INFINITE SERIES *Non-QM (First Lien)*

The Entrepreneurs & The Climbers

BROKERS ADVANTAGE MORTGAGE

Effective Date: 8/11/2026

FICO/LTV/CLTV ELIGIBILITY MATRIX - Owner Occupied / 2nd Home

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	680+	90	90	80
	660+	80	80	75
	620+	80	80	70
<= $1,500,000	700+	90	90	80
	680+	85	85	75
	660+	80	80	75
	620+	70	70	65
<= $2,000,000	720+	90	90	80
	700+	85	85	75
	680+	80	80	70
	660+	75	75	65
	640+	65	65	N/A
<= $2,500,000	720+	80	80	75
	680+	75	75	65
	660+	70	70	65
<= $3,000,000	720+	75	75	70
	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

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	700+	85	85	80
	680+	80	80	75
	660+	80	80	70
<= $1,500,000	720+	85	85	80
	680+	80	80	75
	660+	75	75	70
<= $2,000,000	700+	80	80	75
	680+	75	75	70
	660+	70	70	65
<= $2,500,000	720+	75	75	70
	700+	75	75	65
	660+	70	70	65
<= $3,000,000	720+	75	75	65
	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

GENERAL GUIDELINE PARAMETERS - Check guidelines for details

Min. Loan Amount	$100,000
Cash Out Limit	Unlimited
2nd Home	Max LTV 85%
Acreage Requirements	Max 20 Acres
Ineligible Property Types	See guidelines for details
Impounds	Required on HPML loans and LTV >80%
Non-Arms Length	Cash out refinance not allowed
Primary Wage Earner FICO	Allowed. See guidelines for details
Interest Only	O/O Max LTV 90% - N/O/O Max LTV 80%
State Eligibility	Ineligible: NY, HI, MA, MO, VA
Subordinate Financing	Allowed. CLTV Max = LTV Max

ELIGIBLE PROPERTY TYPES MAX LTV

Occupancy	Prop. Type	Purch/RT Refi	Cash Out
Owner Occ.	Condo	90	80
	Non-Warr Condo	85	80
	Condotel - Max $2.5M	85	75
	2-4 Units	85	80
	Modular	90	80
	Rural	80	75
Non-Owner Occ.	Condo	85	80
	Non-Warr Condo	80	75
	Condotel - Max $2.0M	75	70
	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 *Self-Employed Borrowers Only	• 12/24 Mos Business Bank Statements • 12/24 Mos Personal Bank Statements with 2-months business bank statements • 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 • 40yr term not eligible

• 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 closing 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

BROKERS ADVANTAGE MORTGAGE

INFINITE SERIES *Non-QM (First Lien)*

The Entrepreneurs, The Climbers, The VIPs

Effective Date: 8/11/2026

FICO/LTV/CLTV ELIGIBILITY MATRIX - WVOE & P&L ONLY - O/O / 2nd Home

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	720+	85	85	80
	700+	80	80	75
	680+	80	80	70
	660+	75	75	70
<= $1,500,000	720+	85	85	80
	700+	80	80	75
	680+	75	75	70
	660+	75	75	65
<= $2,000,000	720+	85	85	80
	700+	80	80	70
	660+	75	75	65
<= $2,500,000	720+	80	80	70
	700+	75	75	65
	660+	70	70	65
<= $3,000,000	720+	75	75	65
	680+	70	70	65

FICO/LTV/CLTV ELIGIBILITY MATRIX - WVOE & P&L ONLY - N/O/O

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	720+	80	80	75
	700+	75	75	75
	680+	75	75	65
	660+	70	70	65
<= $1,500,000	720+	80	80	75
	700+	75	75	75
	680+	70	70	65
	660+	70	70	60
<= $2,000,000	720+	70	70	60
	660+	65	65	60
<= $2,500,000	660+	65	65	60
<= $3,000,000	680+	65	65	60

FICO/LTV/CLTV ELIGIBILITY MATRIX - ASSET DEPLETION - O/O / 2nd Home

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	700+	80	80	75
	660+	75	75	70
<= $1,500,000	700+	80	80	75
	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

FICO/LTV/CLTV ELIGIBILITY MATRIX - ASSET DEPLETION - N/O/O

Loan Amount	FICO	Purchase	Rate/Term	Cashout
<= $1,000,000	700+	75	75	70
	680+	75	75	65
	660+	70	70	65
<= $1,500,000	700+	75	75	70
	680+	70	70	65
	660+	70	70	60
<= $2,000,000	720+	70	70	60
	660+	65	65	60
<= $2,500,000	660+	65	65	60
<= $3,000,000	680+	65	65	60

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

GENERAL GUIDELINE PARAMETERS - Check guidelines for details

Min. Loan Amount	$100,000
Cash Out Limit	Unlimited
2nd Home	Max LTV 85%
Acreage Requirements	Max 20 Acres
Ineligible Property Types	See guidelines for details
Impounds	Required on HPML loans
Non-Arms Length	Cash out refinance not allowed
Primary Wage Earner FICO	Allowed for P&L & WVOE. See guidelines for details
Interest Only	O/O Max LTV 85% - N/O/O Max LTV 75%
State Eligibility	Ineligible: NY, HI, MA, MO, VA
Subordinate Financing	Allowed. CLTV Max = LTV Max

INCOME DOC TYPES ALLOWED - Max DTI 50%

P&L Only	• 12 or 24 Month CPA/EA/CTEC prepared P&L Only
*Self-Employed	• See guidelines for additional requirements
Borrowers Only	• CPA/EA/CTEC must attest they have prepared &/or reviewed borrower's most recent tax returns
WVOE	• FNMA Form 1005 or WVOE from online data source (Work Number, Finicity, etc.)
Asset Depletion	• 6 mos statements required. Eligible assets divided by 60 for monthly income stream

DTI up to 55%

• Max 80% LTV for O/O • 70% LTV for 2nd Homes • 75% LTV for N/O/O • 40yr term not eligible

• 680 Min Fico • Max $1.5M L Amt • Add'l 3 mos. Reserves • Asset Depletion not allowed

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.

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: Not Allowed

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
Investment Properties	All 1 unit properties require form 1007
Collateral Condition Requirement	C4 or better (C5 and C6 Ineligible)

RESIDUAL INCOME - Required when DTI >43%

Minimum Requirement	$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	Not Allowed

ELIGIBLE PROPERTY TYPES MAX LTV

Occupancy	Prop. Type	Purch/RT Refi	Cash Out
Owner Occ.	Condo	85	80
	Non-Warr Condo	85	80
	Condotel - Max $2.5M	85	75
	2-4 Units	85	80
	Modular	85	80
	Rural	80	75
Non-Owner Occ.	Condo	85	80
	Non-Warr Condo	80	75
	Condotel - Max $2.0M	75	70
	2-4 Units	80	75
	Modular	80	75
	Rural	80	75

BROKERS ADVANTAGE MORTGAGE

INFINITE SERIES *Non-QM (First Lien)*

The Investors: DSCR

Effective Date: 8/11/2026

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

FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR 0.75 - 0.99	
Max LTV	Reduce Max LTV above by 5%
Min. Fico	680
Cash Out	Cash Out Refinance Max 70% LTV

FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR 0.00 - 0.7499		
Max Loan Amt		Purchase - $3M; RT/CO Refi - $2M
Max LTV	700 Min FICO:	Reduce Max LTV above by 5% (70% max for CO Refi)
	680 Min FICO:	Reduce Max LTV above by 10% (70% max for CO Refi)
Min. Fico		680
Cash Out Limit		Unlimited

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

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 guidelines for details
Impounds	Flood Insurance
Non-Arms Length	Not Allowed
Interest Only	Max LTV 80%
Prepayment Penalty	Available up to 5 years. Federal and State laws apply

PROPERTY TYPES MAX LTV			
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

FOREIGN NATIONAL	
LTV/Loan Amount	Reduce LTV by 5%/Max $1.5M Loan Amount
Property Types	SFR, 2-4 Units, Condo (Warrantable Only)
Gift Funds	Not Allowed
Power of Attorney	Not Allowed
Min DSCR Ratio	1.00
Florida	Restrictions apply for the following countries: China, Russia, Iran, N. Korea, Cuba, 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	
Seasoning/History	
1 x 30 x 12	No LTV Adjustment
0 x 60 x 12	Reduce LTV 5%

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 borrower(s) has 3 credit scores, the minimum tradeline requirement is waived
Limited Tradelines: Not allowed **-** Check 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	C4 or better (C5 and C6 Ineligible)

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 - 75% max LTV - Foreign Nationals not allowed

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 (LONG-TERM RENTS)

Reduce Max LTV above by 5%
Purchase: Qualify using market rents as shown on Form 1007
Refinance (Rate-Term & Cash-Out): Utilize rent survey (1007) to calculate DSCR
2-4 Units: Use market rents for vacant unit to calculate DSCR
2-3 units - max 1 vacant unit; 4-unit - up to 2 vacant units w/ min 1.00 DSCR (max 1 vacant unit if DSCR < 1.00)

SHORT TERM RENTAL	
Reduce Max LTV above by 5%	
Purchase Transactions	1007 or Alt rent anlysis form from AMC reflecting STR income used to qualify
Refinance Transactions	Qualify using 3rd party documentation of 12 months rent
	See full guidelines for details

DSCR LESS THAN 0.75 OVERLAYS

Max Loan Amount: Purchase - $3M; Refi - $2M | Max LTV CO Refinance - 70%
Min Credit Score - 680
2-4 units in state of IL not eligible