Warr Condo Condotel - Max \$2.0M	C4 or b 43% \$2,50 S ne Only Min 64 Purch/RT Refi 85 85 85 85 85 80 85 80 75	80 80 75 80 80 75 80 75
Declining Markets Investment Propei Collateral Conditi RESIDUAL INCO Minimum Require FIRST TIME HOI FTHB with Rental FTHB without Ren ELIGIBLE PROPI Occupancy Owner Occ.	ties on Requirement ME - Required when DTI > ment MEBUYER - O/O & 2nd Hord History tal History RTY TYPES MAX LTV Prop. Type Condo Non-Warr Condo Condotel - Max \$2.5M 2-4 Units Modular Rural Condo Non-Warr Condo Condotel - Max \$2.0M - Non-Warr Condo Condotel - Max \$2.0M - Non-Warr Condo Condotel - Max \$2.0M	C4 or b 43% \$2,50 S THE Only Min 64 Purch/RT Refi 85 85 85 85 85 85 80 75 80	5% LTV reduction requires requires require form requires

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ffective Date: 9/10		MATRIX DOLON	IV-0/0	
ICO/LTV/CLTV ELI oan Amount	FICO	Purchase	Rate/Term	Cashout
oan Amount	720+	85	85	80
******	700+	80	80	75
<= \$1,000,000	680+	80	80	70
	660+	75	75	70
	720+	85	85	80
£1 F00 000	700+	80	80	75
<= \$1,500,000	680+	75	75	70
	660+	75	75	65
	720+	85	85	80
<= \$2,000,000	700+	80	80	70
	660+	75	75	65
	720+	80	80	70
<= \$2,500,000	700+	75	75	65
	660+	70	70	65
<= \$3,000,000	720+	75	75	65
	680+	70	70	65
ICO/LTV/CLTV EL				C. J. J.
oan Amount	FICO 720+	Purchase 80	Rate/Term 80	Cashout 75
	720+	80 75	80 75	75 75
<= \$1,000,000	680+	75 75	75 75	75 65
	660+	75 70	75 70	65
	720+	80	80	75
	700+	75	75	75
<= \$1,500,000	680+	70	70	65
	660+	70	70	60
******	720+	70	70	60
<= \$2,000,000	660+	65	65	60
<= \$2,500,000	660+	65	65	60
<= \$3,000,000	680+	65	65	60
ICO/LTV/CLTV EL	GIBILITY I	MATRIX - WVOE 8	& ASSET DEPL O/	0
oan Amount	FICO	Purchase	Rate/Term	Cashout
<= \$1,000,000	700+	80	80	75
	660+	75	75	70
	700+	80	80	75
<= \$1,500,000	680+	75	75	70
	660+	75	75	65
<= \$2,000,000	660+	70	70	65
<= \$2,500,000	660+	70	70	65
<= \$3,000,000	680+	70	70	65
oan Amount	FICO	Purchase	DEPLETION - N/O/C Rate/Term	Cashout
oan Amount	FICO			
	700±			
<= \$1,000,000	700+ 680+	75	75	70
<= \$1,000,000	680+			70 65
<= \$1,000,000	680+ 660+	75 75 70	75 75 70	70 65 65
<= \$1,000,000 <= \$1,500,000	680+	75 75	75 75	70 65
	680+ 660+ 700+	75 75 70 75	75 75 70 75	70 65 65 70
<= \$1,500,000	680+ 660+ 700+ 680+	75 75 70 75 70	75 75 70 75 70	70 65 65 70 65
	680+ 660+ 700+ 680+ 660+	75 75 70 75 70 70	75 75 70 75 70 70	70 65 65 70 65 60
<= \$1,500,000	680+ 660+ 700+ 680+ 660+ 720+	75 75 70 75 70 70	75 75 70 75 70 70 70	70 65 65 70 65 60
<= \$1,500,000 <= \$2,000,000	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65	75 75 70 75 70 70 70 65	70 65 65 70 65 60 60
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65 65	75 75 70 75 70 70 70 65 65	70 65 65 70 65 60 60 60
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65 65 65	75 75 70 75 70 70 70 65 65 65	70 65 65 70 65 60 60 60 60 60
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms 5 Yr - 30 Yr - 40 Yr	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65 65 65	75 75 70 75 70 70 70 65 65 65 65 Mortization	70 65 65 70 65 60 60 60 60 Maturity
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms 5 Yr - 30 Yr - 40 Yr 0 Yr - 40 Yr - I/O	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65 65 65 65	75 75 70 75 70 70 70 65 65 65 65 Mortization Based on Term 20 or 30 Yrs	70 65 65 70 65 60 60 60 60 Maturity Based on Term
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms 5 Yr - 30 Yr - 40 Yr 0 Yr - 40 Yr - I/O IRMS Terms	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 65 65 65 65 1/O Period N/A 10 Years 1/O Period	75 75 70 75 70 70 70 70 65 65 65 65 Amortization Based on Term 20 or 30 Yrs Amortization	70 65 65 70 65 60 60 60 60 60 Maturity Based on Term Based on Term Maturity
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms 5 Yr - 30 Yr - 40 Yr 0 Yr - 40 Yr - I/O IRMS Terms /6 - 7/6 ARM	680+ 660+ 700+ 680+ 660+ 720+ 660+	75 75 70 75 70 70 70 70 65 65 65 1/O Period N/A 10 Years 1/O Period N/A	75 77 77 77 77 70 70 70 70 65 65 65 65 Amortization Based on Term 20 or 30 Yrs Amortization 30 Yr	70 65 65 70 65 60 60 60 60 Maturity Based on Term Based on Term Maturity 30 Yr
<= \$1,500,000 <= \$2,000,000 <= \$2,500,000 <= \$3,000,000 RODUCT TYPES ixed Rate Terms 5 Yr - 30 Yr - 40 Yr 0 Yr - 40 Yr - 1/0 RMS Terms /6 - 7/6 ARM /6 - 7/6 ARM I/O	680+ 660+ 700+ 680+ 660+ 720+ 660+ 660+ 680+	75 75 70 75 70 70 70 65 65 65 65 1/O Period N/A 10 Years 1/O Period N/A	75 75 70 75 70 70 70 70 65 65 65 65 Amortization Based on Term 20 or 30 Yrs Amortization 30 Yr 20 or 30 Yrs	70 65 65 70 65 60 60 60 60 60 Maturity Based on Term Based on Term Maturity 30 Yr 30 or 40 Yrs
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Ineligible: NY, HI, MA, MO, VA

Allowed. CLTV Max = LTV Max

State Eligibility
Subordinate Financing



INFINITE SERIES Non-QM (First Lien)

The Investors: DSCR

C4 or better (C5 and C6 Ineligible)

Effective Date: 9/10/2025

FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR =>1.0				
Loan Amount	FICO	Purchase	Rate/Term	Cashout
	720+	85	85	80
	700+	80	80	80
<= \$1,000,000	680+	80	80	75
	660+	75	75	75
	640+	75	75	70
	720+	85	85	75
<= \$1,500,000	680+	80	80	75
<= \$1,500,000	660+	75	75	70
	640+	65	65	65
	700+	75	75	70
<= \$2,000,000	660+	70	70	65
	640+	65	65	N/A
<= \$2,500,000	660+	70	70	65
<= \$3,000,000	700+	70	70	65
<- ψ3,000,000	680+	65	65	60
<= \$3,500,000	700+	70	70	55
<= \$4,000,000	720+	60	60	N/A
FICO/LTV/CLTV FLIGIBILITY MATRIX - DSCR 0.75 - 0.99				

Max LTV Reduce Max LTV above by 5% Min. Fico 680 Cash Out Refinance Max 70% LTV Cash Out FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR 0.00 - 0.7499 Max Loan Amt Purchase - \$3M (if FICO < 680, \$1M max); RT/CO Refi - \$2M Max LTV 75% (Purch) | 70% (RT/CO Refi) 700 Min FICO: 70% (Purch) | 65% (RT Refi) 680 Min FICO:

65% (Purchase Only) 660 Min FICO: Min. Fico 660 Cash Out Limit LTV up to 65% - \$1M max; LTV > 65% - \$500K

PRODUCT TYPES			
Fixed Rate Terms	I/O Period	Amortization	Maturity
15 Yr - 30 Yr - 40 Yr	N/A	Based on Term	Based on Term
30 Yr - 40 Yr - I/O	10 Years	20 or 30 Yrs	Based on Term
ARMs Terms	I/O Period	Amortization	Maturity
5/6 - 7/6 ARM	N/A	30 Yr	30 Yr
5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs

5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs
GENERAL GUIDELINE PARAMETERS - Check guidelines for details			
Min. Loan Amount			\$100,000
Cash Out Limit			Unlimited
Acreage Requirements			Max 20 Acres
Ineligible Property Types		See gu	idelines for details
Impounds			Flood Insurance
Non-Arms Length			Not Allowed
Interest Only			Max LTV 80%
Prepayment Penalty	Available up to	5 years. Federal an	d State laws apply

PROPERTY TYPES MAX LIV			
Occupancy	Prop. Type	Purch/RT Refi	Cash Out
Non-Owner Occupied	Condo	85	80
	Non-Warr Condo	80	75
	Condotel - Max \$2M	75	70
	2-4 Units	80	75
	Modular	80	75
	Rural	80	75

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FOREIGN NATIONAL			
LTV/Loan Amount	Red	uce LTV by 5%/Max	\$1.5M Loan Amount
Property Types	S	FR, 2-4 Units, Cond	o (Warrantable Only)
Gift Funds			Not Allowed
Power of Attorney			Not Allowed
Min DSCR Ratio			1.00
Florida	Rest	rictions apply for the	following countries:
	China, Russ	ia, Iran, Ν. Korea, Cι	uba, Venezuela, Syria

RESERVE REQUIREMENTS	
Reserves (Loan Amount up to \$1M)	6 Months
Reserves (Loan Amount > \$1M to \$2.0M	9 Months
Reserves (Loan Amount > \$2.0M)	12 Months
3 Month Reserve Reduction	Reduce LTV 5%
No Reserves (Rate-Term Refi only)	Max 65% LTV
Assets and Reserves Seasoning	30 Days
Cash Out Refinance	Cash out may be used to satisfy reserve requirements
GIFT FUNDS	

Allowed for down payment and closing costs only. No min. borrower contribution required. Not allowed for first time investors

Follow FNMA requirements for documentation, proof of funds and evidence of receipt

MORTGAGE HISTORY REQUIREMENTS

1 x 30 x 12	No LTV Adjustment
0 x 60 x 12	Reduce LTV 5%

CREDIT EVENT (FC, SS, DIL)

Seasoning/Tristory	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 15%

CREDIT EVENT (BK 7 & 13)

Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo - Cash Out not allowed	Reduce LTV 5%

TRADELINE REQUIREMENTS

Minimum: 2 reporting for 24 months w/activity in the last 12 months or 3 reporting for 12 months with recent activity

If the borrower(s) has 3 credit scores, the minimum tradeline requirement is waived

Limited Trademies. Not allowed - Check guidelines for full details		k guidelines for full details
APPRAISAL REQUIREMENTS		
	Loan Amount <= \$2,000,000	1 Appraisal + AVM (max 10% variance)/CU score <= 2.5
	Loan Amount > \$2,000,000	2 Appraisals
	Declining Markets	5% LTV reduction required

Collateral Condition Requirement FIRST TIME INVESTOR - FIRST TIME HOMEBUYER

12-month housing history required - Min credit score 700 - Max loan amount \$1.5M - 12mos min reserves

No gift funds allowed - Min 1.00 DSCR FIRST TIME INVESTOR W/ MORTGAGE HISTORY

6-month mortgage history is required - Min. credit score 660 - Max loan amount \$1.5 - No gift funds allowed

UNLEASED PROPERTIES

Purchase: Qualify using market rents as shown on Form 1007

No C/O Refinance: Eligible for payoff of purchase mortgage only. Rent survey with a 20% vacancy factor C/O Refinance: Eligible with rent history within the last 6 months. Rent survey with a 20% vacancy factor

2-4 Units: max 1 vacant unit. Use market rents for vacant unit to calculate DSCR

SHORT TERM RENTAL

Purchase Transactions Alt rent anlysis form from AMC reflecting STR income used to qualify Refinance Transactions Qualify using 3rd party documentation of 12 months rent or Alt rent analysis form from AMC See full guidelines for details

DSCR LESS THAN 0.75 OVERLAYS

See Guidelines for full details on overlays

Interest-Only - Min 680 | Min \$150K loan amt | No First Time Homebuyers | Max 5 acres, Min 700 sq ft Rural Properties - Max 75% LTV for Purchase, max 70% LTV for Refinance

US Citizens & Perm Resident Alien only | Gifts require 10% borrower contribution | Vacant - max 70% LTV Short-Term Rental - max 75% LTV for Purchase, max 70% for Refinance; 20% vacancy factor req'd for STR DSCR - if lease is higher than 1007, allowed up to max 120% of market rent w/ 2mos receipt of rents

Cash-Out Limit - \$1M for LTV up to 65%; \$500K for LTV > 65% | Impounds required Declining Markets capped at \$2M loan amt | No Condotels | 2-4 unit not eligible in IL

Refi Seasoning - see guidelines | 3yr PPP if property listed in last 6mos | No forbearances in last 12mos

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