| FOUNDATION | | | FMC 14 - Prime Plus | | | | | | | | | | |
|------------|--------------------------|-----------------|---------------------|------------------------|--------------------------------|------------|----------|----------------|--------------------|-------------|----------|------------|----------|
| MORTGAGE | | | | Effective May 19, 2023 | | | | | | | | | |
| | 0 & | Pur | chase & | & Rate | k Rate / Term Refinance | | | | Cash Out Refinance | | | | |
| LTV | / / CLTV | Owner Occupied | | Second Home | | Investment | | Owner Occupied | | Second Home | | Investment | |
| FICO | Loan Size | Full Doc | | Full Doc | | Full Doc | | Full Doc | | Full Doc | | Full Doc | |
| | <= \$1.0mm | 90 | 90 | 85 | 85 | 85 | 85 | 75 | 75 | 75 | 75 | 75 | 75 |
| | <= \$1.5mm | 85 | 85 | 85 | 80 | 85 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| 740 | <= \$2.0mm | 85 | 85 | 80 | 80 | 80 | 80 | 75 | 75 | 70 | 70 | 70 | 70 |
| | <= \$2.5mm | 80 | 80 | 75 | 75 | 75 | 75 | 70 | 70 | 65 | 65 | 65 | 65 |
| | <= \$3.0mm | 75 | 75 | 70 | 70 | 70 | 70 | 65 | 65 | 60 | 60 | 60 | 60 |
| | <= \$1.0mm | 85 | 85 | 85 | 85 | 85 | 85 | 75 | 75 | 75 | 75 | 75 | 75 |
| | <= \$1.5mm | 85 | 85 | 85 | 80 | 85 | 80 | 75 | 75 | 75 | 75 | 75 | 75 |
| 720 | <= \$2.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | <= \$2.5mm | 80 | 80 | 75 | 75 | 75 | 75 | 70 | 70 | 65 | 65 | 65 | 65 |
| | <= \$3.0mm | 75 | 75 | 70 | 70 85 | 70 | 70 | 65 | 65 | 60 75 | 60 75 | 60 | 60 75 |
| | <= \$1.0mm | 85 85 | 85 85 | 85 85 | 80 80 | 85 85 | 85 80 | 75 75 | 75 75 | 75 70 | 75 | 75 70 | 75 70 |
| 700 | <= \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 75 | 75 | 70 70 | 70 | 70 | 70 |
| 100 | <= \$2.0mm <= \$2.5mm | 80 75 | 75 | 80 75 | 75 | 75 | 75 | 65 | 70 65 | 70 65 | 65 | 65 | 70 65 |
| | <= \$2.5mm | 75 | 70 | 75 | 70 | 70 | 70 | 60 | 60 | 60 | 60 | 60 | 60 |
| | <= \$3.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | <= \$1.5mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| 680 | <= \$1.5mm | 75 | 75 | 75 | 75 | 75 | 75 | 65 | 65 | 65 | 65 | 65 | 65 |
| | <= \$2.5mm | 70 | 70 | 70 | 70 | 70 | 70 | 60 | 60 | N/A | N/A | N/A | N/A |
| | <= \$2.5mm | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | <= \$1.0mm | 80 | 80 | 80 | 80 | 80 | 80 | 70 | 70 | 70 | 70 | 70 | 70 |
| | <= \$1.5mm | 75 | 75 | 75 | 75 | 75 | 75 | 70 | 70 | 70 | 70 | 70 | 70 |
| 660 | <= \$2.0mm | 75 | 75 | 70 | 70 | 70 | 70 | 60 | 60 | 60 | 60 | 60 | 60 |
| | <= \$2.5mm | 70 | 70 | 65 | 65 | 65 | 65 | N/A | N/A | N/A | N/A | N/A | N/A |
| | <= \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Ň/A | N/A | N/A | Ň/A |

| | FOUND | | | FMC 14 - Prime | | | | | | |
|------|------------|----------------------------|---------------|------------------------|--------------------|-------------|------------|--|--|--|
| | MORTG | AGE | | Effective May 19, 2023 | | | | | | |
| FIC | | Purchase & | z Rate / Term | Refinance | Cash Out Refinance | | | | | |
| LT V | //CLTV | Owner Occupied Second Home | | Investment | Owner Occupied | Second Home | Investment | | | |
| FICO | Loan Size | • | | | | | | | | |
| | <= \$1.0mm | 85 | 80 | 80 | 75 | 75 | 75 | | | |
| | <= \$1.5mm | 85 | 80 | 80 | 75 | 70 | 70 | | | |
| 740 | <= \$2.0mm | 80 | 75 | 75 | 70 | 70 | 70 | | | |
| | <= \$2.5mm | 75 | 75 | 75 | 65 | 65 | 65 | | | |
| | <= \$3.0mm | 70 | 70 | 70 | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 85 | 80 | 80 | 75 | 75 | 75 | | | |
| | <= \$1.5mm | 85 | 80 | 80 | 75 | 70 | 70 | | | |
| 720 | <= \$2.0mm | 80 | 75 | 75 | 70 | 70 | 70 | | | |
| | <= \$2.5mm | 75 | 75 | 75 | 65 | 65 | 65 | | | |
| | <= \$3.0mm | 70 | 70 | 70 | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 85 | 80 | 80 | 75 | 70 | 70 | | | |
| | <= \$1.5mm | 80 | 80 | 80 | 75 | 70 | 70 | | | |
| 700 | <= \$2.0mm | 80 | 75 | 75 | 70 | 65 | 65 | | | |
| | <= \$2.5mm | 75 | 70 | 70 | 65 | N/A | N/A | | | |
| | <= \$3.0mm | 70 | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 80 | 80 | 80 | 75 | 70 | 70 | | | |
| | <= \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 | | | |
| 680 | <= \$2.0mm | 75 | 70 | 70 | 65 | N/A | N/A | | | |
| | <= \$2.5mm | 70 | 70 | 70 | 60 | N/A | N/A | | | |
| | <= \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 80 | 75 | 75 | 70 | 65 | 65 | | | |
| | <= \$1.5mm | 75 | 75 | 75 | 65 | 60 | 60 | | | |
| 660 | <= \$2.0mm | 70 | 70 | 70 | 60 | N/A | N/A | | | |
| | <= \$2.5mm | N/A | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$3.0mm | N/A | N/A | N/A | N/A | N/A | N/A | | | |

| F | FOUND | | | FMC 14 - Prime Minus | | | | | | |
|----------------|------------|----------------------------|---------------|----------------------|------------------------|-------------|------------|--|--|--|
| | MORTG | AGE | | | Effective May 19, 2023 | | | | | |
| FIC | | Purchase & | . Rate / Term | n Refinance | Cash Out Refinance | | | | | |
| LTV / CLTV | | Owner Occupied Second Home | | Investment | Owner Occupied | Second Home | Investment | | | |
| FICO Loan Size | | | | | | | | | | |
| | <= \$1.0mm | 85 | 80 | 80 | 75 | 70 | 70 | | | |
| 740 | <= \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 | | | |
| | <= \$2.0mm | 75 | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 85 | 80 | 80 | 75 | 70 | 70 | | | |
| 720 | <= \$1.5mm | 80 | 75 | 75 | 70 | 65 | 65 | | | |
| | <= \$2.0mm | 75 | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 80 | 80 | 80 | 70 | 70 | 70 | | | |
| 700 | <= \$1.5mm | 75 | 75 | 75 | 70 | 65 | 65 | | | |
| | <= \$2.0mm | 70 | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 75 | 75 | 75 | 70 | 65 | 65 | | | |
| 680 | <= \$1.5mm | 75 | 70 | 70 | 65 | 65 | 65 | | | |
| | <= \$2.0mm | N/A | N/A | N/A | N/A | N/A | N/A | | | |
| | <= \$1.0mm | 75 | 75 | 75 | 65 | 65 | 65 | | | |
| 660 | <= \$1.5mm | 70 | 70 | 70 | 60 | N/A | N/A | | | |
| | <= \$2.0mm | N/A | N/A | N/A | N/A | N/A | N/A | | | |

| E | FOUNDA | TION | | | | | | FMC 14 - In | vestor DSCR | |
|----------------------|------------|--------------|-------------|----------|--------------|-------------|----------|---------------|----------------|----------|
| Г | MORTGA | AGE | | | | • | | Effeo | tive May 19, 2 | 2023 |
| FICO & LTV / CLTV | | DSCR >= 1.00 | | | DSCR >= 0.75 | | | No Ratio DSCR | | |
| FICO | Loan Size | Purchase | Rate / Term | Cash Out | Purchase | Rate / Term | Cash Out | Purchase | Rate / Term | Cash Out |
| | <= \$1.0mm | 75 | 75 | 70 | 75 | 75 | 70 | 65 | 65 | 60 |
| 740 | <= \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | <= \$2.0mm | 75 | 75 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| | <= \$1.0mm | 75 | 75 | 70 | 75 | 75 | 70 | 65 | 65 | 60 |
| 720 | <= \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | <= \$2.0mm | 75 | 75 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| | <= \$1.0mm | 75 | 75 | 70 | 75 | 75 | 65 | 65 | 65 | 60 |
| 700 | <= \$1.5mm | 75 | 75 | 70 | 70 | 70 | 65 | 65 | 65 | 60 |
| | <= \$2.0mm | 70 | 70 | 60 | 65 | 65 | N/A | N/A | N/A | N/A |
| | <= \$1.0mm | 75 | 75 | 65 | 65 | 65 | 60 | N/A | N/A | N/A |
| 680 | <= \$1.5mm | 70 | 70 | 60 | N/A | N/A | N/A | N/A | N/A | N/A |
| | <= \$2.0mm | 65 | 65 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | <= \$1.0mm | 70 | 70 | 65 | N/A | N/A | N/A | N/A | N/A | N/A |
| 660 | <= \$1.5mm | 65 | 65 | 60 | N/A | N/A | N/A | N/A | N/A | N/A |
| | <= \$2.0mm | 60 | 60 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| | | | | FMC 14 - Foreign National | | | | | |
|---------------------|------------|----------|---------------|---------------------------|---------------------------------|-------------|----------|--|--|
| M | ORTGAGE | | | | Effective May 19, 2023 | | | | |
| FICO & LTV / CLT | V | Qua | alifying Inco | ome | Foreign National (DSCR >= 1.00) | | | | |
| FICO | Loan Size | Purchase | Rate / Term | Cash Out | Purchase | Rate / Term | Cash Out | | |
| 680+ FICO | <= \$1.0mm | 65 | 65 | 60 | 65 | 65 | 60 | | |
| Foreign Credit | <= \$1.0mm | 65 | 65 | 60 | 65 | 65 | 60 | | |