Rate Sheet - (Click Here) golendingpros.com

Effective Date: 11/10/26| Revised: 10/28/26

LendingPros **Jumbo Pro** Matrix

Eligibility Matrix[3]

Occupancy	Property[1]	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi				
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+
Primary Residence	SFR 1 Unit/PUD/Condo	$ 1,000,000	80%	80%	80%	80%	80%	75%	75%	75%	75%	75%
		$ 1,500,000	80%	80%	80%	80%	80%	70%	70%	70%	70%	
		$ 2,000,000	75%	75%	75%	75%	65%	80%	80%	55%	55%	55%
		$ 2,500,000	80%	80%								
		$ 3,000,000	80%									
	2 Unit	$ 1,000,000	80%	80%	80%	80%	80%	70%	70%	70%	70%	
		$ 1,500,000	65%	65%	65%	65%	65%	55%	55%	55%	55%	55%
		$ 2,000,000	60%	60%	60%	60%	60%					
Second Home	SFR/PUD/Condo	$ 1,000,000	80%	80%	80%	80%	80%	75%	75%	75%		
		$ 1,500,000	75%	75%	70%	70%		65%	65%	65%		
		$ 2,000,000	55%	55%	55%			75%				
		$ 2,500,000	80%	80%								
		$ 3,000,000	80%									
Investment[2]	SFR/PUD/2-4 Unit/Condo	$ 1,000,000	70%	70%	70%	70%		65%	65%	65%	65%	
		$ 1,500,000	65%	65%	65%	65%		60%	60%			

[1] Declining Market: 5% LTV/CLTV reduction for LTV/CLTV's > 65%; No reduction for LTV/CLTV's ≤ 65%

[2] Investment only: All properties located in Essex County, NJ and Baltimore City, MD (and its neighborhoods) are ineligible

[3] < 661 credit score Ineligible in MA & NV

Details	
Appraisal	Accepting New 3.6 appraisals, and all the new versions that go with it, as of 10.15.26 Purchase & R/T Refi: ≤ $2MM: 1 Appsl & Secondary Valuation, > $2MM: 2 Appsl Required C/O Refinance: ≤ $1.5MM: 1 Appsl & Secondary Valuation, > $1.5MM: 2 Appsl Required Secondary Valuation: CU ≤ 2.5, no secondary valuation required • CU > 2.5 or indeterminate: CCA within -10% or field review, 2nd full Appsl
Cash out Proceeds	≤ $1.5MM: $350,000 • > $1.5MM: $500,000
Compliance	• Must be QM, Safe Harbor and Rebuttable Presumption permitted • Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements • State and Federal High-Cost loans ineligible
Credit Event (BK,SS,FC,DIL)	• Follow DU, event seasoned < 7 yrs requires 0x30x24 rental history in past 24 and/or no mortgage lates since event • Multiple events not allowed
Credit Event (Forbearance)	• 6 mos seasoning since end of forbearance • All payments during forbearance and after paid as agreed • Applies to all current and previously owned properties
Credit Scores	• 2 scores required • Lowest middle is decision score • Rapid rescore not allowed
Credit Tradelines	Follow DU
DTI	Determined by DU up to max 49.99%
Eligible Borrowers	US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens • First time Homebuyers • Non-occ co-borrowers Refer to guidelines for eligibility requirements
First Time Homebuyer	• $1,500,000 max • Primary and Second home only • If living rent free must meet addtn'l tradeline requirements
Geographic Restrictions	US Territories and Texas refinance 50(a)(6) are ineligible
Housing History	Mortgage: 0x30x12, 0x60x24 • Rent: 0x30x12
Income and Employment	• Follow DU, additional documentation may be required • Self Employed: P&L through most recent quarter required • Tax transcripts required • Other income: Follow DU, additional documenation may be required
Interested Party Contributions	Follow DU
Max Financed Properties	Follow DU
Minimum Loan Amount	$1 above conforming loan limit
Property Type	SFR, 1-4 Units, PUD, Condo, non-warrantable Condo, 1-Unit property w/ADU Non-warrantable Condo: 10% LTV/CLTV reduction, Primary/Second homes only, 30 year fixed rate, only one non-warrantable feature permitted Rural properties: > 10 acres requires 3 comparables with similar acreage & highest and best use must be the subject improvements
Recently Listed Properties	Properties listed for sale ≤ 6 mos ineligible (refis only)
Refinance - Cash-out	Properties listed for sale ≤ 6 mos of application ineligible
Refinance - Delayed Financing	Eligible, property must have been purchased for cash within 6 mos of application date Must have purchased as Arms Length Transaction | Loan amount not to exceed initial documented investment
Refinance - Rate/Term	6 months seasoning required if previous transaction was a cash out
Reserves	PR: ≤ $1.0MM: > 6 mos or AUS • > $1.0MM - ≤ $2.0MM: > 9 mos or AUS • > $2.0MM > 12 mos or AUS • 2 units - > 12 mos or AUS 2nd: ≤ $2.0MM: > 9 mos or AUS • > $2.0MM > 12 mos or AUS • Inv: > 12 or AUS *Cash out proceeds & gift funds ineligible*
Secondary Financing	Permitted up to max LTV/CLTV
Temporary Buydowns	2:1 and 1:0 • 30 year fixed, Purchase transactions only • 1 unit Primary Residence and Second Homes only, Investment not permitted
Underwriting	• DU Approve recommendation required, LPA ineligible • Must meet all requirements of DU approval & applicable FNMA underwriting guidelines • Where silent, defer to FNMA Selling Guide for requirements

Loan Programs

901SP	Jumbo Pro 30 Year Fixed (360 Months)
901SP-BD	Jumbo Pro 30 Year Fixed 2:1 Temp Buydown (360 Months)
901SP-BD10	Jumbo Pro 30 Year Fixed 1:0 Temp Buydown (360 Months)
915SP	Jumbo Pro 15 Year Fixed (180 Months)
9106SP	Jumbo Pro 10/6 ARM (360 Months)

ARM Information

Fixed Rate Period	10 years
Index	30 day average SOFR
Lookback Period	45 days
Floor	Subject to minimum margin and caps
Margin	2.75%
Caps	5%: Initial Cap (max increase or decrease) 1%: Subsequent Cap (max periodic increase or decrease) 5%: Lifetime Cap (max increase in interest rate over the life of loan)
Fully Indexed Rate	Sum of the index & margin rounded to the nearest (.125)
Qualifying Rate	Greater of fully indexed rate or Note rate

Product Restrictions (Not Permitted)

Borrowers

- Blind Trusts
- Foreign Nationals
- Irrevocable Trusts
- ITIN
- Land Trusts
- Less than 18 years old
- LLC, LLP, Corporations
- Life estates
- Qualified Personal Residence Trusts
- Real Estate Trusts
- Trust Estates
- With diplomatic immunity
- Without a social security number

Transactions

- Bridge loans
- Builder/Seller bailout
- Escrow holdbacks
- Foreclosure bailout
- Illinois Land Trust
- Income produced, or in relation to, cannabis, hemp
- Interest only loan
- Model home leaseback
- Multiple property payment skimming
- Non-QM loan
- Payoff of Installment Land Contract
- Property with a PACE loan
- Refinancing of subsidized loan
- Reverse 1031 exchange
- Section 32 or High Cost Loan
- Single closing construction to perm refinance
- Straw borrowers

Property Types

- Agricultural zoned properties
- Assisted living facilities
- Barndominiums
- Bed and Breakfast
- Boarding homes
- Container homes
- Commercial
- Condo hotels and condotels
- Condominium conversions
- Condos with HOAs in litigation
- Co-Ops
- Domes or geodesic domes
- Dwelling w/more than 4 units
- Earth or Berm homes
- Factory built housing
- Hawaii properties in lava zones 1 or 2
- Homes on Native American lands
- Houseboats
- Income producing properties
- Leasehold properties
- Log homes
- Manufactured or mobile homes
- Mixed use
- Projects that offer unit rentals daily, weekly or monthly
- Properties > 25 acres
- Property not accessible by roads
- Properties not suitable for year-round occupancy
- Properties with PACE obligations
- Properties with deed or resale restrictions (age-related allowed)
- Properties with UCC filings
- PUDtels
- Row Homes in Baltimore City, MD
- Unique properties
- Vacant land or land development properties

© 2026 All rights reserved LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Equal Housing Lender. All rights reserved. Some products may not be available in all states. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Some restrictions may apply. Underwriting terms and conditions apply and not all applicants will qualify. This is not a commitment to lend. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. For our licensing information and lists please visit: www.ocmbc.com/licensing/.