





**Loan Amount \$1,500,001 - \$2,000,000**

Purchase Money Loans | Rate & Term

PURCHASE MONEY   RATE & TERM \$1,500,001 - \$2,000,000									
FICO	Owner Occupied			Second Home			Investment Property		
	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc
740	75%	70%	70%	70%	65%	65%	N/A	N/A	N/A
720	75%	70%	70%	70%	65%	65%	N/A	N/A	N/A
700	75%	70%	70%	60%	N/A	N/A	N/A	N/A	N/A
680	75%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out / Debt Consolidation

CASH OUT REFINANCE \$1,500,001 - \$2,000,000									
740	65%	60%	60%	60%	55%	55%	N/A	N/A	N/A
720	65%	60%	60%	60%	55%	55%	N/A	N/A	N/A
700	65%	60%	60%	N/A	N/A	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Loan Amount \$2,000,001 - \$2,500,000**

Purchase Money Loans | Rate & Term

PURCHASE MONEY   RATE & TERM \$2,000,001 - \$2,500,000									
FICO	Owner Occupied			Second Home			Investment Property		
740	75%	70%	70%	N/A	N/A	N/A	N/A	N/A	N/A
720	75%	70%	70%	N/A	N/A	N/A	N/A	N/A	N/A
700	75%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out / Debt Consolidation

CASH OUT REFINANCE \$2,000,001 - \$2,500,000									
740	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
700	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Required Reserves				
Occupancy	Loan Purpose	Property Type	Loan Amount	Reserves
Primary Residence	All Loan Types	SFR, Condo, Townhouse, PUD, Co-op, 2-Unit	\$150,000 - \$250,000	3 Months
			\$250,001 - \$500,000	6 Months
			\$500,001 - \$1,000,000	9 Months
			\$1,000,000 - \$2,000,000	12 Months
			Up To \$2,500,000	18 Months
<b>*Cash Out Permitted for Reserves with a Minimum 680 FICO and 5% LTV Below Max*</b>				
Borrowers with greater than 2 financed properties require 9 months or otherwise stated higher reserve amount above and an additional 3 months of reserves for each additional financed property. The 3 months additional reserves are based on the PITI plus HOA fees of the other financed properties				
Interest Only loans require a minimum of 12 months reserves				
Occupancy	Loan Purpose	Property Type	Maximum Loan Amount	Reserves
Second Home   Investment Property	Purchase, Rate/Term Refinance, Debt Consolidation	SFR, Condo, Townhouse, PUD	\$1,000,000	12 Months
Borrowers with greater than 2 financed properties require an additional 3 months of reserves for each additional financed property. The 3 months additional reserves are based on the PITI plus HOA fees of the other financed properties				

All program and product information displayed herein represents a portion of what is required to render a credit decision on a particular loan file. Simply meeting the FICO, LTV and Specific Credit parameters does not constitute or guaranty a loan approval. Each loan must be manually underwritten and / or reviewed by Oaktree Funding or it's team prior to Funding or Purchasing of any loan file. All loan programs and products offered are subject to secondary market liquidity and availability. Any and all loan programs offered by Oaktree Funding are subject to change without notice, at any time prior to loan commencement. Oaktree Funding Corp. | 1298 West 7th Street | Upland, CA | 91786 | NMLS # 71640 | See Oaktree Funding Representative for Available States and loan delivery options.