

Rate Sheet (Click Here) golendingpros.com

Effective Date: 2/14/25 | Revised: 2/14/25

LendingPros Full Doc, Alt Doc & DSCR Closed End Second Matrix

		c	Concurrent Close & Sta	ndalone Eligit	bility	Matrix ⁴									Loan Prog	rams	
			Cash-Out Refi Purchase, Rate/Term & Cash-Out Refi									_					
	Occupancy	Property ^{2,3}	Select Full Doc ⁴ FICO to Max CLTV ¹	Standard Full Doc Alt Doc & DSCR FICO to Max CLTV ¹ FICO to Max CLTV ¹									Fixed	 10-Year Fixed (120 Months) 			
Loan Amount			720+ 700+ 680+	740+ 720+		00+ 680+	660+	740+	720+			660+	Fully Amortized			Year Fixed (240 Months) Year Fixed (360 Months)	
\$ 350,000 \$ 500,000	Primary	SFR/PUD/ 2-4 Unit/Condo	80% 80% 75% 75%	85% 85% 80% 80%		5% 80% 0% 75%	75% 70%	85% 75%	85% 70%	80% 70%	75% 65%	70% 60%					····,
\$ 750,000	Residence	shift obj 2 4 only condo	70%	30% 30%		0% 75%	70%	75/8	70%	70/8	05/8	0078					
\$ 350,000 \$ 500.000	Investment	SFR/PUD/ 2-4 Unit/Condo		80% 80% 75% 75%		0% 75% 0% 65%	70% 60%	75% 65%	75% 65%	70% 60%	65% 55%	60% 50%		Progra	am Codes 8	Descript	ions
350,000	Second Home	SFR/PUD/Condo		80% 80%	8	0% 75%	60%	75%	75%	70%	65%	60%					
500,000 % CLTV reduction for d				70% 70%	7	0% 65%	60%	65%	65%	60%	55%	50%		Standard Full, Alt 30 Yr Fixed – Concu		Non-OM	DSCR //Business – 30 Yr Fixed – Concurren
		> \$500,000 on 2-4 Unit											Non-QM/TRID -	30 Yr Fixed – Standa	alone	Non-QM	/Business – 30 Yr Fixed – Standalon
 4 Unit ineligible on Se tandalone close transa 		t Full Doc. concurrent transaction i	inelizible										Non-QM/TRID -	20 Yr Fixed – Concu 20 Yr Fixed – Standa	alone		I/Business – 20 Yr Fixed – Concurren I/Business – 20 Yr Fixed – Standalon
Detai		Concurrent Close Standalone Close										LO Yr Fixed – Concu LO Yr Fixed – Standa			I/Business – 10 Yr Fixed – Concurren I/Business – 10 Yr Fixed – Standalon		
Max LTV/CLT	TV/HCLTV	More restrictive of 1st lien program or Eligibility Matrix Refer to Eligibility Matrix															
Property CLTV Posts			4 Unit - 75% max CLTV ≤ \$500,0 table & non-warrantable) - 75%								VTI				Product Fe	atures	
CLTV Restr	ictions			 Full Doc - S 	Select a	nd Standard					CLIV			Fixed term loan			
Income Types		 Alt Doc - Bank Statements, P&L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization DSCR 								Closed End Second	Eulip disbursed at closing, no draw feature Eligible as 2nd lien only Must subordinate to OCMBC 1st mortgage when concurrent close Qualifying rate is note rate						
Alt Doc - One Yr SE, WVOE, 1099		DSCR S% CLTV reduction												(CES)			
Alt Doc - One Yr SE	E, WVOE, 1099			75% may (17		et inclisible)								Qualifying rate is Qualifying payments		rtized payme	nt
ITIN				75% max CLT 75% max CLT													
DACA Foreign National			7(0 min FICO, 70% r	· ·		gible)						Product Restrictions (Not Permitted)				
Eligible 1st liens		Refer to Product R	Refer to Product Restrictions 1st Liens - Concurrent Close Refer to Product Restrictions 1st Liens - Standalone Close									Borrowers					
Minimum Loa	in Amount			\$	\$75,000								all of T				No. Book 15 11
		\$2.0MM: > 80% - 85%	6 CLTV \$2.5MM: > 70% - 80%							max limit:	≤ 50% CLT	rv	 Blind Trusts Foreign Nationals (S 	elect only)	 Land Tr Less that 	usts in 18 years	 Non-Permanent Resident Aliens (Select only)
		Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied								Irrevocable Trusts ITIN (Select only)		old • Life est		 Party to a lawsuit With diplomatic immunity 			
Max Combin	ned Liens										• ITIN (Select only)		• Life est	ates	• with alpionatic infinanty		
DTI	I		• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • ≤ 80%: 50% max DTI • > 80%: More restrictive of 1st lien requirement or 45% max DTI • > 80%: 45% max DTI											Transact	ons		
Full Doc - S	Select	Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts • Self-Employed: 2 yrs personal and business (if applicable) tax returns, tax transcripts															
Full Doc - Standard		Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2					1-2 yrs personal and business (if applicable) tax returns, tax transcripts							Assumable loans Community Seconds Seconds			
Alt Doc - Bank Statements Alt Doc - P&L + 3 Mos Bank		12 months personal • 12 months business • Self-Employed only • P&L + 3 months business statements • Self-Employed only									Concurrent close with a lender other than OCMBC or in relation to, cannabis, hemp			 Lien free properties Property listed for sale within 			
Alt Doc - One Year Self-Employed		• P&L + 3 months business statements • Self-Employed only • 12 months banks statements and prior year W2 • Self-Employed only															
Alt Doc - V	WVOE			 Written VOE 													
Alt Doc -		- 4.000	ortized liquid assets for income	• 1099(s) on			incomo .	100% (18:1);	nation (m/c	ut DTI)				1st	Liens - Concu	irrent Close	
Alt Doc -Asset			e of 1st lien requirement or \geq 1.			inded w/other		 ≥ 1.0 	0 DSCR								
		• >:	80% CLTV - 1.25 min DSCR	to all all	1. 1. 6		• >	80% CLTV -	- 1.25 min	DSCR			First lien with lender	other than	• FHA, VA	or USDA	HomePossible
Vacant/Unleased (DSCR) STR (DSCR)		Ineligible (refis only) • 5% CLTV reduction • Experienced investors only, must also have ≥ 12 mos rental history in last 3 years										OCMBC mortgages • HomeReady with Reduce				 HomeReady with Reduced 	
			48 months (Standard Full Doc, Alt Doc & DSCR only (Select ineligible) 84 months - Select Full Doc 48 months - Standard Full Doc, Alt Doc & DSCR								DSCR	 Agency and Non-Age rate and ARMs with 		 High-LT HomeO 		Mortgage Insurance Option • HomeStyle	
Credit Event (BI				 Multiple cred 									fixed term < 5 years		 HomePa 	ath	
Housing H	listory		ull Doc, Alt Doc & DSCR only (S			0x30x24 - Sele					Alt Doc &	DSCR					
Cash-Out & S	Seasoning		sh-out cannot exceed second li nly - No more than 1 cash-out re											1st	Liens - Stand	alone Close	
First Lien Se	easoning		Seasoning not required		T		nos seasonii				age						
Recently Listed	Properties		Prop	erties listed for sal	le≤6 m	os ineligible (r	efis only)						All Affordable Purch,	0.6.0.004	Cross collate	ralized	 Negative amortization Private Mortgages
			 1st lien appraisal used 				ΔVM w/> 9	0 Score & F			entable fir	ndings	programs (HomeStyl	e, FHA, Refi	loans	line of	Renovation loans
					When PIW used and ≤ \$250,000: AVM w/≥ .90 Score & FSD ≤ .10 & PCR w/acceptable findings, exterior-only appraisal or full appraisal allowed							numes,	Now, HomeReady, etc.) • Home equity in credit (HELOC)				
		 When PIW used and ≤ \$ 	250,000: AVM w/≥ .90 Score &					y appraisal	or full app	aisal allow	d			tc.)		,	 Resident Transition Loans (RTL)
Apprai	isal	 When PIW used and ≤ \$ w/acceptable findings, e (DSCR, Condos, FE 	250,000: AVM w/≥ .90 Score & exterior-only appraisal or full ap MA declared areas require full a	praisal allowed	.		Condos, FE	y appraisal MA declare	or full app ed areas re	aisal allowe	d		ARMs (Select only) Balloon notes or feat		Land Trusts		 Resident Transition Loans (RTL) Reverse mortgages
Apprai	isal	 When PIW used and ≤ \$ w/acceptable findings, e (DSCR, Condos, FE > \$250 	250,000: AVM w/≥ .90 Score & exterior-only appraisal or full ap	praisal allowed appraisal)		(DSCR	Condos, FE • > \$25 Transferred	y appraisal MA declare 0,000 - Full appraisals	or full app ed areas re I appraisal allowed (S	aisal allowe quire full ap required elect ineligi	d praisal) Ile)		 ARMs (Select only) 				(RTL)
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Apprai: Secondary V		When PIW used and < \$: w/acceptable findings, e (DSCR, Condos, FE • > \$25 • Transferred NOTE: HPML loans requ	2250,000: AVM w/2 -90 Score & exterior-only appraisal or full ap MA declared areas require full a 0,000 - Full appraisal required appraisals allowed (Select inelig inted a full appraisal regardless Required on all a	praisal allowed (ppraisal) (ible) of loan amount ppraisals, accepta	ible seco	(DSCR • • • • • • • • • • • • • • • • • • •	Condos, FE • > \$25 Transferred Loans required	y appraisal MA declare i0,000 - Full appraisals iired a full options:	or full appr ed areas re I appraisal allowed (S appraisal r	aisal allowe quire full ap required elect ineligi egardless o	d praisal) Ile) F loan am e	ount	ARMs (Select only) Balloon notes or feat		Land Trusts	bearance	(RTL)
		When PIW used and $\leq \$$ w/acceptable findings, e (DSCR, Condos, FE < \$ \$ \$ \$ Transferred NOTE: HPML loans requ $\le \$ 2.5$ CU, or	220,000: ^A VM w/≥ .90 Score & exterior-only appraisal or full ap MA declared areas require full i .0000 - full appraisal required appraisals allowed (Select inelig ired a full appraisal regardless Required on all a r • AVM w/ ≥ .90 Score & FSD ≤	praisal allowed appraisal) gible) of Ioan amount ppraisals, accepta .10, or • Desk Revi	ible seco	(DSCR • • • NOTE: HPMI • Field Review	, Condos, FE • > \$25 Transferred L loans requ on product , or • Exter	y appraisal MA declare 0,000 - Full appraisals iired a full options: ior-only App	or full appr ed areas re l appraisal allowed (S appraisal r praisal, or	raisal allowe quire full ap required elect ineligi egardless o • Full Appra	d praisal) f Ioan am o sal	ount	ARMs (Select only) Balloon notes or feat		Land Trusts Loans in for	bearance	(RTL)
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