BROKERS Portfolio NonConforming 2/11/202 P & L Only Full Doc Bank Statement Bank Statement Asset Depletion & 1099 Loan Amount Reserves Max DTI % Credit Purch Cash Purch Cash Purch Cash Cash Cash Cash Cash Cash Cash Cash Out 700 680 660 640 620 90 80 75 70 70 75 75 70 70 65 65 75 70 70 100,000 75 75 80 75 70 80 65 65 50 1,000,000 70 80 70 75 70 720 75 75 70 65 80 75 75 65 80 75 75 80 75 75 80 75 75 75 75 70 75 75 70 65 700 90 90 80 75 90 80 80 70 65 70 65 80 1,000,001 75 65 660 640 1,500,000 65 720 1,500,001 65 65 65 75 70 75 70 70 65 65 700 680 85 80 85 80 80 70 70 80 80 60 65 65 60 50 60 65 65 2.000.000 660 720 2,000,001 700 65 50 680 65 65 65 65 70 60 60 2,500,000 2,500,001 720 65 65 65 65 65 65 60 65 65 70 70 70 70 65 60 65 65 60 12 to 50 700 65 65 65 70 65 70 65 70 60 70 60 65 60 65 60 3,000,000 720 to 12 50 700 70 55 70 55 70 55 70 55 70 55 70 55 3,500,000 3,500,001 720 to 12 50 LTV DTI Details Credit Loan Reserve DTI Details LTV Reserve Credit Loan LTV Reserve LTV Reserve Score Min Score Min Amount s Max Min Max Max Amour Max Min Max Max 80 Non-Warr Condo Purchase No Foreign National No Foreign National 2.5M 2.0M 20 Rate-Tern 80 Rural operty Typ No Foreign Nationa No Foreign National 75 70 75 75 2.5M 2.0M ondotel No Foreign National No Foreign National Cash-Out 2-4 Unit Modular 1x30x12 -5 lousing Late: 0x60x12 No Cash Out Not Allowed x90x12 6 months C, SS, DIL 24 months Credit Event 2 months -15 easoning 36 months 24 months ash-Out nterest Only 90 Max 90 LTV 80 Max 80 LTV Per VA or Per VA or Residual Income DTI > 43 oreign National (DSCR Only) verlays FTHB w/o rental history Documentation Restriction irst Time Investor Prepayment Penalt urchase Qualify with market rents Max 1 2-4 Unit vacancy -Properties DSCR documented imited Credit 45 45 Expanded ash-Out . Criteria 680 680 1.5M 1.5M Expanded DTI Product (50.01-55)

	Produc	ts	Product Code	Doc Type	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturit	Product Code	Doc Type	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturit
		15yr	PN15F	All					-	15yr	15yr	IN15F	All					-	15yr	15yr
Fixed Rate		30yr	PN30F	All		_	1 .		-	30yr	30yr	IN30F	All			1		-	30yr	30yr
		40yr	PN40F	All	Note Rate				-	40yr	40yr	IN40F	All	Note Rate				-	40yr	40yr
		30yr I/O	PN30FIO	All					10yr	20yr	30yr	IN30FIO	All					10yr	20yr	30yr
		40yr I/O	PN40FIO	All					10yr	30yr	40yr	IN40FIO	All					10yr	30yr	40yr
6 Mo SOFR	5/6	30yr	PN30A56	All	Greater of Note Rate or Fully Indexed Rate	Rate	Margin	2/1/5 5/1/5	-	30yr	30yr	IN30A56	All	Greater of Note Rate or Fully Indexed Rate Sheet	Refer to	Margin -		-	30yr	30yr
		30yr I/O	PN30A56IO	All					10yr	20yr	30yr	IN30A56IO	All				2/1/5	10yr	20yr	30yr
		40yr I/O	PN40A56IO	All					10yr	30yr	40yr	IN40A56IO	All					10yr	30yr	40yr
		30yr	PN30A76	All					-	30yr	30yr	IN30A76	All				5/1/5	-	30yr	30yr
	7/6	30yr I/O	PN30A76IO	All					10yr	20yr	30yr	IN30A76IO	All		Sneet			10yr	20yr	30yr
		40yr I/O	PN40A76IO	All					10yr	30yr	40yr	IN40A76IO	All					10yr	30yr	40yr

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11/2025



Dog	cume	entation Options		00	NOO								
		Standard FNMA		x	x	Alternative Loan Review Form (Exhibit F) or DU Ineligible finding is required at time of submission							
II Doc 2Yr	1	Documentation	All	х	х	Wage/Salary - 2 years W-2, current paystub(s) reflecting 30-days earnings. 2 years Tax Returns required for income from other sources(rents, etc.)							
	<u> </u>	Documentation		х	х	• Self Employed - 2 years Tax Returns. If applicable both personal and business with all schedules. YTD P&L plus 2 months business bank statements to support.							
		W-2 (12mo)		X X	X	 Alternative Loan Review Form (Exhibit F) or DU Ineligible finding is required at time of submission Wage Earner - 1 year most recent W-2 or 1 year tax returns plus current paystub(s) reflecting 30 days earnings. 1 year Tax Returns required for income from other sources (rents, etc.) 							
Full Doc 1Yr	2	Tax Returns (12mo)	All	×	X X	wage Earner - 1 year most recent w-2 of 1 year tax recurring plus current paysuo(s) relecting 30 days earnings. 1 year 1ax necturns required for income from other sources (rents, etc.) Self-Employed - 1 year most recent fax returns plus either: YTD P&L YTD P&L							
				x	x	3 months bank statements verifying cash flow (No P&L)							
				х	х	Personal & Business-Combined or Business (12mo or 24mo):							
Bank Statement				х	х	 At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) 							
		Bank Statement (24mo, 12mo)	All	х	х	Asset Depletion allowed with Bank Statement documentation							
				X	X	 Standard expense factors apply: 50% expense factor If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required 							
	3			×	X	Housiness operates Standard expense factor, rect or expense fector from CPA, CTEC (California Tax coucation Council), or EA (Enrolled Agent) required Minimum expense factor with 3rd party prepared P&L or letter is 10%							
		(24110, 12110)		×	x	Personal & Business Separated (12mm or 24mn): Personal & Dusiness Separated (12mm or 24mn):							
				x	x	At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership)							
				х	х	Asset Depletion allowed with Bank statement documentation							
	-	P & L (12 mo)		х	Х	 Personal used to qualify, 2 months business to show business cash flows in order to utilize 100% of business related deposits in personal account (no expense factor) 							
& L Only	7	[CPA, CTEC, EA]	All	X	X	s Self-employed [2vrs - 25% or greater ownership] P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements Minimum expense factor with P&L is 10% for service business and 20% for oroduct business (see guidelines for details)							
				X	- ×	* minimum expresses action in fact is 20% to service uses and 20% to product upsiness (see guidelines for specifics) * 1099 plus either: Check with fact is 20% to service unstanding and 20% to product upsiness (see guidelines for specifics)							
199	14	1099 (12mo)	All	x		Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels							
VOE	15	FNMA Form 1005	00/2nd	х		WVOE FNMA Form 1005 completed by HR, Payroll, Company Officer plus 2 mos personal bank statements supporting wages, or WVOE from online data source (Work Number, Finicity, et							
	1.5	. WINE LOUIS 1003	00/Zilu	х		 Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program 							
set	13	Asset Statement (6mo)	All	х	X	 Most recent 6 months asset documentation verified by: cash in bank (100%); stocks, bonds, and/or mutual funds (90%); IRAs, 401K, and/or retirement accts (80%) 							
Depletion	13			X	X	Allowable assets divided by 60 months = qualifying income Maximum 50% DTI - No Expanded DTI available							
				×	X X	Maximum SUPS UTI - NO Expanded UTI available Interest Only: DSCR (Gross Rents / TITA) Qualifying ratios based on Note Rate Initial Interest Only payment (ITIA)							
			NOO 1-4 Unit		X	Full Amortization: DSCR (Gross Rents / PITIA) Qualifying ratios based on Note Rate (PITIA) Qualifying ratios based on Note Rate (PITIA) Qualifying ratios based on Note Rate (PITIA)							
DSCR		≥ 1.00 .9975			x	STR is acceptable. Refinances can qualify with 3rd party documentation of 12mos rents. For Purchases, the 1007 reflecting short term rental income will be used to determine DSCR Ratio							
	9				х	20% vacancy factor applies to SFR refinances only. See guidelines for limitations and treatment of vacant unit(s)							
					х	Gross monthly rent divided by PITIA of subject property must be greater than or equal to 1.00 for max LTV							
					х	DSCR from .99 to .75 available for Purchase or R/T Only with a 5% LTV reduction							
					X	 Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law 							
Addition	nal Pr	ogram Requiren	nents	00	NOO								
				×	×	Loan amounts > \$2,000,000 = Two Full Appraisals See guidelines for details							
				×	x	Loan amounts < \$2,000,000 = 1 Full Appraisal + AVM or FNMA CU Risk score of 2.5 or less Loan amounts < \$2,000,000 = 1 Full Appraisal + AVM or FNMA CU Risk score of 2.5 or less							
ppraisal				x	x	2nd Full Appraisal or field review required if AVM Confidence Score is below 90%							
					х	All 1 unit investor appraisals require form 1007 Single Family Comparable Rent Schedule							
sets				х	Х	See guidelines for details Assets sourced or seasoned for one month unless utilizing assets to document income (6 months)							
		1		х	Х	Gift funds are acceptable for use toward down payment and loan costs							
orrower		Citizenship		х	x x	US Citizen Permanent Resident Alien Non-Permanent Resident Alien Non-Permanent Resident Alien Foreign National (DSCR Only)							
				x	X	Cash-out max is based on LTV (see limits on page 1) Cash-out max is based on LTV (see limits on page 1) See guidelines for details							
				x	x	Cash-out may be counted toward reserve requirement							
Cash-Out				х	х	Property owned 6 mos or greater- Valuation based on current market value. Refer to Guidelines for details							
				х	х	Property owned less than 6 mos - Refer to Guidelines							
				х	х	No Section 32 or state High Cost							
ompliance				X	X	Loans must comply with all applicable federal and state regulations Fully documented Ability to Repay including Borrower Attestation (Excluding DSCR)							
				×	×	Impounds required on ITV > 80% or HPML loans unless otherwise specified by applicable state law							
		Standard		X	X	3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months. If borrower has 3 credit scores, the min tradeline requirements are met.							
		Standard	х	х	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI)								
edit				х		Minimum requirements per standard credit are not met							
credit		Limited	х		Valid Credit Score per FNMA required								
				X		Minimum Credit Score 640 Limited regular set includes a properties.							
		With Rental History		X X		Limited credit not eligible on investor properties Minimum Credit Score 640							
rst Time Home	ebuyer	Without Rental Histo	ory	x		* Full Doc or Bank Bank Statement Only * Standard tradelines required * No gifts * No non-occupying co-borrowers							
rst Time Invest	tor				x	Mortgage history is required Minimum Credit Score 660 Maximum loan amount \$1,500,000							
ist time mvest	i.Ui				х	 Any borrower who has not owned at least one investment property for a minimum of 12 months at any time within the most recent 36 months 							
reign Nationa	al				х	Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries:							
						China, Russia, Iran, North Korea, Cuba, Venezuela, Syria A Bursone must have a history of mouthing and margine at least one groups to face a minimum of 12 months within the most group 36 months on DSCB graduat							
vestor History	1				X	Borrower must have a history of owning and managing at least one property for a minimum of 12 months within the most recent 36 months on DSCR product Borrower must have a housing history for all investor products							
ates		Restrictions		x	X	Texas Section 50(a)(6 guity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details; Maryland - ineligible							
				x	x	SOFR 5/6 30yr ARM Syr Fixed 10yr I/O 20yr Full Amortization after I/O Period							
				х	х	SOFR 5/6 40yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period							
terest Only				х	х	SOFR 7/6 30yr ARM 7yr Fixed 10yr I/O 20yr Full Amortization after I/O Period							
,				х	X	SOFR 7/6 40yr ARM 7yr Fixed 10yr I/O 30yr Full Amortization after I/O Period							
				X	X	30yr Fixed 10yr I/O 20yr Full Amortization after I/O Period 40yr Eixed 10yr I/O 20yr Full Amortization after I/O Period							
epayment Per	nalty C	Option		Х	X	40yr Fixed 10yr I/O 30yr Full Amortization after I/O Period Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law							
		· · · · ·		×	X X	Prepayment penalty must be in compinance with the terms and ilmitations of the applications state of reterral law SFR							
operty Types				x	x	PUD							
				x	x	Full Amortization: Qualifying ratios based on greater of Note Rate or Fully Indexed Rate (PITIA)							
Qualifying Payment				x	x	 Interest Only (DTI): Qualifying ratios based on greater of Note Rate or Fully Indexed Rate (PITIA), fully amortized payment on remaining term after I/O period 							
					x	Full Amortization (DSCR): Qualifying ratios based on Note Rate (PITIA)							
					х	Interest Only (DSCR): Qualifying ratios based on Note Rate Initial Interest Only payment (ITIA)							
					x	Required on DTI > 43% only Per VA or \$2,500 plus an additional \$150/dependent							
esidual Income	e			х	_ ^	14 P 11 11 P 1 14 P 12 C C C C C C C C C C C C C C C C C C							
				х	x	VA Residual Income Calc per VA Form #26-6393 and VA Residual Income Tables in VA Lending Manual Chapter 4.9 Res EMAN (TIV 25 OLD 100% up to 56 Neuror designs; 75% or Jeorg New Neuror Harth Continuo) Res EMAN (TIV 25 OLD 100% up to 56 Neuror designs; 75% or Jeorg New Neuror Harth Continuo)							
sidual Income		PC		X X	×	VA Residual Income Calc per VA Form #26-6393 and VA Residual Income Tables in VA Lending Manual Chapter 4.9 Per FNMA (LTV 75.01 to 90% up to 6% toward closing; 75% or less 9% max Interested Party Contribution) Max 3% on Investor product							

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