BROKERS ADVANTAGE
POWERED BY VISTA POINT

INFINITE SERIES CES

The Entrepreneurs & The Climbers

Effective Date: 10/13/2026

FICO/CLTV ELIGIBILITY MATRIX - Owner Occupied

Loan Amount	FICO	Full Doc	Bank Statement	1099
<= $350,000	720+	90	90	90
	700+	90	90	90
	680+	85	85	85
	660+	80	80	80
	640+	70	-	-
<= $500,000	720+	90	90	90
	700+	85	85	85
	680+	80	80	80
	660+	75	75	75
<= $750,000	720+	80	80	80
	700+	80	80	80
	680+	75	75	75
	660+	70	70	70
<= $850,000	720+	75	75	75
	700+	70	70	70
<= $1,000,000	720+	65	65	65
	700+	60	60	60

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

Loan Amount	FICO	Full Doc	Bank Statement	1099
<= $350,000	720+	80	80	80
	700+	80	80	80
	680+	75	75	75
	660+	70	70	70
<= $500,000	720+	80	80	80
	700+	80	80	80
	680+	70	70	70
	660+	65	65	65
<= $750,000	720+	75	75	75
	700+	70	70	70
	680+	65	65	65
	660+	60	60	60

PRODUCT TYPES

Fixed Rate Terms	I/O Period	Amortization	Maturity
10 Yr, 15 Yr, 20 Yr, 30 Yr	N/A	Based on Term	Based on Term
20 Yr - 30 Yr Interest-Only	3 Years	17 or 27 Yrs	Based on Term

Balloon Terms	Amortization	Maturity
30 / 15	30 Yr	15 Yr
40 / 15	40 Yr	15 Yr

GENERAL GUIDELINE PARAMETERS - Check guidelines for details

Min. Loan Amount	$100,000 ($200K for Balloons)
Transaction Type	Stand-Alone, Piggyback
Lien Position	2nd position only
Eligible Borrowers	US Citizens, Perm Resident Alien, Non-Perm Resident Alien
Acreage Requirements	Max 10 Acres
Ineligible Property Types	See guidelines for details
Impounds	Not eligible
Non-Occupant Co-Borrowers	Not allowed
First Time Homebuyer	Not allowed (except for Piggyback CES)
Primary Wage Earner FICO	Allowed. See guidelines for details
Interest Only	O/O only (2nd Home & NOO not allowed), Max 80% CLTV, Min 700 credit score
State Eligibility	Ineligible: NY, TX Non-Business Purpose CES w/ APR > 10%
	NOO/Business Purpose loans only following states: HI, MA, MO, TN, VA
Texas Section 50(a)(6) / Section 50(a)(4)	Not eligible
Title Reports	O&E Report w/ CPL(Refi loans <=$350K),ALTA, Jr. ALTA, ALTA Lite, ALTA Short Form Lenders Policy

ELIGIBLE PROPERTY TYPES MAX CLTV

Occupancy	Prop. Type	Max CLTV
Owner Occ.	SFR / PUD	90
	Warrantable Condo	Full Doc <= $500K - 90 | Full Doc > $500K/BS & 1099 - 75
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	Full Doc <= $500K - 85 | Full Doc > $500K/BS & 1099 - 75
	Modular	90
	Rural	80
Non-Owner Occ.	SFR / PUD	80
	Warrantable Condo	Full Doc <= $500K - 80 |Full Doc > $500K/BS & 1099 -75
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	Full Doc < $500K - 80 | Full Doc > $500K/BS & 1099 - 75
	Modular	80
	Rural	Not eligible

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 Borrowers Only	• 12/24 Mos Personal Bank Statements w/ 2-months business bank statements
	• Qualification Methods - Business Bank Statements:
	• 50% Expense Ratio, Expense Factor Table (see guidelines), 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
Asset Depletion	• Allowed to augment qualifying income w/ other doc types
	• 6 mos statements required. Eligible assets divided by 60 for monthly income stream

COMBINED LIEN BALANCE LIMITS / MAX CLTV

Up to $2M	90% CLTV
> $2M up to $3M	85% CLTV
> $3M up to $3.5M	80% CLTV
> $3.5M up to $4M	75% CLTV
> $4M up to $5M	60% CLTV

ASSET REQUIREMENTS

Stand-Alone CES	No assets required
Piggyback Purchase CES	Must match 1st lien approval

OWNERSHIP SEASONING

Properties owned >= 6 months	No restrictions
Properties owned < 6 months	Full Doc <= $500K: Eligible | Full Doc > $500K/BS & 1099: Not eligible
Any Prior Cash-Out Refi (1st or 2nd) w/in last 6mos	Max 80% CLTV

SENIOR LIEN REQUIREMENTS

Payment Calculation (ARM):	1st lien ARMs < 3yrs fixed period remaining qualified on fully-indexed payment
IO Senior Liens:	Max 50% DTI; qualified on fully-amortized payment on remaining term after IO period
Ineligible SR Liens:	Loans in active forbearance/deferment (deferred bal from mods >12mos may remain open)
	Negative amortization, Reverse Mortgages, Mortgages not reported on credit report,
	Balloon loans where balloon comes due during the 2nd lien's amortizaton period

HOUSING HISTORY / CREDIT EVENT REQUIREMENTS

Seasoning/History	
Housing History (all mortgages for all borrowers)	0 x 30 x 12
FC / SS / DIL	48mos
BK (Ch 7 & 13)	48mos
Multiple Credit Events	48mos

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 primary borrower has 3 credit scores, the minimum tradeline requirement is waived
	For Piggyback CES, default to 1st mortgage AUS approval, if applicable
Non-Traditional Credit	Not eligible
Limited Tradelines:	Allowed for O/O only when min tradeline requirements not met:
	Mortgage history on credit report, reflecting 0x30x12
Derogatory Credit:	No delinquent tradelines at closing
	Open charge-offs and collections (including medical) limited to $1K per occurrence
Check guidelines for full details	

DTI RATIO

Max DTI	50%
Qualifying Payment	Qualifying ratios based on Full Note Rate
	Interest-Only - Qualify based on amortized term after IO period ends

APPRAISAL REQUIREMENTS (See Full Guidelines for details)

HPML (all loan amounts)	See Property Valuation Requirements Chart pg 4
Non-HPML	See Property Valuation Requirements Chart pg 4
Declining Markets	O/O & 2nd Home - Max 75% CLTV; NOO - Max 70% CLTV
Recently Listed Properties	Full Doc <= $500K - Properties listed for sale in last 120 days are not eligible
	Full Doc > $500K/BS & 1099 - Properties listed for sale in last 6mos are not eligible
Investment Properties	All 1 unit properties require form 1007
Approved AVM Vendors:	Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros

PIGGYBACK W/ INFINITE SERIES 1ST

Infinite Series CES loans closing concurrently with BA Infinite Series 1st Mortgage must qualify to the guideline requirements of both products

COMPLIANCE

Section 32 or State High Cost - Not allowed

Loans must comply with all applicable federal & state regulations

Ability to Repay must be fully-documented

HPML & HPCT are permitted subject to complying with all applicable regulatory requirements

Prepayment penalties eligible on NOO business purpose loans where allowed by state

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BROKERS ADVANTAGE
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INFINITE SERIES CES

The Entrepreneurs, The Climbers, The VIPs

Effective Date: 10/13/2026

FICO/CLTV ELIGIBILITY MATRIX - O/O

Loan Amount	FICO	WVOE	P&L Only/Asset Depl
<= $350,000	720+	85	80
	700+	80	75
	680+	75	70
	660+	70	65
<= $500,000	720+	80	75
	700+	75	70
	680+	70	65
	660+	65	60
<= $750,000	720+	75	70
	700+	70	65
	680+	65	60
	660+	60	55

FICO/CLTV ELIGIBILITY MATRIX - 2nd Home & N/O/O

Loan Amount	FICO	WVOE	P&L Only
<= $350,000	720+	75	70
	700+	70	65
	680+	65	60
	660+	60	55
<= $500,000	720+	70	65
	700+	65	60
	680+	60	55
	660+	55	50
<= $750,000	720+	65	60
	700+	60	55
	680+	55	50
	660+	50	45

PRODUCT TYPES

Fixed Rate Terms	I/O Period	Amortization	Maturity
10Yr, 15 Yr , 20 Yr, 30 Yr	N/A	Based on Term	Based on Term
20 Yr, 30 Yr Interest-Only	3 Years	17 or 27 Yrs	Based on Term
Balloon Terms		**Amortization**	**Maturity**
30 / 15		30 Yr	15 Yr
40 / 15		40 Yr	15 Yr

GENERAL GUIDELINE PARAMETERS - Check guidelines for details

Min. Loan Amount	$100K ($200K for Balloons)
Transaction Type	Stand-Alone, Piggyback
Lien Position	2nd Position only
Eligible Borrowers	US Citizen, Perm Resident Alien, Non-Perm Resident Alien
Acreage Requirements	Max 10 Acres
Ineligible Property Types	See guidelines for details
Impounds	Not allowed
Non-Occupant Co-Borrowers	Not eligible
First Time Homebuyer	Not allowed (except for Piggyback CES)
Primary Wage Earner FICO	Allowed for P&L & WVOE. See guidelines for details
Interest Only	O/O only (2nd Home & NOO not allowed), Max 80% CLTV, Min 700 credit score
State Eligibility	Ineligible: NY, TX Non-Business Purpose CES w/ APR > 10% NOO/Business Purpose Loans only in the following states: HI, MA, MO, TN, VA
Texas Section 50(a)(6) / Section 50(a)(4)	Not eligble
Title Reports	O&E Report w/ CPL (Refi loans <= $350K), ALTA, Jr ALTA, ALTA Lite, ALTA Short Form Lender's Policy

DTI RATIO

Max DTI	50%
Qualifying Payment	Qualifying ratios based on Full Note Rate Interest-Only - Qualify based on amortized term after the IO period ends

COMPLIANCE

Section 32 or State High Cost - Not allowed
Loans must comply with all applicable federal & state regulations
Ability to Repay must be fully-documented
HPML & HPCT are permitted subject to complying with all applicable regulatory requirements
Prepayment penalties eligible on NOO business purpose loans where allowed by state

PIGGYBACK W/ INFINITE SERIES 1ST

Infinite Series CES loans closing concurrently with BA Infinite Series 1st Mortgage must qualify to the guideline requirements of both products

INCOME DOC TYPES ALLOWED - Max DTI 50%

P&L Only	• 12 or 24 Month CPA/EA/CTEC prepared P&L Only. • See guidelines for additional requirements • 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	• Eligible as separate income doc type; or to augment qualifying income w/ other doc types • If separate income doc type, O/O only (2nd Home & NOO not allowed), min 700 credit score • 6 mos statements required. Eligible assets divided by 60 for monthly income stream

COMBINED LIEN BALANCE / MAX CLTV

Up to $2M	90% CLTV
> $2M up to $3M	85% CLTV
> $3M up to $3.5M	80% CLTV
> $3.5M up to $4M	75% CLTV
> $4M up to $5M	60% CLTV

ASSET REQUIREMENTS

Stand-Alone CES	No assets required
Piggyback CES	Must match 1st lien approval

OWNERSHIP SEASONING

Properties owned >= 6mos	No restrictions
Properties owned < 6mos	Not eligible
Any Prior Cash-Out Refi (1st or 2nd) w/in last 6mos	Max 80% CLTV

SENIOR LIEN REQUIREMENTS

Payment Calculation (ARM):	1st lien ARMs < 3yrs fixed period remaining qualified on fully-indexed payment
IO Senior Liens:	Max 50% DTI; qualified on fully-amortized payment on remaining term after IO period
Ineligible SR Liens	Loans in active forbearance/deferment (deferred bal from mods >12mos may remain open) Negative amortization, Reverse Mortgages, Mortgages not reported on credit report, Balloon loans where balloon comes due during the 2nd lien's amortizaton period

HOUSING HISTORY / CREDIT EVENT REQUIREMENTS

Seasoning/History	
Housing History (all mortgages for all borrowers)	0 x 30 x 12
FC / SS / DIL	48mos
BK (Ch 7 & 13)	48mos
Multiple Credit Events	48mos

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 primary borrower has 3 credit scores, the minimum tradeline requirement is waived For Piggyback CES, default to 1st mortgage AUS approval, if applicable
Non-Traditional Credit	Not eligible
Limited Tradelines:	Allowed for O/O only when min tradeline requirements not met: Mortgage history on credit report, reflecting 0x30x12
Derogatory Credit:	No delinquent tradelines at closing Open charge-offs and collections (including medical) limited to $1K per occurrence
Check guidelines for full details	

APPRAISAL REQUIREMENTS (See Full Guidelines for details)

HPML (all loan amounts)	See Property Valuation Requirements Chart pg 4
Non-HPML	See Property Valuation Requirements Chart pg 4
Declining Markets	O/O & 2nd Home - Max 75% CLTV; NOO - Max 70% CLTV
Recently Listed Properties	Properties listed for sale in last 6mos are not eligible
Investment Properties	All 1 unit properties require form 1007
Approved AVM Vendors:	Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros

ELIGIBLE PROPERTY TYPES MAX CLTV

Occupancy	Prop. Type	Max CLTV
Owner Occ.	SFR/PUD	WVOE - 85 | P&L - 80
	Warrantable Condo	75
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	75
	Modular	WVOE - 85 | P&L - 80
	Rural	80
2nd Home / Non-Owner Occ.	SFR/PUD	WVOE - 75 | P&L - 70
	Warrantable Condo	WVOE - 75 | P&L - 70
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	WVOE - 75 | P&L - 70
	Modular	WVOE - 75 | P&L - 70
	Rural	Not eligible

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BROKERS ADVANTAGE
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INFINITE SERIES *CES*

The Investors: DSCR

Effective Date: 10/13/2026

FICO/CLTV ELIGIBILITY MATRIX - DSCR =>1.0		
Loan Amount	**FICO**	**Max CLTV**
<= $350,000	720+	80
	700+	75
	680+	70
<= $500,000	720+	75
	700+	70
	680+	65
<= $750,000	720+	70
	700+	65
	680+	55

PRODUCT TYPES		
Fixed Rate Terms	**Amortization**	**Maturity**
10Yr, 15 Yr, 20 Yr, 30 Yr	Based on Term	Based on Term
Balloon Terms	**Amortization**	**Maturity**
30 / 15	30 Yr	15 Yr
40 / 15	40 Yr	15 Yr

GENERAL GUIDELINE PARAMETERS - Check guidelines for details	
Min. Loan Amount	$100K ($200K for Balloons)
Transaction Type	Stand-Alone only
Lien Position	2nd position only
Eligible Borrowers	US Citizen, Perm Resident Alien
Ineligible Borrowers	See guidelines for details
Acreage Requirements	Max 10 Acres
Ineligible Property Types	See guidelines for details
Impounds	Not allowed
Qualifying FICO	Highest mid-score of all borrowers
First Time Investor	Not Allowed
Interest Only	Not eligible
Prepayment Penalty	Minimum 1yr PPP required, where allowable by state Available up to 5 years. Federal and State laws apply
Title Reports	O&E Report w/ CPL (Refi loans <=$350K),ALTA, Jr. ALTA, ALTA Lite, ALTA Short Form Lenders Policy

PROPERTY TYPES MAX CLTV		
Occupancy	**Prop. Type**	**Max CLTV**
Non-Owner Occupied	SFR/PUD	80
	Warrantable Condo	75
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	75
	Modular	80
	Rural	Not eligible

COMPLIANCE
Section 32 or State High Cost - Not allowed
Loans must comply with all applicable federal & state regulations
Ability to Repay must be fully-documented
HPML & HPCT are permitted subject to complying with all applicable regulatory requirements
Prepayment penalties eligible on NOO business purpose loans where allowed by state

COMBINED LIEN BALANCE / MAX CLTV	
Up to $2M	90% CLTV
> $2M up to $3M	85% CLTV
> $3M up to $3.5M	80% CLTV
> $3.5M up to $4M	75% CLTV
> $4M up to $5M	60% CLTV

ASSET REQUIEMENTS
No assets required

OWNERSHIP SEASONING	
Properties owned >= 6 months	No restrictions
Properties owned < 6 months	Not eligible
Any Prior Cash-Out Refi (1st or 2nd) w/in last 6mos	Max 80% CLTV

SENIOR LIEN REQUIREMENTS	
Payment Calculation (ARM):	1st lien ARMs < 3yrs fixed period remaining qualified on fully-indexed payment
IO Senior Liens:	Max 50% DTI; qualified on fully-amortized payment on remaining term after IO period
Ineligible SR Liens:	Loans in active forbearance/deferment (deferred bal from mods >12mos may remain open)
	Negative amortization, Reverse Mortgages, Mortgages not reported on credit report,
	Balloon loans where balloon comes due during the 2nd lien's amortizaton period

MORTGAGE HISTORY / CREDIT EVENT REQUIREMENTS	
Seasoning/History	
Mortgage History (Primary Residence & Subject Property)	0 x 30 x 12
FC / SS / DIL	48mos
BK (Ch 7 & 13)	48mos
Multiple Credit Events	48mos

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 eligible - Check guidelines for full details
Derogatory Credit:	No delinquent tradelines at closing
	Open charge-offs and collections (including medical) limited to $1K per occurrence

APPRAISAL REQUIREMENTS (See Full Guidelines for details)	
Loans <= $400K	See Property Valuation Requirements Chart pg 4
Loans > $400K	See Property Valuation Requirements Chart pg 4
Declining Markets	Max 70% CLTV
Recently Listed Properties	Properties listed for sale in last 6mos are not eligible
Approved AVM vendors:	Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros

DEBT SERVICE COVERAGE RATIO (DSCR)	
DSCR	Minimum 1.00
Qualifying Payment	Qualifying DSCR ratio based on Note Rate (PITIA)
Investment Properties	Form 1007 required (Alternate Short-Term Rental Analysis form if Short-Term rental)
Long-Term Rental	Lower of 1007 or current lease agreement(s)
	If lease agreement is higher, higher rents from lease allowed w/ 3mos receipt of rents
	If Form 1007 is higher, higher market rents may be used up to 120% of current lease amt
Short-Term Rental	3rd party documentation of 12 months rent
Unleased Properties	1-Unit - utilize Form 1007 to calculate DSCR
	2-4 Units: max 1 vacant unit. Use Form 1007 for vacant unit to calculate DSCR
See full guidelines for details	

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INFINITE SERIES CES
Property Valuation Requirements

Effective Date: 10/13/2026

Property Valuation Requirement Chart				
Details	**OO/ 2nd**	**NOO**		
HPML / QM Safe Harbor or QM Rebuttable Presumption (Full Doc Only)	x		• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor **AND** Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Non-HPML (QM or Non-QM)	x	x	• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loan amounts > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
HPML / Non-QM	x		• All loan amounts	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Declining Markets	x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV	

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