MORTGAGE PROGRAM MATRIX





| FICO | | | | | | | | | | | | |
|--|--|--|--|--|--|-----------------------------------|----------|-------------|--------------|-----------------------|-------------|--|
| FICO | | Loan Amount | DSCR>=1 | | DSCR(0.75- | | | | R(0.01-0 | 0.01-0.74) R/T C/O | | |
| | | | Р | Refi | Refi | | Refi | Refi | Р | Refi | Refi | |
| | | <= \$1.0mm | | 00% | 75.00% | 75.0 | | 70.00% | | 00% | 65.00 | |
| >=740 | | <= \$1.5mm | | | 70.00% | | | 65.00% | | 00% | 60.00 | |
| | | <= \$2.0mm | 75.00% 60.00% | | | 65.00% | | 60.00% | | | 60.00 | |
| . 720 | | <= \$1.0mm | | 00% | 75.00% | 75.0 | | 70.00% | | | 60.00 | |
| >=720 | | <= \$1.5mm | | 00% | 70.00% | 70.0 | | 65.00% | NA | | 60.00 | |
| | | <= \$2.0mm | - | 00% | | | | | | | NA | |
| > - 700 | | <= \$1.0mm | | 80.00%70.00%75.00%70.00% | | | | 65.00% | | | 60.00 | |
| >=700 | | <= \$1.5mm <= \$2.0mm | | | 60.00% | 70.00% 65.00% | | | 65.00% NA | | 60.00 NA | |
| | | <= \$2.011111 <= \$1.0mm | | | 65.00% | | | NA | 65.00% | | | |
| >=680 | | <= \$1.5mm | | 00% | 60.00% | | | NA | NA | NA | NA | |
| ~=080 | | <= \$1.5mm | | 00% | NA | NA | | NA | NA | NA | NA | |
| | | <= \$2.0mm | - | 00% | 65.00% | NA | | | | | | |
| >=660 | | <= \$1.5mm | | 00% | 60.00% | 60.00% NA | | NA | NA | NA | NA | |
| ~=000 | | <= \$2.0mm | | 00% | NA | N/ | | NA | NA | NA | NA | |
| | | <= \$2.0mm | | 65.00% | | | ` | | | | | |
| Foreign Nation | ial | <= \$1.5mm | | 60.00% | | | | NA | | | | |
| | | | | | | | | | | | | |
| ITIN Min 700 |) | >= \$200k - \$1.0mm | 75.00% | 75.00% | 70.00% | | | N | IA | | | |
| | I | | aluated. | | | | | | | | | |
| Reserves | Loan A Loan A ★Cash-C ★Equity | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Dut proceeds may be used as reserves. lines of credit and gift funds are not acceptable source | | et the res | erve requi | rement. | | | | | | |
| Reserves Credit | Loan A Loan A ★Cash-C ★Equity ★Foreig ★Each B month hi | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Dut proceeds may be used as reserves. | ces to me wo (2) tra r and co-E | de lines w 3orrower | vithin the l | ast twen | | | | | elve (12 | |
| | Loan A Loan A ★Cash-C ★Equity ★Foreig ★Each B month hi requirem ★Mortg ★Forecle ★Short S | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Dut proceeds may be used as reserves. lines of credit and gift funds are not acceptable source n National: 12 months PITIA Forrower's credit profile must include a minimum of two istory, or a combined credit profile between Borrowe | ces to mee wo (2) tra r and co-E porting of | de lines w Borrower n credit. | vithin the l with a min | ast twen | | | | | elve (12 | |
| Credit | Loan A Loan A ★Cash-C ★Equity ★Foreig ★Each B month hi requirem ★Mortg ★Forecle ★Short S | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Dut proceeds may be used as reserves. lines of credit and gift funds are not acceptable source n National: 12 months PITIA corrower's credit profile must include a minimum of tw istory, or a combined credit profile between Borrower nents can be waived if borrower has 3 credit scores re age History: 0 x 30 x 12. PIz call for price if mortgage osure Seasoning: 36 months Sale/DIL Seasoning: 36 months asoning: 36 months | ces to mee wo (2) tra r and co-E porting of | de lines w Borrower n credit. | vithin the l with a min | ast twen | | | | | elve (12 | |
| Credit Credit Event | Loan A Loan A Loan A ★Cash-C ★Equity ★Foreig ★Each B month hi requirem ★Mortg ★Forecle ★Short S ★BK Sea ★Not re | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Dut proceeds may be used as reserves. lines of credit and gift funds are not acceptable source n National: 12 months PITIA corrower's credit profile must include a minimum of tw istory, or a combined credit profile between Borrower nents can be waived if borrower has 3 credit scores re age History: 0 x 30 x 12. PIz call for price if mortgage osure Seasoning: 36 months Sale/DIL Seasoning: 36 months asoning: 36 months | ces to mee wo (2) tra r and co-E porting of late withi | de lines w Borrower n credit. n 24 mon | vithin the l with a min ths. | ast twen [.] imum of | three (3 | 3) tradelin | es. The ti | radeline | elve (12 | |
| Credit Credit Event Job & Income | Loan A Loan A Loan A ★Cash-C ★Equity ★Foreig ★Each B month hi requirem ★Mortg ★Forecle ★Short S ★BK Sea ★Not re ★Loan a ★Loan a ★Loan a ★Loan a ★Loan a ★Loan a ★AA Lend ★States RI: Maxir IL and NJ MS: Decl ★All Oth Maximur | Amt \$125,001-\$1,000,000: 6 Months PITIA; Amt \$1,000,001 - 1,500,000: 9 months PITIA; Amt \$1,500,001 - 2,000,000: 12 months PITIA Out proceeds may be used as reserves. lines of credit and gift funds are not acceptable source n National: 12 months PITIA forrower's credit profile must include a minimum of tw istory, or a combined credit profile between Borrower nents can be waived if borrower has 3 credit scores re age History: 0 x 30 x 12. Plz call for price if mortgage osure Seasoning: 36 months Sale/DIL Seasoning: 36 months asoning: 36 months mounts ≤ \$1,500,000 = 1 Full Appraisal (ARR, CDA or | ces to mea wo (2) tra r and co-E porting of late withi late withi FNMA CU Appraisals ent loans 5, MI, NM, C | de lines w Borrower n credit. n 24 mon Risk scor s only. Her | vithin the l with a min ths. e of 2.5 or e are the s | ast twen imum of less is re | three (3 | 3) tradelin | es. The ti | radeline | elve (1: | |



| | | | ement Primary Home | | | Second Home | | | Investment | | |
|--------------------------------|--|--|-------------------------------------|-----------------------------|--------------------------|-------------|-------------|--------------|------------|-------------|----------|
| FICO | | Loan Amount | Р | R/T Refi | C/O Refi | Р | R/T Refi | C/O Refi | Р | R/T Refi | C/ Re |
| | | <= \$1.0mm | 90.0 | 00% | 80.00% | 85.0 | | 70.00% | 85.0 | | 70. |
| >=740 | | <= \$1.5mm | 85.00% 7 | | 75.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| | | <= \$2.0mm | 85.00% 75 | | 75.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| | | <= \$2.5mm | 80. | 00% | 70.00% | 75.0 | 0% | 65.00% | 75.0 | 00% | 65. |
| | | <= \$3.0mm | 75.00% | | 65.00% | 70.0 | 0% | 60.00% | 70.00% | | 60. |
| | | <=\$3.5mm | 65.00% | | NA | 60.0 | 0% | NA | NA NA | | ٢ |
| | | <= \$1.0mm | 85.0 | 00% | 75.00% | 85.0 | 0% | 70.00% | 85.0 | 00% | 70. |
| | | <= \$1.5mm | 85.00% 7 | | 75.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| > _ 720 | | <= \$2.0mm | 80.00% 7 | | 70.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| >=720 | | <= \$2.5mm | 80. | 00% | 70.00% | 75.0 | 0% | 65.00% | 5 75.00% | | 65. |
| | | <= \$3.0mm | 75.00% 65. | | 65.00% | 70.0 | 0% | 60.00% | 70.00% | | 60. |
| | | <=\$3.5mm | 60. | 00% | NA | 60.0 | 0% | NA | NA | | r |
| | | <= \$1.0mm | 85.0 | 00% | 75.00% | 85.00% | | 70.00% | - | | 70. |
| | | <= \$1.5mm | 85.00% | | 75.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| >=700 | | <= \$2.0mm | 80.00% 7 | | 70.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| | | <= \$2.5mm | 75.0 | 75.00% 65.00% 75.00% 65.00% | | 75.00% | | 65. | | | |
| | | <= \$3.0mm | 70. | 00% | 60.00% | 70.0 | 0% | 60.00% | | | 60. |
| | | <= \$1.0mm | 80.00% 70.00% 80.00% 70.00% 8 | | 80.0 | 00% | 70. | | | | |
| | | <= \$1.5mm | 80.00% | | 70.00% | 80.0 | 0% | 70.00% | 80.00% | | 70. |
| >=680 | | <= \$2.0mm | 75.0 | 00% | 65.00% | 75.0 | 0% | 65.00% | 75.00% | | 65. |
| | | <= \$2.5mm | 70. | 00% | 60.00% | 70.0 | 0% | NA | 70.00% | | r |
| | | <= \$3.0mm | N | A | NA | N | A | NA | NA | | r |
| | | <= \$1.0mm | \$1.0mm 80.00% 70.00% 80.00% 70.00% | | 80.0 | 00% | 70. | | | | |
| | | <= \$1.5mm | 75.00% | | 70.00% | 75.00% | | 70.00% | 6 75.00% | | 70. |
| >=660 | | <= \$2.0mm | 75.0 | 00% | 60.00% | 70.0 | 0% | 60.00% | 70.0 | 00% | 60. |
| | | <= \$2.5mm | 70.00% | | NA | NA 65.0 | | NA | 65.0 | .00% | N |
| | | <= \$3.0mm | NA | | NA | N | A | NA | N | A | г |
| ITIN Min 680 80-699 Max LTV | 70%) | >= \$200k - \$1.5mm | 80.0 | 00% | 75.00% | 80.0 | 0% | 70.00% | 75.0 | 00% | 70. |
| ssets & Reserves | ★100% ★Gift fu Purchase ★Stocks ★Vestee ★When total mo ★Cash c ★Reserved | recent one month bank statement required. access letter obtained from all joint owners. ands are acceptable for use toward down payment and e Price or appraised Value) from their own funds. s/Bond/Mutual Funds - 90% of stock accounts may be o d Retirement Account funds – 80% may be considered bank statements are used, large deposits must be eva nthly qualifying income for the loan. but proceeds may be as reserves. /es: Amt \$150,000-\$1,000,000: 6 Months PITIA; | considere for closin | d in the g and/or | calculation reserves. | of asset | s for clos | sing costs a | and resei | rves. | |

Loan Amt \$1,000,001 - 2,000,000: 9 months PITIA;

Loan Amt>\$2,000,000: 12 months PITIA

★Loan amounts ≤ \$1,500,00

★Loan amounts ≤ \$1,500,000 = 1 Full Appraisal (ARR, CDA or FNMA CU Risk score of 2.5 or less is required in addition to appraisal)

| Appraisal | ★Loan amounts > \$1,500,000 or "flip" transaction = Two Full Appraisals |
|----------------------------|--|
| Credit & Credit Event | ★Each Borrower's credit profile must include a minimum of two (2) trade lines within the last twenty-four (24) months that show a twelve (12) month history, or a combined credit profile between Borrower and co-Borrower with a minimum of three (3) tradelines. The tradeline requirements can be waived if borrower has 3 credit scores reporting on credit. ★Max Mtg Late 0x30x12. Plz call for price if mortgage late within 24 months. ★Bankruptcy/Foreclosure/Short Sales/Deed-in-Lieu ≥ 3 Years. |
| Prepaid Payment Penalty | AAA Lendings permits PPP (Prepayment Penalties) on investment loans only. Here are the specific regulations: ★ States Where Prepayment Penalties are Not Allowed: AK,KS,MI,NM,OH,PA,MN,MD (Please call for price) ★ States Where Prepayment Penalties are Allowed with Restrictions: RI: Maximum 2% for 12 months IL and NJ: Permitted when vested in an LLC MS: Declining structure only ★ All Other States: Maximum permitted PPP is 5% for 60 months. ★ Prepaid Payment Penalty is the 5% of the amount prepaid. |
| Other Requirements | ★Delayed Financing is allowed for primary only ★If using business bank statement to qualify the loan, qualifying income is equal tothe total monthly business deposits divided by 12 months with the consideration of 50% expense factor, or with CPA Letter/ P&L to support expense factors. |



| | | CPA Prepared | P& | L/\ | | OE | | | | | | |
|---|---|---------------------|---------------|--------------------|-----------------------|-----------|---------------|----------------|----------|-------------|-----------------------|--|
| | | | | Primary Home | | | Second Home | | | Investment | | |
| FICO | | Loan Amount | Р | R/T | C/O | Р | R/T | C/O | Р | R/T | C/O | |
| >=740 | | <= \$1.0mm | 80 (| Refi 00% | Refi 80.00% | 80 (| Refi | Refi 70.00% | 80 (| Refi | Refi 70.00% | |
| | | <= \$1.5mm | | | 75.00% | | | 70.00% | | | 70.00% | |
| | | <= \$2.0mm | | | 75.00% | | | 70.00% | | | 70.00% | |
| | | <= \$2.5mm | | | 70.00% | | | 65.00% | | | 65.00% | |
| | | <= \$3.0mm | | | 65.00% | | 70.00% 60 | | 70.00% | | 60.00% | |
| | | <=\$3.5mm | 65.00% | | NA | 60.00% | | NA | NA | | NA | |
| | | <= \$1.0mm | | | 75.00% | | | 70.00% | | | 70.00% | |
| | | <= \$1.5mm | | | 75.00% | 80.0 | 00% | 70.00% | 80.00% | | 70.00% | |
| | | <= \$2.0mm | | | 70.00% | | | 70.00% | | | 70.00% | |
| >=720 | | <= \$2.5mm | | | 70.00% | | | 65.00% | | | 65.00% | |
| | | <= \$3.0mm | | | 65.00% | 70.0 | .00% 60.00% | | 70.00% | | 60.00% | |
| | | <=\$3.5mm | 60.0 | 00% | NA | | | NA | N | A | NA | |
| | | <= \$1.0mm | 80.0 | 00% | 75.00% | 80.00% 70 | | 70.00% | | | 70.00% | |
| | | <= \$1.5mm | | | 75.00% | 80.00% 70 | | 70.00% | % 80.00% | | 70.00% | |
| >=700 | | <= \$2.0mm | 80.00% | | 70.00% | 80.0 | 80.00% 70.00 | | | | 70.00% | |
| | | <= \$2.5mm | | | 65.00% | | | 65.00% | 75.0 | 00% | 65.00% | |
| | | <= \$3.0mm | 70.00% | | 60.00% | 70.0 | 70.00% 60.00% | | 70.00% | | 60.00% | |
| | | <= \$1.0mm | 80.00% | | 70.00% | 80.0 | 00% | 70.00% | 80.00% | | 70.00% | |
| | | <= \$1.5mm | 80.00% | | 70.00% | 80.0 | 00% | 70.00% | 80.00% | | 70.00% | |
| >=680 | | <= \$2.0mm | 75.00% | | 65.00% | 75.0 | 00% | 65.00% | 75.00% | | 65.00% | |
| | | <= \$2.5mm | 70.00% | | 60.00% | 70.0 | 00% | NA | 70.00% | | NA | |
| | | <= \$3.0mm | NA | | NA | N | A | NA | NA | | NA | |
| | | <= \$1.0mm | 80.0 | 00% | 70.00% | 80.0 | 00% | 70.00% | 80.00% | | 70.00% | |
| | | <= \$1.5mm | 75.00% | | 70.00% | 75.0 | 00% | 70.00% | 75.00% | | 70.00% | |
| >=660 | | <= \$2.0mm | 75.00% | | 60.00% | 70.0 | 00% | 60.00% | 70.0 | 00% | 60.00% | |
| | | <= \$2.5mm | 70.00% | | NA | 65.0 | 00% | NA | 65.00% | | NA | |
| | | <= \$3.0mm | N | А | NA | N | A | NA | N | A | NA | |
| ITIN Min 680 (FICO<700, Max LTV 70) | | >= \$200k - \$1.5mm | 80.0 | 00% | 75.00% | 80.0 | 00% | 70.00% | 75.0 | 00% | 70.00% | |
| ★ Pu ★ Assets & Reserves tot ★ | ★ Most recent one month bank statement required. ★ 100% access letter obtained from all joint owners. ★ Gift funds are acceptable for use toward down payment and loan costs.Borrower(s) must contribute at least 5% of the transaction (lower of Purchase Price or appraised Value) from their own funds. ★ Stocks/Bond/Mutual Funds - 90% of stock accounts may be considered in the calculation of assets for closing costs and reserves. ★ Vested Retirement Account funds – 80% may be considered for closing and/or reserves. ★ When bank statements are used, large deposits must be evaluated. Large deposits are defined as a single deposit that exceeds 50% of the total monthly qualifying income for the loan. ★ Cash out proceeds may be as reserves. ★ Reserves: Loan Amt \$150,000-\$1,000,000: 6 Months PITIA; Loan Amt \$1,000,001 - 2,000,000: 9 months PITIA; Loan Amt \$2,000,000: 12 months PITIA | | | | | | | | | | | |
| Annraisai | ★Loan amounts ≤ \$1,500,000 = 1 Full Appraisal (ARR, CDA or FNMA CU Risk score of 2.5 or less is required in addition to appraisal) ★Loan amounts > \$1,500,000 or "flip" transaction = Two Full Appraisals | | | | | | | | | | | |

| •• | ★Loan amounts > \$1,500,000 or "flip" transaction = Two Full Appraisals |
|----------------------------|--|
| Credit & Credit Event | ★ Each Borrower's credit profile must include a minimum of two (2) trade lines within the last twenty-four (24) months that show a twelve (12) month history, or a combined credit profile between Borrower and co-Borrower with a minimum of three (3) tradelines. The tradeline requirements can be waived if borrower has 3 credit scores reporting on credit. ★ Max Mtg Late 0x30x12. Plz call for price if mortgage late within 24 months. ★ Bankruptcy/Foreclosure/Short Sales/Deed-in-Lieu ≥ 3 Years. |
| Prepaid Payment Penalty | AAA Lendings permits PPP (Prepayment Penalties) on investment loans only. Here are the specific regulations: ★States Where Prepayment Penalties are Not Allowed: AK,KS,MI,NM,OH,PA,MN,MD (Please call for price) ★States Where Prepayment Penalties are Allowed with Restrictions: RI: Maximum 2% for 12 months IL and NJ: Permitted when vested in an LLC MS: Declining structure only ★All Other States: Maximum permitted PPP is 5% for 60 months. ★Prepaid Payment Penalty is the 5% of the remaining loan balance. |
| Other Requirements | ★Delayed Financing is allowed for primary only |