

INFINITE SERIES Non-QM (First Lien)

The Entrepreneurs & The Climbers

Effective Date: 12/2/2025

an Amount	FICO	Purchase	Rate/Term	Cashout	
	680+	90	90	80	
<= \$1,000,000	660+	80	80	75	
	620+	80	80	70	
	700+	90	90	80	
<= \$1,500,000	680+	85	85	75	
<= \$1,300,000	660+	80	80	75	
	620+	70	70	65	
	720+	90	90	80	
	700+	85	85	75	
<= \$2,000,000	680+	80	80	70	
	660+	75	75	65	
	640+	65	65	N/A	
	720+	80	80	75	
<= \$2,500,000	680+	75	75	65	
	660+	70	70	65	
	720+	75	75	70	
<= \$3,000,000	700+	75	75	65	
	680+	70	70	65	
<= \$3,500,000	700+	70	70	55	
<= \$4,000,000	720+	70	70	50	
CO/LTV/CLTV ELI	FICO/LTV/CLTV ELIGIBILITY MATRIX - Non-Owner Occupied				

FICO/LTV/CLTV ELIGIBILITY MATRIX - Non-Owner Occupied				
oan Amount	FICO	Purchase	Rate/Term	Cashout
	700+	85	85	80
<= \$1,000,000	680+	80	80	75
	660+	80	80	70
	720+	85	85	80
<= \$1,500,000	680+	80	80	75
	660+	75	75	70
	700+	80	80	75
<= \$2,000,000	680+	75	75	70
	660+	70	70	65
	720+	75	75	70
<= \$2,500,000	700+	75	75	65
	660+	70	70	65
<= \$3,000,000	720+	75	75	65
<- ψ5,000,000	680+	70	70	60
<= \$3,500,000	700+	70	70	55
PRODUCT TYPES				

PRODUCI TYPES			
Fixed Rate Terms	I/O Period	Amortization	Maturity
15 Yr - 30 Yr - 40 Yr	N/A	Based on Term	Based on Term
30 Yr - 40 Yr - I/O	10 Years	20 or 30 Yrs	Based on Term
ARMs Terms	I/O Period	Amortization	Maturity
5/6 - 7/6 ARM	N/A	30 Yr	30 Yr
5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs

5/6 - //6 ARIVI	IN/A	30 11	30 YF
5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs
GENERAL GUIDELINE PARAMI	ETERS - Check	guidelines for details	S
Min. Loan Amount			\$100,000
Cash Out Limit			Unlimited
2nd Home			Max LTV 85%
Acreage Requirements			Max 20 Acres
Ineligible Property Types		See gui	delines for details
Impounds		Required on HPML loa	ans and LTV >80%
Non-Arms Length		Cash out refinar	ice not allowed
Primary Wage Earner FICO		Allowed. See guide	lines for details
Interest Only	0/0	Max LTV 90% - N/O/0	O Max LTV 80%
State Eligibility		Ineligible: NY, I	H, MA, MO, VA
Subordinate Financing		Allowed. CLTV	Max = LTV Max
ELIGIBLE PROPERTY TYPES MA	AX LTV		

LIGIBLE PROFERIT TIPES WAX LIV				
Occupancy	Prop. Type	Purch/RT Refi	Cash Out	
	Condo	90	80	
	Non-Warr Condo	85	80	
Owner Occ.	Condotel - Max \$2.5M	85	75	
Owner Occ.	2-4 Units	85	80	
	Modular	90	80	
	Rural	80	75	
	Condo	85	80	
	Non-Warr Condo	80	75	
Non-Owner Occ.	Condotel - Max \$2.0M	75	70	
Non-Owner Occ.	2-4 Units	80	75	
	Modular		75	
	Rural	80	75	

INCOME DOC T	INCOME DOC TYPES ALLOWED - Max DTI 50%				
Full Doc	• Wage/Salary: 30 Day Paystubs, W-2, 1 or 2 Yrs Tax Returns, IRS 4506-C, Verbal VOE				
	Self-Employed: 2 Yrs or 1 Yr Personal/Business Tax Returns, YTD P&L, IRS 4506-C				
Bank Statements	12/24 Mos Business Bank Statements				
*Self-Employed	• 12/24 Mos Personal Bank Statements with 2-months business bank statements				
Borrowers Only	Qualification Methods - Business Bank Statements:				
	• 50% Expense Ratio, CPA Letter (reasonable expense ratio) or 3rd party P&L				
1099 Income	• 12/24 Months 1099 with 10% fixed expense ratio				
	Current paystub or bank statement showing income deposits required				

DTI up to 55%
• Max 80% LTV for O/O • 70% LTV for 2nd Homes • 75% LTV for N/O/O
• 680 Min Fico • Max \$1.5M Loan Amount • Additional 3 months reserves

RESERVE REQUIREMENTS	
Reserves (Loan Amount up to \$1M)	6 Months
Reserves (Loan Amount > \$1M to \$2.0M	9 Months
Reserves (Loan Amount > \$2.0M)	12 Months
3 Month Reserve Reduction	Reduce LTV 5%
No Reserves (Rate-Term Refi Only)	Max 65% LTV
Assets and Reserves Seasoning	30 Days
Cash Out Refinance	Cash out may be used to satisfy reserve requirements
GIFT FUNDS	
Allowed for down payment and closing	costs only. No min. borrower contribution required.
See full guidelines for details	

Conserving / History	
Seasoning/History	
1 x 30 x 12	No LTV Adjustment
0 x 60 x 12	Reduce LTV 5%
0 x 90 x 12 (O/O Cash-Out and N/O/O not allowed)	Reduce LTV 20%
CREDIT EVENT (FC, SS, DIL)	
Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 15%
CREDIT EVENT (BK 7 & 13)	
Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 5%

TRADELINE REQUIREM	IENTS	
Minimum: 2 reporting	for 24 months w/activity in the last 12 months or 3 reporting for 12	
months with	recent activity	
If the primary borrower has 3 credit scores, the minimum tradeline requirement is waived		
No mortgage or rental	I history: Lower of matrix LTV or 80% LTV - Max 50% DTI	
Limited Tradelines: Ma	ax 80% LTV for Purchase and R&T and 70% LTV for C/O. Max 45% DTI	
Min	. 640 Fico - Owner Occupied and 2nd Home Only	
Che	eck guidelines for full details	

Loan Amount <= \$2,000,000	1 Appraisal + AVM or CU score of 2.5 or less
Loan Amount > \$2,000,000	2 Appraisals
Declining Markets	5% LTV reduction required
Collateral Condition Requirement	C4 or better (C5 and C6 Ineligible)
Investment Properties	All 1 unit properties require form 1007
	See full guidelines for details

RESIDUAL INCOME - Required when DTI >43%		
Minimum Requirement	Per VA rules or \$2,500 plus \$150 per dependent	
	See guidelines for full details	

FIRST TIME HOMEBUYER - O/O & 2nd Home Only	
FTHB with Rental History	Min 640 Fico - 0x30 Rental Rating
FTHB without Rental History:	Full Doc, Bank Statement & 1099 Only
50% Max DTI - No Gift Funds	80% LTV - Min 680 Fico - Max \$1.5M L. Amt
Non-Occupant Co-Borrowers not allowed	75% LTV - Min 660 Fico - Max \$1.0M L. Amt
	70% LTV - Min 640 Fico - Max \$1.0M L. Amt

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FICO/LTV/CLTV ELIGIBILITY MATRIX - P&L ONLY - O/O

85

80

80

75

85

80

75

75

85

80

75

80

75

70

75

70

80

75

75

70

80

75

70

70

70

65

65

Purchase

75

80

75

75

70

70

70

Purchase

75

75

70

75

70

70

70

65

65

65

I/O Period

10 Years

I/O Period

10 Years

GENERAL GUIDELINE PARAMETERS - Check guidelines for details

FICO/LTV/CLTV ELIGIBILITY MATRIX - ASSET DEPLETION - N/O/O

FICO/LTV/CLTV ELIGIBILITY MATRIX - WVOE & ASSET DEPL. - O/O

MATRIX - P&L ONLY -

720+

700+

680+

660+ 720+

700 +

680+

660+

720+

700+

660+

720+

700+

660+

720+

680+

720+

700+

680+

660+

720+

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660 +

720+

660+

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680+

FICO

700+

660+

700+

680+

660+

660+

660+

680+

FICO

700+

680+

660+

700+

680+

660+ 720+

660 +

660+

680+

Cash out refinance not allowed

Ineligible: NY, HI, MA, MO, VA

Allowed. CLTV Max = LTV Max

85

80

80

75

85

80

75

75

85

80

75

80

75

70

75

70

Rate/Term

80

75

75

70

80

75

70

70

70

65

65

65

Rate/Term

80

75

80

75

75

70

70

70

Rate/Term

75

75

70

75

70

70

70

65

65

65

Amortization

Based on Term

20 or 30 Yrs

Amortization

30 Yr

20 or 30 Yrs

Allowed for P&L & WVOE. See guidelines for details

O/O Max LTV 85% - N/O/O Max LTV 75%

N/O/O

Effective Date: 12/2/2025

<= \$1,000,000

<= \$1,500,000

<= \$2,000,000

<= \$2,500,000

<= \$3,000,000

<= \$1,000,000

<= \$1,500,000

<= \$2,000,000

<= \$2,500,000

<= \$3.000.000

<= \$1,000,000

<= \$1,500,000

<= \$2,000,000

<= \$2.500.000

<= \$3,000,000

<= \$1,000,000

<= \$1,500,000

<= \$2,000,000

<= \$2,500,000

<= \$3,000,000

PRODUCT TYPES **Fixed Rate Terms**

15 Yr - 30 Yr - 40 Yr

30 Yr - 40 Yr - I/O

ARMs Terms

5/6 - 7/6 ARM

5/6 - 7/6 ARM I/O

Min. Loan Amount

Non-Arms Length

Interest Only

State Eligibility

Acreage Requirements

Ineligible Property Types

Primary Wage Earner FICO

Subordinate Financing

Cash Out Limit 2nd Home

Impounds

Loan Amount

Loan Amount

Loan Amount

FICO/LTV/CLTV ELIGIBILITY

INFINITE SERIES Non-QM (First Lien)

The Entrepreneurs, The Climbers, The VIPs

			The Entrepren	ieurs, The Cilm	bers, The VIPs
		INCOME DOC TY	PES ALLOWED - Max DTI	50%	
Term	Cashout	P&L Only	• 12 or 24 Month CPA/EA/C	TEC prepared P&L Only	
5	80	*Self-Employed	 See guidelines for addition 	nal requirements	
0	75	Borrowers Only	CPA/EA/CTEC must attest they h	nave prepared the borrower's most	recent tax returns
0	70	WVOE	 FNMA Form 1005 or WVOE from 	n online data source (Work Number	r, Finicity, etc.)
5	70			k statements reflecting deposits fro	
5	80	Asset Depletion	6 mos statements required. Eligi	ible assets divided by 60 for month	ly income stream
0	75	DTI up to 55%			-
5	70		r O/O • 70% LTV for 2nd I		
5	65	• 680 Min Fico •	Max \$1.5M L Amt • Add'l	3 mos. Reserves • Asset De	epletion not allowed
5 0	80 70		mount up to \$1M)		6 Months
5	65		mount > \$1M to \$2.0M)		9 Months
0	70	Reserves (Loan A			12 Months
5	65	3 Month Reserve			Reduce LTV 5%
0	65	No Reserves (Rate			Max 65% LTV
5	65	Assets and Reserv			30 Days
0	65	Cash Out Refinan		sh out may be used to satis	
)		GIFT FUNDS			
Term	Cashout	Allowed for down	payment and closing cost	s only. No min. borrower c	ontribution required.
0	75	See full guideline	s for details		
5	75	HOUSING HISTO	RY REQUIREMENTS		
5	65	Seasoning/Histo	ry		
0	65	1 x 30 x 12			No LTV Adjustment
0	75	0 x 60 x 12			Reduce LTV 5%
5	75		Cash-Out and N/O/O not a	illowed)	Reduce LTV 20%
0	65	CREDIT EVENT (F	<u> </u>		
0 0	60	Seasoning/Histo	iry		No LTV Adjustment
5	60	>= 36 mo. >= 24 mo.			No LTV Adjustment Reduce LTV 5%
5	60	>= 12 mo Cash	Out not allowed		Reduce LTV 15%
5	60	CREDIT EVENT (E			
PL O/O Seasoning/History					
Term	Cashout	hout >= 36 mo. No LTV Adjustment			
0	75	>= 24 mo.			
5	70	>= 12 mo Cash	Out not allowed		Reduce LTV 5%
0	75	TRADELINE REQ	UIREMENTS		
5	70	Minimum: 2 repo	orting for 24 months w/acti	vity in the last 12 months o	r 3 reporting for 12
5	65		ns with recent activity		
D D	65 65		rower has 3 credit scores, t		uirement is waived
ງ ກ	65		rental history: Not Allowers: Max 80% LTV for Purch		for C/O May 45% DTI
i - N/O/O	03	Lillited Tradellil		Occupied and 2nd Home (
Term	Cashout		Check guidelines for fu		,
5	70	APPRAISAL REQ	UIREMENTS		
5	65	Loan Amount <=	\$2,000,000	1 Appraisal + AVN	or CU score of 2.5 or less
0	65	Loan Amount > \$	2,000,000		2 Appraisals
5	70	Declining Markets			5% LTV reduction required
0	65	Investment Propert			properties require form 1007
0	60	Collateral Conditio			better (C5 and C6 Ineligible)
0	60		ME - Required when DTI >		00 =
5 5	60	Minimum Requiren	nent		00 plus \$150 per dependent See guidelines for full details
5	60	FIRST TIME HOM	IEBUYER - O/O & 2nd Hor		see guidelines for full details
9	00	FTHB with Rental H		•	640 Fico - 0x30 Rental Rating
zation	Maturity	FTHB without Rent			Not Allowed
n Term	Based on Term	ELIGIBLE PROPE	RTY TYPES MAX LTV		
30 Yrs	Based on Term	Occupancy	Prop. Type	Purch/RT Refi	Cash Out
zation	Maturity		Condo	85	80
Yr	30 Yr		Non-Warr Condo	85	80
30 Yrs	30 or 40 Yrs	Owner Occ.	Condotel - Max \$2.5M	85	75
or details	¢400.000		2-4 Units	85	80
	\$100,000		Modular	85	80
	Unlimited		Rural Condo	80	75 80
	Max LTV 85% Max 20 Acres		Non-Warr Condo	85 80	80 75
See auic	delines for details		Condotel - Max \$2.0M	75	73 70
	d on HPML loans	Non-Owner Occ.	2-4 Units	80	75
	ce not allowed		Modular	80	75
	lines for details		Rural	80	75
% - N/O/O	Max LTV 75%	©Vista Point Mortgag	e LLC. The information in this do	ocument is intended for use by li	censed mortgage hankers

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INFINITE SERIES Non-QM (First Lien)

The Investors: DSCR

Effective Date: 12/2/2025

FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR =>1.0				
Loan Amount	FICO	Purchase	Rate/Term	Cashout
	720+	85	85	80
	700+	80	80	80
<= \$1,000,000	680+	80	80	75
	660+	75	75	75
	640+	75	75	70
	720+	85	85	75
<= \$1,500,000	680+	80	80	75
<= \$1,300,000	660+	75	75	70
	640+	65	65	65
	700+	75	75	70
<= \$2,000,000	660+	70	70	65
	640+	65	65	N/A
<= \$2,500,000	660+	70	70	65
<= \$3.000.000	700+	70	70	65
<= \$3,000,000	680+	65	65	60
<= \$3,500,000	700+	70	70	55
<= \$4,000,000	720+	60	60	N/A
FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR 0.75 - 0.99				

 Max LTV
 Reduce Max LTV above by 5%

 Min. Fico
 680

 Cash Out
 Cash Out Refinance Max 70% LTV

 FICO/LTV/CLTV ELIGIBILITY MATRIX - DSCR 0.00 - 0.7499

 Max Loan Amt
 Purchase - \$3M (if FICO < 680, \$1M max); RT/CO Refi - \$2M</th>

 Max LTV
 700 Min FICO:
 75% (Purch) | 70% (RT/CO Refi)

680 Min FICO:

 660 Min FICO:
 65% (Purchase Only)

 Min. Fico
 660

 Cash Out Limit
 LTV up to 65% - \$1M max; LTV > 65% - \$500K

70% (Purch) | 65% (RT Refi)

PRODUCT TYPES			
Fixed Rate Terms	I/O Period	Amortization	Maturity
15 Yr - 30 Yr - 40 Yr	N/A	Based on Term	Based on Term
30 Yr - 40 Yr - I/O	10 Years	20 or 30 Yrs	Based on Term
ARMs Terms	I/O Period	Amortization	Maturity
5/6 - 7/6 ARM	N/A	30 Yr	30 Yr
5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs

5/6 - 7/6 ARM I/O	10 Years	20 or 30 Yrs	30 or 40 Yrs
GENERAL GUIDELINE PARA	AMETERS - Check g	uidelines for detail	s
Min. Loan Amount			\$100,000
Cash Out Limit			Unlimited
Acreage Requirements			Max 20 Acres
Ineligible Property Types		See gu	idelines for details
Impounds			Flood Insurance
Non-Arms Length			Not Allowed
Interest Only			Max LTV 80%
Prepayment Penalty	Available up to	5 years. Federal an	d State laws apply

PROPERTY TYPES MAX LIV			
Occupancy	Prop. Type	Purch/RT Refi	Cash Out
	Condo	85	80
	Non-Warr Condo	80	75
Non-Owner Occupied	Condotel - Max \$2M	75	70
Non-Owner Occupied	2-4 Units	80	75
	Modular	80	75
	Rural	80	75

	Kurai	00	/5
FOREIGN NATIONAL			
LTV/Loan Amount	Rec	luce LTV by 5%/Max	\$1.5M Loan Amount
Property Types	!	SFR, 2-4 Units, Cond	o (Warrantable Only)
Gift Funds			Not Allowed
Power of Attorney			Not Allowed
Min DSCR Ratio			1.00
Florida	Res	trictions apply for the	following countries:
	China Pus	sia Iran N Koroa Cu	iha Vonozuola Svria

RESERVE REQUIREMENTS	
Reserves (Loan Amount up to \$1M)	6 Months
Reserves (Loan Amount > \$1M to \$2.0M	I) 9 Months
Reserves (Loan Amount > \$2.0M)	12 Months
3 Month Reserve Reduction	Reduce LTV 5%
No Reserves (Rate-Term Refi only)	Max 65% LTV
Assets and Reserves Seasoning	30 Days
Cash Out Refinance	Cash out may be used to satisfy reserve requirements

GIFT FUNDS

Allowed for down payment and closing costs only. No min. borrower contribution required. Not allowed for first time investors

Follow FNMA requirements for documentation, proof of funds and evidence of receipt

MORTGAGE HISTORY REQUIREMENTS

1 x 30 x 12	No LTV Adjustment
0 x 60 x 12	Reduce LTV 5%

CREDIT EVENT (FC, SS, DIL)

Jeasoning/Tristory	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo Cash Out not allowed	Reduce LTV 15%

CREDIT EVENT (BK 7 & 13)

Seasoning/History	
>= 36 mo.	No LTV Adjustment
>= 24 mo.	Reduce LTV 5%
>= 12 mo - Cash Out not allowed	Reduce LTV 5%

TRADELINE REQUIREMENTS

Minimum: 2 reporting for 24 months w/activity in the last 12 months or 3 reporting for 12 months with recent activity

If the borrower(s) has 3 credit scores, the minimum tradeline requirement is waived

Limited Tradelines: Not allowed - Check guidelines for full details

APPRAISAL REQUIREMENTS

Loan Amount <= \$2,000,000	1 Appraisal + AVM (max 10% variance)/CU score <= 2.5
Loan Amount > \$2,000,000	2 Appraisals
Declining Markets	5% LTV reduction required
Collateral Condition Requirement	C4 or better (C5 and C6 Ineligible)

Collateral Condition Requirement FIRST TIME INVESTOR - FIRST TIME HOMEBUYER

12-month housing history required - Min credit score 700 - Max loan amount \$1.5M - 12mos min reserves

No gift funds allowed - Min 1.00 DSCR - 75% max LTV - Foreign Nationals not allowed

FIRST TIME INVESTOR W/ MORTGAGE HISTORY

6-month mortgage history is required - Min. credit score 660 - Max Ioan amount \$1.5 - No gift funds allowed

UNLEASED PROPERTIES

Reduce Max LTV above by 5%

Purchase: Qualify using market rents as shown on Form 1007

Refinance (Rate-Term & Cash-Out): Utilize rent survey (1007) to calculate DSCR

2-4 Units: max 1 vacant unit. Use market rents for vacant unit to calculate DSCR

SHORT TERM RENTAL

Purchase Transactions Alt rent anlysis form from AMC reflecting STR income used to qualify Refinance Transactions

Qualify using 3rd party documentation of 12 months rent or Alt rent analysis form from AMC See full quidelines for details

DSCR LESS THAN 0.75 OVERLAYS

See Guidelines for full details on overlays

Interest-Only - Min 680 | Min \$150K Ioan amt | No First Time Homebuyers | Max 5 acres, Min 700 sq ft Rural Properties - Max 75% LTV for Purchase, max 70% LTV for Refinance

US Citizens & Perm Resident Alien only | Gifts require 10% borrower contribution | Vacant - max 70% LTV Short-Term Rental - max 75% LTV for Purchase, max 70% for Refinance; 20% vacancy factor req'd for STR DSCR - if lease is higher than 1007, allowed up to max 120% of market rent w/ 2mos receipt of rents Cash-Out Limit - \$1M for LTV up to 65%; \$500K for LTV > 65% | Impounds required

Declining Markets capped at \$2M loan amt | No Condotels | 2-4 unit not eligible in IL

Refi Seasoning - see guidelines | 3yr PPP if property listed in last 6mos | No forbearances in last 12mos

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