	(A) AD	VANTAGI	E E								POIL	iolio i	NonCo	ШОШ	IIIIg								5/12/202
	Mortgage Matrix				Doc	Bank Statement		NC (Owner Occupie		P & L Only		WVOE Asset Depletion		Full Doc		iNC Bank Statement & 1099		P & L Only		Asset Depletion		DSCR	
Loan Amount	Reserves	Max DTI %	Credit	Purch	Cash	Purch	Cash	Purch	Cash	Purch	Cash	Purch	Cash	Purch	Cash	Purch		Purch	Cash	Purch	Cash	Purch	Cash
\$ 100,000 to 1,000,000	mo 6	50	720 700 680 660 640	90 90 90 80 80	80 80 80 75 70	90 90 90 90 80 80	80 80 80 75 70	90 90 90 80 80	80 80 80 75 70	80 80 80 75	75 75 70 70	80 80 75 75	75 75 70 70	85 85 80 80	80 80 75 70	85 85 80 80	80 80 75 70	75 75 75 75 70	70 70 70 65 65	75 75 75 75 70	70 70 70 65 65	80 80 80 75 75	80 80 75 75 70
1,000,001 to 1,500,000	9	50	720 700 680 660 640 620	80 90 90 85 80 70	70 80 80 75 75 65 65	80 90 90 85 80 70	70 80 80 75 75 65	80 90 90 85 80 70	70 80 80 75 75 65 65	80 80 75 75	75 75 70 65	80 80 75 75	75 75 70 65	85 80 80 75	80 75 75 70	85 80 80 75	80 75 75 70	75 75 70 70	70 70 65 60	75 75 70 70	70 70 65 60	80 80 80 75 65	75 75 75 70 65
1,500,001 to 2,000,000	9	50	720 700 680 660 640 720	90 85 80 75 65	80 75 70 65	90 85 80 75 65	80 75 70 65	90 85 80 75 65	80 75 70 65	80 80 75 75	70 70 65 65	70 70 70 70 70	65 65 65 65	80 80 75 70	75 75 70 65	80 80 75 70	75 75 70 65	70 65 65 65	60 60 60 60	70 65 65 65	60 60 60 60	75 75 70 70 65	70 70 65 65
2,000,001 to 2,500,000 2,500,001	12	50	700 680 660 720	75 75 70 75 75	65 65 65 70	75 75 70 75 75	65 65 65 70	75 75 70 75 75	65 65 65 70	75 70 70 70 70	65 65 65 65 65	70 70 70 70 70 70	65 65 65 65 65	75 70 70 70 75 70	65 65 65 65 65	75 70 70 70 75 70	65 65 65 65 65	65 65 65 65 65	60 60 60 60	65 65 65 65 65	60 60 60 60	70 70 70 70 70 70	65 65 65 65
to 3,000,000 3,000,001 to 3,500,000 3,500,001	12	50	700 680 720 700	70 70 70 70	65 55 55	70 70 70 70	65 55 55	70 70 70 70	65 55 55	70	65	70	65	70 70 70 70	60 55 55	70 70 70 70	60 55 55	65	60	65	60	65 70 70	60 55 55
to 4,000,000	12	50	720	,,,	30	70	30	70	30													00	
Details				LTV Reserve S Matrix Adjust		LTV Credit Score Max Min		Loan Amount Max	Reserve s Min	s		Details		LTV Reserve s Matrix Adjust		LTV Credit Score Max Min		Loan Reserve Amount s Max Min		DTI Max	Details		
Ra	Purchase & Rate-Term	Condotel 2-4 Unit				90 85 85 85 90 80		2.5M				ign Natior ign Natior				85 80 75 80 80		2.0M				ign Nation ign Nation	
Property Type	Cash-Out	Condo					80 75 70 75 75 75		2.0M			No Foreign National No Foreign National											
Housing Lates		1x30x12 0x60x12 0x90x12 36 months L 24 months 12 months 24 months		-5 -20							No Cash	Out		-5							Not Allo	wed	
Credit Event Seasoning	FC, SS, DIL			-5 -15							No Cook	0.1		-5 -15							N. C. I	0.1	
	Cash-Out	12 months		-5		TV <=65 (or F&C (U	nlimited (Cash-Out)	. LTV >65	No Cash			-5		LTV <	=65 (Unlin	nited Cash	n-Out). LT	V >65 (M	No Cash ax \$1M)	Out	
	Interest Only 2nd Home Residual Income DTI > 43 Reduced Reserves Foreign National (DSCR Only) FTHB with rental history		Only e			90 85					Max 90	LTV				80					Max 80	Per VA or 2.500+150/dependent	
			Only)	-5	-3	20	640 680	4.504		F0	5% LTV I	50/depen Reduction ee Produc	1	-5 -5	-3			1.5M			5% LTV I	Reduction rix, 1.00 E	
Overlays	FTHB w/o rental history DSCR .750 to .999					80 75 70	660 640	1.5M 1.0M 1.0M		50 50 50	Do	ocumenta Restriction	tion	-5			680				No Cash		
	First Time Investor Prepayment Penalty Purchase Unleased Refinance Properties DSCR			1 1 1	-5 660 1.5M								Housing History Reqd. Optional Qualify with market rents Max 1 2-4 Unit vacancy - Use market rent for Refi w/prev. rent history documented										
	Expanded DTI Primary (50.01-55) 2nd Home		Term Out Iry Iome		+3	80 80 70 80 70	680 680	1.5M 1.5M		45 45 45					+3	75	680	1.5m					
	Product	Invest	.Ji	Produ	e Ty	pe	ual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturit	Produ Cod	uct Do	oc C	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturit
Fixed Rate		15yr 30yr 40yr 30yr I/O 40yr I/O		PN15F PN30F PN40F PN30FIO PN40FIO) A	All	ote Rate	-	-	-	- - 10yr 10yr	15yr 30yr 40yr 20yr 30yr	15yr 30yr 40yr 30yr 40yr	IN15F IN30F IN40F IN30FIO IN40FIO	A A	dl dl	lote Rate	-	-	-	- - 10yr 10yr	15yr 30yr 40yr 20yr 30yr	15yr 30yr 40yr 30yr 40yr
6 Mo SOFR	5/6	30yr 30yr I/O 40yr I/O 30yr		PN30A50 PN30A50 PN40A50 PN30A70	61O A 61O A	All Not	eater of e Rate or Fully	Refer to Rate Sheet	Margin	2/1/5	10yr 10yr	30yr 20yr 30yr 30yr	30yr 30yr 40yr 30yr	IN30A56 IN30A56 IN40A56 IN30A76	510 A 510 A	dl No	reater of te Rate or Fully	Refer to Rate Sheet	Margin	2/1/5	10yr 10yr	30yr 20yr 30yr 30yr	30yr 30yr 40yr 30yr
7/6		6 30yr I/O 40yr I/O		PN30A70 PN40A70		All Inde	exed Rate	SHEEL		5/1/5	10yr 10yr	20yr 30yr	30yr 40yr	IN30A76		dl Inc	lexed Rate	Sileet		5/1/5	10yr 10yr	20yr 30yr	30yr 40yr

Vista Point Mortgage, LtC. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not to be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice. Not available in all states.





/12/2025



	cume	entation Options	S	00	NOO	
II D 21/	Ι.	Standard FNMA	All	х	х	Alternative Loan Review Form (Exhibit F) or DU Ineligible finding is required at time of submission
ull Doc 2Yr	1	Documentation	All	X	X	 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.) 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.
	+		1	×	x	Sen Employeu 2 years 1ax Returns. In a pipicative out personal and usaniess with an sciedules. THE RELIGIOUS STROME SUSTINION SUSTI
ull Doc 1Yr	2	W-2 (12mo)	All	X	x	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.)
uli Doc 111	4	Tax Returns (12mo)	All	х	х	Self-Employed - 1 year most recent tax returns plus either: YTD P&L
		Tax netarns (12mo)		х	х	3 months bank statements verifying cash flow (No P&L)
				X	X	Personal & Business-Combined or Business (12mo or 24mo):
		Bank Statement		×	×	 At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) Asset Depletion allowed with Bank Statement documentation
			All	x	x	Standard expense factors apply: 50% expense factor
ank	3			x	x	If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required
atement	3	(24mo, 12mo)	All	х	х	Minimum expense factor with 3rd party prepared P&L or letter is 10%
				х	х	Personal & Business Separated (12mo or 24mo):
				X	X	At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) Asset Depletion allowed with Bank statement documentation
				X Y	X Y	Asset updated 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	P & L (12 mo)	All	X	X	Self-employed (2yrs - 25% or greater ownership) P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements
& L Unity	_ ′	[CPA, CTEC, EA]	All	х	х	 Minimum expense factor with P&L is 10% for service business and 20% for product business (see guidelines for details)
.099	14	1099 (12mo)	All	х		1099 plus either: Check/check stub or bank statement showing employment deposits (10% expense factor applied, see guidelines for specifics)
	+-			Х		Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels
VVOE	15	FNMA Form 1005	00/2nd	X		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, etc.) Paragraph and the properties of the prope
				X	×	Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program 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%)
Asset	13	Asset Statement	All	x	x	Allowable assets divided by 60 months = qualifying income
epletion		(6mo)		х	х	Maximum 50% DTI - No Expanded DTI available
					Х	Interest Only: DSCR (Gross Rents / ITIA) Qualifying ratios based on Note Rate Initial Interest Only payment (ITIA)
		≥ 1.00 .9975			X	Full Amortization: DSCR (Gross Rents / PITIA) Qualifying ratios based on Note Rate (PITIA) Full Amortization: DSCR (Gross Rents / PITIA)
SCR	9		NOO		X 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 20% vacancy factor applies to SFR refinances only. See guidelines for limitations and treatment of vacant unit(s)
			1-4 Unit		×	20% valarity ractor applies to 57% retinances only. See goldenies for immations and treatment of valarity mitty) Gross monthly rent divided by PITIA of subject property must be greater than or equal to 1.00 from XLTV
					x	DSCR from .99 to .75 available for Purchase or R/T Only with a 5% LTV reduction
					х	Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law
Δdditio	naLD	rogram Requiren	ments _	00	NOO	
Additio	iiai r	logram Requirer	Helits			
				х	х	Loan amounts > \$2,000,000 = Two Full Appraisals See guidelines for details
ppraisal				x x	X X	Loan amounts < \$2,000,000 = 1 Full Appraisal + AVM or FNMA CU Risk score of 2.5 or less 2nd Full Appraisal or field review required if AVM Confidence Score is below 90%
				^	Ŷ	All 1 unit investor appraisals require form 1007 Single Family Comparable Rent Schedule
ssets				x	x	See guidelines for details Assets sourced or seasoned for one month unless utilizing assets to document income (6 months)
				х	х	Gift funds are acceptable for use toward down payment and loan costs
orrower		Citizenship		x	х	US Citizen Permanent Resident Alien Non-Permanent Resident Alien Non-Permanent Resident Alien
		1		x	X X	Foreign National (DSCR Only) Cash-out max is based on LTV (see limits on page 1) See guidelines for details
				X	×	Cash-out may be counted toward reserve requirement
ash-Out				X	x	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				х	х	Loans must comply with all applicable federal and state regulations
				X	X	Fully documented Ability to Repay including Borrower Attestation (Excluding DSCR) Impounds required on LTV > 80% or HPML loans unless otherwise specified by applicable state law
					_ ^	Imposting required or first 200% of mix board units controlling specified by applicable staticity in the last 12 months. If borrower has 3 credit scores, the min tradeline requirements are met.
		I		¥	Y	
		Standard		X X	X X	 3 trademiss reporting for 12+ months of 2 addemiss reporting for 24+ months at with activity in the last 12 months. In borrower has 3 credit scores, the min trademine requirements are met. No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI)
redit		Standard		X X X	X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met
redit		Standard		х	X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required
redit				х	X X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640
		Limited		x x x x	X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Limited credit not eligible on investor properties
	nebuye			х	X X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Nilmimum requirements per standard credit are not met Valid Credit Score per FNMA required Nilmimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Minimum Credit Score 640
rst Time Hon		Limited With Rental History		x x x x	x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Ninimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit score 640 Must have documented 0x30 housing history Full Doc or Bank Bank Statement Only Nortgage history is required Mortgage history is required Minimum Credit Score 660 Maximum Ioan amount \$1,500,000
rst Time Hon		Limited With Rental History		x x x x	x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Must have documented 0x30 housing history Full Doc or Bank Bank Statement Only Standard tradelines required No gifts No non-occupying co-borrowers Minimum Credit Score 660 Maximum loan amount \$1,500,000 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
rst Time Hon	stor	Limited With Rental History		x x x x	х	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) National Credit Score per FNNA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Most fazement Only Standard tradelines required No gifts No non-occupying co-borrowers Mortgage history is required Mortgage history is required Minimum Credit Score 660 Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries:
rst Time Hon rst Time Inve preign Nation	stor	Limited With Rental History		x x x x	x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries: China, Russai, Iran, North Korea, Cuba, Venezuela, Syria
redit irst Time Hon irst Time Inve oreign Nation	stor	Limited With Rental History		x x x x	х	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Mortgage history is required Mortgage history is required Mortgage history is required Minimum Credit Score 660 Maximum loan amount \$1,500,000 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 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 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
irst Time Hon irst Time Inve oreign Nation ovestor Histor	stor	Limited With Rental History Without Rental Histo		X X X X X	x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Ninimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Mortgage history is required Minimum Credit Score 650 Minimum Credit Score 660 Mini
irst Time Hon irst Time Inve oreign Nation ovestor Histor	stor	Limited With Rental History		x x x x x x	x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Nimimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Mortgage history is required Minimum Credit Score 650 Maximum Inam Credit Score 660 Maximum Inam Credit Score 660 Maximum Inam Inam Inam Inam Inam Inam Inam Ina
rst Time Hon rst Time Inve oreign Nation	stor	Limited With Rental History Without Rental Histo		x x x x x x x	x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit Score 650 Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida 58 264 affecting Foreign Nationals from the following countries: China, Russia, Iran, North Korea, Cuba, Venezuela, Syria 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 Texas Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Virginia NOF 10 Poridd NOF 10
rst Time Hon rst Time Inve oreign Nation westor Histor tates	stor	Limited With Rental History Without Rental Histo		X X X X X X X X X X	x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) National Credit Score per FNMA required Minimum Credit Score per FNMA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Mortgage history is required Mortgage history is required Mortgage history is required Minimum Credit Score 660 Maximum loan amount \$1,500,000 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 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 Borrower must have a housing 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 of owning and managing at least one property for a minimum of 12 months within the most recent 36 months on DSCR product Texas Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Kriginia No SNR 5/6 30yr ARM Syr Fixed 10yr I/O 20yr Full Amortization after I/O Period SORR 5/6 40yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period
rst Time Hon rst Time Inve oreign Nation westor Histor tates	stor	Limited With Rental History Without Rental Histo		X X X X X X X X X X X X X X X X X X X	x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 660 Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries: China, Russal, Iran, North Korea, Cuba, Venezuela, Syria 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 Texas Section 50(a)[6] Equity Cash-Out or Texas Section 50(a)[4] transactions - see guidelines for details Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Virginia Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Virginia Fired 10 yr I/O 30 yr Full Amortization after I/O Period SORR 5/6 40yr ARM 5yr Fixed 10 yr I/O 30 yr Full Amortization after I/O Period
rst Time Hon rst Time Inve reign Nation vestor Histor ates	stor	Limited With Rental History Without Rental Histo		X X X X X X X X X X	x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit score 640 Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 660 Minimum Credit Sc
rst Time Hon rst Time Inve reign Nation vestor Histor ates	estor maal ry	Limited With Rental History Without Rental History Restrictions		X X X X X X X X X X X X X X X X X X X	x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 650 Maximum Ioan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries: China, Russla, Iran, North Korea, Cuba, Venezuela, Syria Borrower must have a housing 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 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 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 of owning 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 of owning 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 of owning 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 of owning 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 of owning at least one property for a minimum of 12 months within the most recent 36 months on the following count
rst Time Hon rst Time Inve reign Nation vestor Histor ates terest Only	estor maal ry	Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	X X X X X X X X X X X X X X X X X X X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Minimum Credit Score 650 Maximum Ioan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida SB 264 affecting Foreign Nationals from the following countries: China, Russa, Iran, North Korea, Cuba, Venezuela, Syria 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 Borrower must have a housing history for eli investor products Borrower must have a housing history for all investor products Frasa Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Havail, Massachusetts, Missouri, Virgini SOFR 5/6 30yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period SOFR 7/6 40yr ARM 7yr Fixed 10yr I/O 30yr Full Amortization after I/O Period Apple Period Prepayment penalty must be in compliance with the terms and limitations of the applicable state freed relates Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal states or feder
rst Time Hon rst Time Inve reign Nation vestor Histor ates terest Only	estor aal ry	Limited With Rental History Without Rental History Restrictions		X X X X X X X X X X X X X X X X X X X	x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 660 * Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida 58 264 affecting Foreign Nationals from the following countries: China, Russia, Iran, North Korea, Cuba, Venezuela, Syria 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 Texas Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Virginia SORR 3/6 40yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 40yr ARM 7yr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 7/6 40yr ARM 7yr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 7/6 40yr ARM 7yr Fixed 10yr I/O 30yr Full Amortization after I/O Period AUD 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 Townhouse D-PUD Modular
rst Time Hon rst Time Inve reign Nation avestor Histor ates terest Only	estor aal ry	Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Limited credit not eligible on investor properties Minimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Minimum
irst Time Hon irst Time Inve oreign Nation investor Histor tates sterest Only repayment Pr roperty Types	estor	Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	X X X X X X X X X X X X X X X X X X X	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minim
rst Time Hon rst Time Inve oreign Nation exestor Histor states exterest Only	estor	Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Niminum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Minimum Credit Score 640 * Must have documented 0x30 housing history Full Doc or Bank Bank Statement Only * Standard tradelines required * No gifts * No non-occupying co-borrowers Mortgage history is required * Minimum Credit Score 660 * Maximum loan amount \$1,500,000 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 Leans 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 Borrower must have a housing 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 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 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 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 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 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 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
rst Time Hon rst Time Inve oreign Nation exestor Histor states exterest Only	estor	Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Niminum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Full Doc or Bank Bank Statement Only Standard tradelines required Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have housing history is required Minimum Credit Score 660 Must have housing history for a minimum of 12 months at any time within the most recent 36 months 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 Borrower must have a housing 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 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 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 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 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 investors of products Borrower must have a housing history for all investors of products Borrower must have a housing history for all investors of products Borrower must h
irst Time Hon irst Time Inve oreign Nation avestor Histor tates atterest Only repayment Por roperty Types	ry enalty (Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Limited credit not eligible on investor properties Minimum Credit Score 640 Maximum loan amount \$1,500,000 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 Loans in the State of Florida must adhere to the restrictions imposed by Florida \$8.264 affecting Foreign Nationals from the following countries: China, Russal, Iran, North Korea, Cuba, Venezuela, Syria 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 Texas Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Hawali, Massachusetts, Missouri, Virginia SORR 3/6 80yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 7/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 7/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period Minimum Credit Score 640 Minimum Credit Score 640 Minimum Credit Score 660 Maximum loan amount \$1,500,000 Minimum Credit Score 640 Maximum loan amount \$1,500,000 Minimum Credit Score 640 Maximum loan amount \$1,500,000 Maximum loan am
irst Time Hon irst Time Inve oreign Nation investor Histor tates sterest Only repayment Pr roperty Types	ry enalty (Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 M
rst Time Hon rst Time Inve reign Nation vestor Histor ates terest Only repayment Pr roperty Types	sstor all enalty (Limited With Rental History Without Rental History Restrictions		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Limited credit not eligible on investor properties Minimum Credit Score 640 Limited credit not eligible on investor properties Minimum Credit Score 640 Minimum
rst Time Hon rst Time Inve reign Nation vestor Histor ates terest Only epayment Pro operty Types ualifying Pay	enalty (Limited With Rental History Without Rental History Restrictions Option		x x x x x x x x x x x x x x x x x x x	x x x x x x x x x x x x x x x x x x x	No mortgage or rental history (Lower of Matrix LTV or 80% LTV, 50% DTI) Minimum requirements per standard credit are not met Valid Credit Score per FNMA required Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Full Doc or 8ank Bank Statement Only Standard tradelines required Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 640 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have documented 0x30 housing history Minimum Credit Score 660 Must have housing history is required Must have a housing history for a minimum of 12 months at any time within the most recent 36 months Loans in the State of Florida must adhere to the restrictions imposed by Florida 58 264 affecting Foreign Nationals from the following countries: China, Russia, Iran, North Korea, Cuba, Venezuela, Syria Borrower must have a housing history for all investor products Texas Section 50(a)(6) Equity Cash-Out or Texas Section 50(a)(4) transactions - see guidelines for details Business purpose loans only in the following states: Hawaii, Massachusetts, Missouri, Virginia SORR 3/6 80yr ARM Syr Fixed 10yr I/O 20yr Full Amortization after I/O Period SORR 3/6 80yr ARM Syr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period SORR 3/6 80yr ARM Tyr Fixed 10yr I/O 30yr Full Amortization after I/O Period

Vista Point Mortgage, LLC. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not to be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice. Not available in all states.