INFINITE SERIES CES

The Entrepreneurs & The Climbers



FICO/CLTV ELIGIB	ILITY MATRI	X - Owner Occ	upied	
Loan Amount	FICO	Full Doc	Bank Statement	1099
	720+	90	90	90
. #250.000	700+	90	85	85
<= \$350,000	680+	85	80	80
	660+	80	75	75
	720+	90	85	85
	700+	85	80	80
<= \$500,000	680+	80	75	75
	660+	75	65	65
	720+	80	80	80
	700+	80	75	75
<= \$750,000	680+	75	65	65
	660+	70	60	60
	720+	75	75	75
<= \$850,000	700+	70	70	70
ICO/CLTV FLIGIB			/ Non-Owner Occup	
oan Amount	FICO	Full Doc	Bank Statement	1099
	720+	80	80	80
	700+	80	75	75
<= \$350,000	680+	75	70	70
	660+	70	60	60
	720+	80	75	75
	700+	80	70	70
<= \$500,000	680+	70	65	65
	660+	65	60	60
	720+	75	70	70
	700+	70	65	65
<= \$750,000	680+	65	55	55
	660+	60	50	50
RODUCT TYPES				
ixed Rate Terms			Amortization	Maturity
0 Yr, 15 Yr, 20 Yr,	30 Yr		Based on Term	Based on Term
Balloon Terms			Amortization	Maturity
0 / 15			30 Yr	15 Yr
0 / 15			40 Yr	15 Yr
SENERAL GUIDELI	NE PARAM	ETERS - Check	guidelines for detail:	S
Min. Loan Amount			\$100,000 (\$2	200K for Balloons)
Transaction Type			Stand	Alone, Piggyback
ien Position				2nd position only
Eligible Borrowers	;	US Citizens,	Perm Resident Alien, Nor	n-Perm Resident Alien
Acreage Requirem	ients			Max 10 Acres
neligible Property	y Types		See gui	delines for details
mpounds				Not eligible
Non-Occupant Co				Not allowed
Primary Wage Ear	ner FICO		Allowed. See guide	lines for details
nterest Only				Not eligible
State Eligibility			Ine	eligible: NY, TN
	Business I	Purpose Ioans c	nly following states: I	HI, MA, MO, VA
Texas Section 50(a	a)(6) / Sectio	on 50(a)(4)		Not eligible
Title Reports		ALTA, Jr. ALTA, A	ALTA Lite, ALTA Short For	m - Lenders Policy
LIGIBLE PROPER	TY TYPES MA	AX CLTV		
Occupancy		op. Type	Max	
		R / PUD	9	
		ntable Condo	7.	
		Warr Condo	Not el	-
Owner Occ.	С	Warr Condo ondotel	Not el	igible
Owner Occ.	C 2	Warr Condo ondotel -4 Units	Not el	igible 5
Owner Occ.	C 2	Warr Condo ondotel	Not el	igible 5

Rural

SFR / PUD

Warrantable Condo

Non-Warr Condo

Condotel

2-4 Units

Modular

Non-Owner Occ.

80

80

70

Not eligible

Not eligible

70

80

Not eligible

	PES ALLOW	ED - Max DTI 50%	
Full Doc:	• Wage/Salary:	30 Day Paystubs, W-2, 1 or 2 Yrs Tax I	Returns, IRS 4506-C, Verbal VOE
	Self-Employe	ed: 2 Yrs or 1 Yr Personal/Business Tax	Returns, YTD P&L, IRS 4506-C
Bank Statements	• 12/24 Mos E	Business Bank Statements	
*Self-Employed	• 12/24 Mos P	Personal Bank Statements w/ 2-mor	nths business bank statements
Borrowers Only	Qualification	n Methods - Business Bank Stateme	ents:
	• 50% Expe	ense Ratio, CPA Letter (reasonable exp	ense ratio) or 3rd party P&L
1099 Income		hs 1099 with 10% fixed expense ra	
		stub or bank statement showing in	
Asset Depletion		s stand-alone doc type; only allowed t	
. asset 2 opiotion		ents required. Eligible assets divided l	
COMBINED LIEN		IMITS / MAX CLTV	by do for monthly income stream
Up to \$2M	DALAIVEL LI	MITS / MAX CETV	90% CLTV
> \$2M up to \$3M			85% CLTV
	4		80% CLTV
> \$3M up to \$3.5N			
> \$3.5M up to \$4N	//		75% CLTV
> \$4M up to \$5M			60% CLTV
ASSET REQUIREN	MENTS		
Stand-Alone CES			No assets required
Piggyback Purcha			Must match 1st lien approval
OWNERSHIP SEA			
Properties owned		5	No restrictions
Properties owned			Not eligible
,		2nd) w/in last 6mos	Max 80% CLTV
SENIOR LIEN REC	QUIREMENTS	5	
Payment Calculation (aining qualified on fully-indexed paymen
O Senior Liens:			ayment on remaining term after IO period
Ineligible SR Liens:	Loans in act	tive forbearance/deferment (deferred	bal from mods >12mos may remain open
	Nega	tive amortization, Reverse Mortgages,	Mortgages not reported on credit report
	В	alloon loans where balloon comes du	e during the 2nd lien's amortizaton period
HOUSING HISTO	RY / CREDIT	EVENT REQUIREMENTS	
Seasoning/Histor	rv		
Housing History (a			
riodomig riiotory (c		for all borrowers)	0 x 30 x 12
FC/SS/DIL		for all borrowers)	
FC/SS/DIL		for all borrowers)	48mo:
FC / SS / DIL BK (Ch 7 & 13)	all mortgages	for all borrowers)	48mo: 48mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev	all mortgages ents	for all borrowers)	48mo: 48mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU	all mortgages ents		48mo: 48mo: 84mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU	all mortgages ents	2 reporting for 24 mo	48mo: 48mo: 84mo: nths w/activity in the last 12 months or
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU	ents	2 reporting for 24 mo 3 repo	48mo: 48mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU	ents	2 reporting for 24 mor 3 repo prrower has 3 credit scores, the min	48mo: 48mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum:	ents UIREMENTS If primary bo	2 reporting for 24 mor 3 repo prrower has 3 credit scores, the min	48mo: 48mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional (ents UIREMENTS If primary bo	2 reporting for 24 mor 3 repo prrower has 3 credit scores, the min For Piggyback CES, default to 1st	48mo: 48mo: 48mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional (ents UIREMENTS If primary bo	2 reporting for 24 mor 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe	48mo: 48mo: 48mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional (Limited Tradeline	ents UIREMENTS If primary bo Credit	2 reporting for 24 mor 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe	0 x 30 x 12 48mos 48mos 84mos 84mos nths w/activity in the last 12 months or rting for 12 months with recent activity imum tradeline requirement is waive mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met rry on credit report, reflecting 0x30x12
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional (Limited Tradeline	ents UIREMENTS If primary bo Credit es:	2 reporting for 24 moi 3 repo 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo	48mo: 48mo: 48mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met rry on credit report, reflecting 0x30x12 No delinquent tradelines at closing
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional (Limited Tradeline)	ents UIREMENTS If primary bo Credit es: Open chan	2 reporting for 24 moi 3 repo prrower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo: 48mo: 48mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activity imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOL Minimum: Non-Traditional C Limited Tradeline Derogatory Cred	ents UIREMENTS If primary bo Credit es: Open chan	2 reporting for 24 moi 3 repo prrower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo: 48mo: 48mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met rry on credit report, reflecting 0x30x12 No delinquent tradelines at closing
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional C Limited Tradeline Derogatory Cred	ents UIREMENTS If primary bo Credit es: Open chan	2 reporting for 24 moi 3 repo prrower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo 48mo 84mo 84mo 84mo 84mo 84mo 84mo
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional C Limited Tradeline Derogatory Cred Check guidelines DTI RATIO Max DTI	ents UIREMENTS If primary bo Credit es: Open charger for full details	2 reporting for 24 mor 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo 48mo 48mo 84mo 84mo 84mo 84mo 84mo
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional (Limited Tradeline) Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer	ents UIREMENTS If primary bo Credit es: Open charifor full details	2 reporting for 24 mor 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo: 48mo: 48mo: 48mo: 84mo: 84mo: 84mo: nths w/activity in the last 12 months or rting for 12 months with recent activit imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met rry on credit report, reflecting 0x30x12 No delinquent tradelines at closing nedical) limited to \$1K per occurrence
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional C Limited Tradelines Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer APPRAISAL REQU	ents UIREMENTS If primary bo Credit es: Open char for full details	2 reporting for 24 mor 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n	48mo: 48mo: 48mo: 48mo: 84mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional (Limited Tradeline	ents UIREMENTS If primary bo Credit es: Open char for full details uit UIREMENTS ounts)	2 reporting for 24 mon 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histor ge-offs and collections (including not	48mos 48mos 48mos 84mos 84mos 84mos nths w/activity in the last 12 months or rting for 12 months with recent activity imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met ray on credit report, reflecting 0x30x12 No delinquent tradelines at closing nedical) limited to \$1K per occurrence 50% tying ratios based on Full Note Rate Full appraisal (1004, 1025, 1073
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional C Limited Tradeline Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer APPRAISAL REOU HPML (all loan am	ents UIREMENTS If primary bo Credit es: Open char for full details uit UIREMENTS ounts)	2 reporting for 24 mon 3 repo prower has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histor ge-offs and collections (including not	48mos 48mos 48mos 84mos 84mos 84mos nths w/activity in the last 12 months or riting for 12 months with recent activity imum tradeline requirement is waived mortgage AUS approval, if applicable Not eligible n min tradeline requirements not met ryy on credit report, reflecting 0x30x12 No delinquent tradelines at closing nedical) limited to \$1K per occurrence
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional C Limited Tradelines Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer APPRAISAL REQU	ents UIREMENTS If primary bo Credit es: Open char for full details uit UIREMENTS ounts)	2 reporting for 24 moi 3 repo 3 repo 3 repo 4 repo 4 repo 5 repo 6 repo 6 repo 7 repo 8 repo 9 repo	48mo: 48mo: 48mo: 48mo: 84mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional C Limited Tradeline Derogatory Cred Check guidelines: DTI RATIO Max DTI Qualifying Paymer APPRAISAL REQU HPML (all loan am Non-HPML	ents UIREMENTS If primary bo Credit es: Open char for full details uit UIREMENTS ounts)	2 reporting for 24 mor 3 reporting for 24 mor 3 reporting for 24 mor 3 reporting for 24 mor 4 reporting for Section 1 states of the min for Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histor ge-offs and collections (including reporting for the min f	48mo: 48mo: 48mo: 48mo: 48mo: 84mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REOU Minimum: Non-Traditional C Limited Tradeline Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer APPRAISAL REOU HPML (all loan am	If primary bo Credit Es: Open char for full details ounts) Loans	2 reporting for 24 mor 3 reporting for 24 mor 3 reporting for 24 mor 3 reporting for 24 mor 4 reporting for 24 mor 5 reporting for 24 mor 6 reporting for 24 mor 7 reporting for 24 mor 8 reporting for 24 mor 8 reporting for 24 mor 9 reporting for 24 mor	48mo: 48mo: 48mo: 48mo: 84mo:
FC / SS / DIL BK (Ch 7 & 13) Multiple Credit Ev TRADELINE REQU Minimum: Non-Traditional C Limited Tradelines Derogatory Cred Check guidelines DTI RATIO Max DTI Qualifying Paymer APPRAISAL REQU HPML (all loan am Non-HPML Declining Markets	ents UIREMENTS If primary bo Credit es: Open char for full details ut UIREMENTS ounts) Loans	2 reporting for 24 mor 3 repo percover has 3 credit scores, the min For Piggyback CES, default to 1st Allowed for O/O only whe Mortgage histo ge-offs and collections (including n S Qualif <= \$400K: AVM w/ 90% Confidence f Loan Amount > O/O & 2nd Home - Properties list	48mo: 48mo: 48mo: 48mo: 48mo: 84mo:

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Infinite Series CES loans closing concurrently with BA Infinite Series 1st Mortgage must qualify

HPML & HPCT are permitted subject to complying with all applicable regulatory requirements Prepayment penalties eligible on NOO business purpose loans where allowed by state

PIGGYBACK W/ INFINITE SERIES 1ST

Section 32 or State High Cost - Not allowed

Ability to Repay must be fully-documented

COMPLIANCE

to the guideline requirements of both products

Loans must comply with all applicable federal & state regulations



INFINITE SERIES CES

The Entrepreneurs, The Climbers, The VIPs

Effective Date: 12/2/2025					
FICO/CLTV ELIGIBILITY MATRIX - O/O					
Loan Amount	FICO	WVOE	P&L Only		
	720+	85	80		
<= \$350,000	700+	80	75		
\= \$330,000	680+	75	70		
	660+	70	65		
	720+	80	75		
<= \$500,000	700+	75	70		
<= \$500,000	680+	70	65		
	660+	65	60		
	720+	75	70		
<= \$750,000	700+	70	65		
	680+	65	60		
	660+	60	55		

oan Amount	FICO	WVOE	P&L Only
	720+	75	70
<= \$350,000	700+	70	65
<= \$350,000	680+	65	60
	660+	60	55
	720+	70	65
<= \$500,000	700+	65	60
<= \$300,000	680+	60	55
	660+	55	50
	720+	65	60
<= \$750,000	700+	60	55
	680+	55	50
	660+	50	45

PRODUCT TYPES		
Fixed Rate Terms	Amortization	Maturity
10Yr, 15 Yr , 20 Yr, 30 Yr	Based on Term	Based on Term
Balloon Terms	Amortization	Maturity
30 / 15	30 Yr	15 Yr
40 / 15	40 Yr	15 Yr

40 / 15			40 Yr	15 11
GENERAL GUIDELINE PARAMETERS - Check guidelines for details				
Min. Loan Amount			\$100K (\$	200K for Balloons)
Transaction Type Stand-Alone, Pig			l-Alone, Piggyback	
Lien Position				2nd Position only
Eligible Borrowers	Eligible Borrowers US Citizen, Perm Resident Alien, Non-Perm Resident Al			erm Resident Alien
Acreage Requirements Max 10 A			Max 10 Acres	
Ineligible Property Types See guidelines for			idelines for details	
Impounds				Not allowed
Non-Occupant Co-Borrowers Not eligi			Not eligible	
Primary Wage Earner FI	со	Allo	wed. See gui	delines for details
Interest Only				Not eligible
State Eligibility			In	eligible: NY, TN

basiness raipess beans only in the renewing states. In, in, ine, in			
Texas Section 50(a)	(6) / Section 50(a)(4)	Not eligble	
Title Reports	ALTA, Jr ALTA, ALTA Lite, ALTA S	Short Form - Lender's Polic	
DTI RATIO			
May DTI		EOO	

Business Purpose Loans only in the following states: HI, MA, MO, VA

Qualifying Payment Qualifying ratios based on Full Note Rate COMPLIANCE

Section 32 or State High Cost - Not allowed

Loans must comply with all applicable federal & state regulations

Ability to Repay must be fully-documented

HPML & HPCT are permitted subject to complying with all applicable regulatory requirements

Prepayment penalties eligible on NOO business purpose loans where allowed by state

PIGGYBACK W/ INFINITE SERIES 1ST

Infinite Series CES loans closing concurrently with BA Infinite Series 1st Mortgage must qualify to the guideline requirements of both products

INCOME DOC TY	PES ALLOWED - Max DTI 50%	
P&L Only	• 12 or 24 Month CPA/EA/CTEC prepared P&L Only.	
	See guidelines for additional requirements	
	CPA/EA/CTEC must attest they have prepared the borrower's mo	st recent tax returns
WVOE	FNMA Form 1005 or WVOE from online data source (Work Number	per, Finicity, etc.)
	• 2 most recent mos personal bank statements reflecting deposits	from employer (Form 1005 only)
Accet Devletion	Not eligible as stand-alone doc type; only allowed to augment qu	alifying income
Asset Depletion	6 mos statements required. Eligible assets divided by 60 for mon	thly income stream
COMBINED LIEN	BALANCE / MAX CLTV	
Up to \$2M		90% CLTV
> \$2M up to \$3M		85% CLTV
> \$3M up to \$3.5	М	80% CLTV
> \$3.5M up to \$4	М	75% CLTV
> \$4M up to \$5M		60% CLTV
ASSET REQUIRE	MENTS	
Stand-Alone CES		No assets required
Piggyback CES	Mu	st match 1st lien approval
OWNERSHIP SEA	ASONING	
Properties owned	>= 6mos	No restrictions
Properties owned	I < 6mos	Not eligible
Any Prior Cash-O	ut Refi (1st or 2nd) w/in last 6mos	Max 80% CLTV
SENIOR LIEN REG	QUIREMENTS	
Payment Calculation	(ARM): 1st lien ARMs < 3yrs fixed period remaining q	ualified on fully-indexed payment
IO Senior Liens:	Max 50% DTI; qualified on fully-amortized payment of	on remaining term after IO period
Ineligible SR Liens	Loans in active forbearance/deferment (deferred bal from	mods >12mos may remain open)
	Negative amortization, Reverse Mortgages, Mortga	ges not reported on credit report,
	Balloon loans where balloon comes due during	the 2nd lien's amortizaton period
HOUSING HISTO	RY / CREDIT EVENT REQUIREMENTS	
Seasoning/Histo	ry	
Housing History (a	all mortgages for all borrowers)	0 x 30 x 12
FC / SS / DIL		48mos
BK (Ch 7 & 13)		48mos
Multiple Credit Ev	vents	84mos
TRADELINE REQ	UIREMENTS	
Minimum:	2 reporting for 24 months w/a	ctivity in the last 12 months or
		12 months with recent activity
	If primary borrower has 3 credit scores, the minimum to	radeline requirement is waived
	For Piggyback CES, default to 1st mortga	
Non-Traditional		Not eligible
Limited Tradelin		
		edit report, reflecting 0x30x12
Derogatory Cred	lit: No d	lelinquent tradelines at closing
	Open charge-offs and collections (including medical)	limited to \$1K per occurrence
Check guidelines		
APPRAISAL REQ		
HPML (all loan am		appraisal (1004, 1025, 1073)
Non-HPML Loans <= \$400K: AVM w/ 90% Confidence Factor AND Property Condition Inspec		
		Full appraisal (1004, 1025, 1073)
Declining Markets		% CLTV; NOO - Max 70% CLTV
Recently Listed Pro	•	ale in last 6mos are not eligible
Investment Propert	ies All 1 uni	t properties require form 1007
İ		See full guidelines for details

Occupancy	Prop. Type	Max CLTV
	SFR/PUD	WVOE - 85 P&L - 80
Owner Occ.	Warrantable Condo	75
	Non-Warr Condo	Not eligible
	Condotel	Not eligible
	2-4 Units	75
	Modular	WVOE - 85 P&L - 80
	Rural	80
	SFR/PUD	WVOE - 75 P&L - 70
	Warrantable Condo	70
2nd Home /	Non-Warr Condo	Not eligible
Non-Owner	Condotel	Not eligible
Occ.	2-4 Units	70
	Modular	WVOE - 75 P&L - 70
	Rural	Not eligible

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The Investors: DSCR



Effective Date: 12/2/2025

FICO/CLTV ELIGIBILITY MATRIX - DSCR =>1.0			
Loan Amount	FICO	Max CLTV	
	720+	80	
<= \$350,000	700+	75	
	680+	70	
	720+	75	
<= \$500,000	700+	70	
	680+	65	
	720+	70	
<= \$750,000	700+	65	
	680+	55	

PRODUCT TYPES		
Fixed Rate Terms	Amortization	Maturity
10Yr, 15 Yr, 20 Yr, 30 Yr	Based on Term	Based on Term
Balloon Terms	Amortization	Maturity
30 / 15	30 Yr	15 Yr
40 / 15	40 Yr	15 Yr
CENTED AT CHINE DAD ANALESEDO	OL 1 1111 / 1111	

40 / 13	40 11	13 11		
GENERAL GUIDELINE PARAMETERS - Check guidelines for details				
Min. Loan Amount	\$100K (\$200K for Balloons			
Transaction Type		Stand-Alone only		
Lien Position		2nd position only		
Eligible Borrowers	US Citizen, Pe	rm Resident Alien		
Ineligible Borrowers	See gui	idelines for details		
Acreage Requirements		Max 10 Acres		
Ineligible Property Types	See gui	idelines for details		
Impounds		Not allowed		
Qualifying FICO	Lowest mid-sco	re of all borrowers		
First Time Investor		Not Allowed		
Interest Only		Not eligible		
Prepayment Penalty	Minimum 1yr PPP required, when	e allowable by state		

	Available up to 5 years. Federal and State laws apply			
PROPERTY TYPES MAX CLTV				
Occupancy	Prop. Type	Max CLTV		
	SFR/PUD	80		
	Warrantable Condo	70		
	Non-Warr Condo	Not eligible		
Non-Owner Occupied	Condotel	Not eligible		
	2-4 Units	70		
	Modular	80		
	Rural	Not eligible		

COMPLIANCE

Section 32 or State High Cost - Not allowed

Loans must comply with all applicable federal & state regulations

Ability to Repay must be fully-documented

HPML & HPCT are permitted subject to complying with all applicable regulatory requirements

Prepayment penalties eligible on NOO business purpose loans where allowed by state

COMBINED LIEN BA	LANCE / MAX CLTV	
Up to \$2M		90% CLTV
> \$2M up to \$3M		85% CLTV
> \$3M up to \$3.5M		80% CLTV
> \$3.5M up to \$4M		75% CLTV
> \$4M up to \$5M		60% CLTV
ASSET REQUIEMENT	rs	
No assets required		
OWNERSHIP SEASO	NING	
Properties owned >= 6 months		No restrictions
Properties owned $<$ 6	months	Not eligible
Any Prior Cash-Out R	efi (1st or 2nd) w/in last 6mos	Max 80% CLTV
SENIOR LIEN REQUI	REMENTS	
Payment Calculation (ARN	1): 1st lien ARMs < 3yrs fixed period remaini	ng qualified on fully-indexed payme
IO Senior Liens:	Max 50% DTI; qualified on fully-amortized paym	
Ineligible SR Liens:	Loans in active forbearance/deferment (deferred bal f	
	Negative amortization, Reverse Mortgages, Mo	
	Balloon loans where balloon comes due du	ring the 2nd lien's amortizaton perio
MORTGAGE HISTOR	Y / CREDIT EVENT REQUIREMENTS	
Seasoning/History		
Mortgage History (Pri	mary Residence & Subject Property)	0 x 30 x 1
FC / SS / DIL		48mc
BK (Ch 7 & 13)		48ma
Multiple Credit Events		84ma
TRADELINE REQUIRI		
•	g for 24 months w/activity in the last 12 mont	hs or 3 reporting for 12
	th recent activity	
	If the borrower(s) has 3 credit scores, the minimu	
Limited Tradelines:		e - Check guidelines for full detai
Derogatory Credit:		No delinquent tradelines at closir
	Open charge-offs and collections (including med	ical) limited to \$1K per occurrenc
APPRAISAL REQUIRI		
Loans <= \$400K	AVM w/ 90% Confidence Factor A	
Loans > \$400K	<u> </u>	Full appraisal (1004, 1025, 107)
Declining Markets		Max 70% CLT
Recently Listed Properti	ies Properties listed to	or sale in last 6mos are not eligib
DEDE CEDI ((CE 00) (ED A CE DATIO (DCCD)	
D) 3 : 1	ERAGE RATIO (DSCR)	
DSCR	0 111 200	Minimum 1.0
DSCR Qualifying Payment Investment Properties	Qualifying DSC Form 1007 required (Alternate Short-Term Re	R ratio based on Note Rate (PITI)

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Short-Term Rental

Unleased Properties

See full guidelines for details

If Form 1007 is higher, higher market rents may be used up to 120% of current lease amt

3rd party documentation of 12 months rent or Alt rent analysis form from AMC

 $\underline{\text{2-4 Units}}\text{: max 1 vacant unit.}$ Use Form 1007 for vacant unit to calculate DSCR

1-Unit - utilize Form 1007 to calculate DSCR