



The ONE Matrix

ONE			DSCR 1.0		
Loan Amount	Reserves	FICO	Purchase or R/T	Cash-Out	
\$100,000 - \$1,500,000	0 Months	700	80%	75%	
\$1,500,001 - \$2,000,000	0 Months	700	75%	65%	
ELIGIBLE STATES					
<ul style="list-style-type: none"> California Colorado Florida Illinois Texas Wisconsin 					
RESIDENCY					
<ul style="list-style-type: none"> US Citizen Permanent and Non-Permanent Resident Aliens 					
PRODUCTS	Margin & Caps		Interest Only (Y/N)	IO Period	Amortization Term
30-Year Fixed Rate	NA	NA	N	NA	30 years
Interest Only: 30-Year Fixed Rate	NA	NA	Y	120	20 Years
5-6 Month SOFR ARM	3%	5/2/5	N	NA	30 Years
Interest Only: 5-6 Month SOFR ARM	3%	5/2/5	Y	120	20 Years
LTV OVERLAYS	Max LTV				
Warrantable Condo	75%				
2-4 Unit	70%				

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PREPAYMENT PENALTY	
3 Year Prepayment Penalty	6 Months interest on any amount prepaid above 20% of the original principal balance in any 12 month period.
ADDITIONAL OVERLAYS	
Maximum Cash-Out	\$500,000
First Time Investor	Min 1.15 DSCR
Unleased Property (Refi Only)	10% LTV Reduction
Loan Amounts > 1.5MM	2 Appraisals Required
FSBO > 75 LTV	1 Appraisal Required with an additional Field Review
Maximum Acreage	10
Maximum Number of Financed Properties	Unlimited
Interfirst Exposure to a Single Borrower	\$5M/8 Properties
Foreign National	Not Eligible
Non-Arm's Length/Interested Party Transaction	Not Eligible
Interested Party Contributions/Seller Concessions	Max 2%
C/O Refi Property Listed in the Last 6 Months	10% LTV Reduction
CREDIT	
Maximum Housing Lates	1x30x12
Minimum Modification and/or Forbearance Months	60 Months
Minimum FC Seasoning Months	
Minimum SS/DIL Seasoning Months	
Minimum BK 7 Seasoning Months**	
Minimum BK 13 Seasoning**	

**Discharge or Dismissal for Chapter 7; Discharge for Chapter 11/13.

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