

Core eXperienced Investor Program

Program Eligibility & Credit Matrix



Effective Date: 5/7/2025

| FICO/LTV Eligibility | | |
|----------------------|----------------|---------|
| FICO | Purchase & R/T | Cashout |
| 760+ | 80.00 | 75.00 |
| 740 - 759 | 80.00 | 75.00 |
| 720 - 739 | 80.00 | 75.00 |
| 700 - 719 | 80.00 | 75.00 |
| Foreign National | 70.00 | 65.00 |

| Property Type Max LTV Limits | |
|------------------------------|-------|
| Condo - Warrantable | 80.00 |
| Condo - Non-Warrantable | 75.00 |
| 2-4 Unit | 80.00 |

| Program Products | |
|-----------------------------|---|
| 30 Fixed | 30 Yr Fully Amortizing; 30 Yr with 10 Yr I/O Option |
| 40 Year Fixed w/ I/O option | 40 Yr with 10 Yr I/O Option |

*Qualifying Rent will be Higher of: The Market Rent as per the 1007 up to a max 20% difference or the Current lease income

| Other | |
|-----------------------|---|
| Occupancy | Investment Properties Only |
| Property Types | SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Co-op, Rural up to 20 acres |
| DSCR Calc | DSCR = *Gross Rental Income/Qualified Monthly Mortgage Payment (PITIA) or (ITIA for IO) |
| Subordinate Financing | Not Allowed |
| First Time Investor | Max LTV 75%, min DSCR =>1.00 and 12 months reserves required |
| Citizenship | US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien, Foreign National |
| Appraisal Review | <=\$2.0mm 1 Appraisal + CDA, >\$2.0mm 2 Appraisals |
| Prepayment Penalties | Yes |
| Condotel | Max/Min Loan amt: \$1.0mm/\$150,000. Max LTVs: Purchase 75%/RT& CO 65% |

| Interest Only Terms | |
|---------------------|-----------------------|
| IO Period | Maturity / Amort Term |
| 10 Yr | 30 Yr / 20 Yr |
| 10 Yr | 40 Yr / 30 Yr |

| DECLINING MARKETS | | | |
|--------------------------------------|--------|-------------|------------|
| Required to be applied for LTVs >65% | | | |
| Property value | Demand | Market Time | Reduce LTV |
| Declining | Any | Any | 5% |

| Overlays | | |
|---------------------|--------------------------------|----------------------|
| Loan Amt | Min Amt | 100,000 |
| | Max Amt | 3,000,000 |
| | <\$1.0mm Reserves Required | 3 |
| | \$1.0mm-\$1.5mm Reserves | 6 |
| | >\$1.5mm Reserves | 9 |
| | <\$150,000 | Max 75 LTV |
| | >\$1.5mm | Max 75 LTV |
| | >\$2.0mm | Max 70 LTV |
| >\$2.0mm | Min 700 FICO | |
| Rate Term | <=65% LTV | No Min Reserves |
| I/O | Min FICO | 700 |
| | Max Loan Amt | 3,000,000 |
| | Max LTV | 80% |
| Cashout | Max Cashout on LTV >65% | 1,000,000 |
| | Max Cashout on LTV <= 65% | Unlimited |
| | Loan amt >\$1.5mm | Max 65 LTV |
| | Loan amt >\$1.5mm | 700 |
| I/O | | Y |
| DSCR < 1 | Min DSCR | 0.80 |
| | Min FICO | 720 |
| | Max LTV | 75% |
| | Max LTV Cashout | 70% |
| | Max Loan Amt | 1,500,000 |
| | Condotel | Not Permitted |
| I/O | | Not Permitted |
| Credit | Credit Event Seasoning | 36 Months |
| | Mtg DQ 12m | 1x30 |
| | Mtg Dq 1x30x12 or Credit Event | Max 75 LTV |
| Foreign National | Max LTV | 70% |
| | Reserves | 12 Months |
| | Max Cashout | 250,000 |
| Short Term Rents | DSCR Calc'd Using STR | Reduce Max LTV by 5% |
| First Time Investor | Max LTV | 75% |
| | Min Reserves | 12 |
| | Min DSCR | 1.00 |

This communication does not represent any offer, commitment or obligation by Equity Prime Mortgage ("EPM") to purchase any loans. EPM is engaged in the business of purchasing, holding and selling residential mortgage loans on the secondary market from its various correspondent originators. Any communication that a seller or lender has with EPM in regards to a loan scenario does not represent any offer, commitment or obligation by EPM to purchase or fund any loans. EPM has the right to determine in its sole discretion whether to purchase loans based on, among other things, market conditions and completion of due diligence which is acceptable to EPM in its sole discretion. Seller further acknowledges and agrees that EPM is not a party to the origination of the loan and has not taken part in any credit decision with respect to the loan and that Seller's decision to originate a loan shall be made in its sole discretion and is not contingent upon any agreement by EPM to purchase the loan. EPM reserves the right at any time to decline to enter into the proposed transaction for any reason without explanation and without any liability to you or your affiliates. The purchase of any loan shall be governed by the terms and conditions of any final agreement between the parties.