



Rate Sheet

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LendingPros NonQM Matrix

Effective Date: 04/17/25 | Revised: 04/17/25

Select NonQM and Core NonQM										
Income Types Include: Full Doc - 12, 24 months Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, One Yr Self-Employment, Assets as Blended Income										
Select NonQM					Core NonQM					
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%	
	680+	80%	80%	75%		680+	85%	85%	80%	
	600+					600+	80%	80%	75%	
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%	
	700+	80%	80%	75%		700+	90%	85%	80%	
	680+	75%	75%	70%		680+	85%	85%	80%	
	640+					640+	80%	80%	75%	
	600+					600+	75%	75%	70%	
						740+	85%	85%	80%	
\$ 2,000,000	720+	80%	80%	75%	\$ 2,000,000	720+	85%	85%	80%	
	700+	75%	75%	70%		700+	85%	85%	80%	
	680+	75%	75%	70%		680+	80%	80%	75%	
	640+					640+	75%	75%	70%	
						740+	80%	80%	75%	
						720+	80%	80%	75%	
\$ 2,500,000	700+	75%	75%	70%	\$ 2,500,000	700+	80%	80%	75%	
	680+	65%	65%	60%		680+	75%	75%	70%	
	660+					660+	70%	70%	65%	
						720+	80%	80%	75%	
						700+	75%	75%	70%	
\$ 3,000,000	680+	60%	60%	55%	\$ 3,000,000	680+	70%	70%	65%	
	660+					660+	60%	60%	55%	
> \$3,000,000 See Guides for Appraisal & Credit Overlay					\$ 3,500,000	740+	70%	70%	65%	
LOAN PROGRAMS						720+	70%	70%	65%	
Fixed	• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed					680+	60%	60%	55%	
ARM	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap) • Not Available on Select NonQM					660+	50%	50%	45%	
Interest Only (IO) Not Available on Select NonQM	• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap)					\$ 4,000,000	740+	65%	65%	60%
							720+	60%	60%	55%
						700+	50%	50%	45%	
	Select NonQM				Core NonQM					
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80% 3-4 Unit - 75% Rural - NA				Non-Owner Occupied - 85% 2nd Home - 85% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - 75% (FL Condo - 65%) 2 Unit - 85% 3-4 Unit - 80% Rural - 70%					
Min Loan Amount	\$150,000				\$125,000					
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment					
Housing History	0 x 30 x 24 Rent free not allowed				0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction					
Credit Event (BK/SS/FC/DIL/CCC)	48 Months Multiple unrelated credit events not allowed				36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)					
DTI	45%				• 50% max, 45% max if ≥ 85% LTV (50-55% allowed w/restrictions, see product details below)					
One Year Self-Employed	Not Allowed				• 80% max LTV • 75% max LTV - C/O • 660 min FICO • Income - Bank Statement only • 1 x 30 x 12 allowed					
Asset Utilization	Not Allowed				• 80% max LTV • 75% max LTV - C/O • \$2.0M max LA • 1 x 60 x 12 allowed					
1099 Only	Not Allowed				• \$3.0M max LA • 2 mos recent Bank Stmt • 1 x 60 x 12 allowed					
WVOE Only	Not Allowed				• 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTHB • 0 x 30 x 12					
ITIN	Not Allowed				• 660 min FICO • 85% max LTV • 80% max LTV - NOO • 75% max LTV - C/O • > 80% LTV - \$1.0M max LA • \$1.5M max LA • Full Doc & 12 mos Bank Stmt only • 0 x 30 x 12					
Foreign National	Not Allowed				• 700 min FICO • 75% max LTV • 65% max LTV - C/O • \$2.0M max LA • 12 mos min. reserves required • 0 x 30 x 12					
DACA	Not Allowed				• 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12					
Reserves	• 6 months min, cash-out cannot be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized • > \$3.0M LA: 12 mos, cash-out cannot be utilized 2 mos for each addn'l financed property (based on subject property PITIA)				OO & 2nd Home: ≤ 75% LTV - no reserves, > 75% LTV - 3 mos, > 80% LTV - 6 mos NOO: ≤ 70% LTV - no reserves, > 70% LTV - 3 mos, > 80% LTV - 6 mos All Occupancies: Cash-out can be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized • > \$3.0M LA: 12 mos, cash-out cannot be utilized 2 mos for each addn'l financed property (based on subject property PITIA) *Additional 3 mos required with 1 x 60 x 12*					



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<div>Appraisals</div> <div><div>• < \$1,500,000 LA :</div><div>1 appraisal required & CU ≤ 2.5: No add'l requirements </div><div>1 appraisal required & CU > 2.5 or no score: ARR or CCA required, 10% variance allowed</div></div> <div><div>• > \$1,500,000 & ≤ \$2,000,000 LA:</div><div>1 appraisal if completed by Preferred AMC, ARR or CCA required </div><div>2 appraisals required if 1st appraisal NOT completed by Preferred AMC </div><div>2nd Appraisal must be from the Preferred AMC</div></div> <div><div>• > \$2,000,000 LA:</div><div>2 appraisals, 1st appraisal must be from Preferred AMC</div><div>2nd appraisal can be from Approved AMC, ARR or CCA required on lower valued appraisal</div></div>	<div>Cash In Hand Limit (Based on LTV & FICO)</div> <div><div>≤ 70% LTV & ≥ 700 FICO: \$1.5M max cash in hand*</div><div>≤ 65% LTV & < 700 FICO: \$1.0M max cash in hand*</div><div>> 65% - ≤ 70% LTV & < 700 FICO: \$500k max cash in hand*</div><div>> 70% LTV: \$500k max cash in hand (Free & Clear ineligible)</div><div>Vacant Properties: \$750k max cash in hand</div><div>*Free & Clear Properties: Must follow FICO requirements, 70% max LTV</div></div>
Additional Product Details	
50.01% - 55% DTI	Full doc 6 months reserves 80% max LTV 660 min FICO Primary only Purchase only \$1.5M max LA
Debt Consolidation	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV
Delayed Financing	≤ \$1.5M LA: follow program max > \$1.5M LA: 70% max LTV/CLTV
Gift Funds	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds Gift of Equity not allowed on Select NonQM
Financed Property Limits	20 financed properties including subject OCMBC exposure - \$5.0M or 6 properties
First Time Homebuyers	Primary Residence and Investment Properties allowed (2nd Homes ineligible) Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO, Max 50% DTI, \$1.5M Max LA, Max 300% payment shock
Foreign National	Asset Utilization only for 2nd Home & NOO 12 mos reserves all occupancy types
Impound Waivers	Owner/2nd Home: Allowed if NOT HPML loan Non-Owner allowed (see rate sheet)
Interested Party Contribution (IPC)	≤ 80% LTV = 6% max > 80% LTV = 4% max
Limited Tradelines	80% max LTV - Primary and Second Homes, Not available on Select 70% max LTV - Investment (see guides for details)
Minimum Square Footage	SFR: 700 sq. ft. Condo: 500 sq. ft. 2-4 Units: 400 sq. ft. each
Non-Occupant Co-Borr	Purchase, Rate & Term & Core NonQM only
Pre-Payment Penalty	Not allowed in: AK, MI, MN, NJ*, NM *Allowed to close in the name of a Corp Refer PPP Matrix for state specific requirements.
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO
Residual Income	\$1250/month + \$250 1st + \$125 others
Seasoning	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out ITIN: ≥ 12 months ownership for Cash-Out, ≥ 6 months ownership for Rate/Term
State Restrictions	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6))
Temporary Buydowns	2:1 and 1:0 30 year fixed, Purchase transactions only Primary & Second Home eligible, non-TRID Investment loans ineligible
Tradeline Requirements	3 tradelines reporting 12 months with activity in last 12 months OR 2 tradelines reporting for 24 months with activity in last 12 months See guides for other options when borrower(s) do not meet min criteria. (ITIN - See ITIN Guides)
*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.	
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