Non-Agency Advantage Product Matrix 11/9/2018





Marting Fort Programme Fort Programm			Tier 1 Credit			Tier 2 Credit				Tier 3 Credit			Tier 4 Credit		Tier 5 Credit			
Package Pack	Minimum FICO		660			620			580				580		540			
Copies Path Analysis y Sections	Housing Event Seasoning		4+ Years			3+ Years			2+ Years				2+ Years		Settled			
Capter C	Recent Mortgage Delinquency		0 x 30 x 12			1 x 30 x 12			1 x 30 x 12			0 x 60 x 12			0 x 30 Since Event			
Maintaine fail which	Chapter 7/11 Bankruptcy Seasoning		4+ Years from Discharge			2+ Years from Discharge (*3+ Years for 95% LTV)			1+ Years from Discharge			1 Year from Discharge			1 Year from Discharge (1 Day if MTG inc			
Maintain Land Amount	Chapter 13 Bankruptcy Seasoning		4+ Years from Filing Date			2+ Years from Discharge/Dismissal Date			1+ Years from Discharge/Dismissal Date			Discharged or 1 Year from Dismissal			Discharged or 1 Year from Dismissi			
Maximum Isan Amments	Maximum Loan to Value		720+ 95%, 660+ 90%			720+ 95%*, 680+ 90%, 660+ 90%, 620+ 85%			680+ 90%, 660+ 85%, 580+ 80%			680+ 90%, 680+ 85%, 580+ 80%			640+ 85%, 580+ 80%, 540+ 75%			
Manusian Resource Regulation Manusian Regulatio	Minimum Loan Amount		\$150,000 LTV >90.01 \$453,100		\$150,000 LTV >90.01 \$453,100			\$150,000			\$150,000			\$150,000				
Maintaine Main	Maximum Loan Amount		\$3,000,000			\$3,000,000			\$2,500,000			\$2,000,000			\$2,000,000			
Maintain Cath Out Part P	Minimum Reserve Requirements		3 Mont	hs (See Table or	n Page 2)	3 Months (See Table on Page 2)			3 Months (See Table on Page 2)			3 Months (See Table on Page 2)			3 Months (See Table on Page 2)			
Maximum FLOX Society	Consumer Late Payments		Unlimited		Unlimited			Unlimited				Unlimited		Unlimited				
Popular Type Max TY	Maximum Cash Out																	
Debt Consolidation Convert Coccepted Section S	Interest Only Availaible (ARM's Only)		Yes - Minimum 660 FICO to 90% LTV						Yes - Min 660 FICO to 90% LTV, 620 to 80%			Yes - Min 66	0 FICO to 90% LT	V, 620 to 80%	No			
Purchase Money Loans (Owner Occupied) Punk Loans (Owner Occupi	Property Type & Max LTV				SFR / PUD Condo / Non-War 2 - 4 Unit 95% 85% / 80% 80%													
Purchase Money Loans (Owner Occopied) Fuel Doc. Alls Doc.													0070	03/0	80%/80%	137		
Purchase Money Loans (Owner Occupied) 2nd Home's Permitted 80% Max Loan to Value 5 kill Doc Alt Doc Seduced Doc So So So So So So So	Loan to Value Grid Up to \$1,500,000	FICO	Tier 1 Credit											t	Tier 5 Credit			
2nd Home's Permitted 80% Max Loan to Value St VIX Reduction Applies 30% 90% 90% 90% 90% 90% 90% 90% 85% 90% 85% 80% 85% 80	•		Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduce	
An Home's Permitted 80% Max Loan to Value 50% I VALUE 80% I VALUE 80% I SS% 80	r drenase Money Louis (Owner Occupica)	720		1			1						1					
2nd Home's Permitted 80% Max Loan to Value 54 LT Verdection Applies 50 Max	2nd Home's Permitted 80% Max Loan to																	
Value 5% ITV Reduction Applies 500 Minimum FICO Score Minimum 2 Years From Housing Event 670 Minimum FICO Score Minimum																		
From Housing Event 620 N/A N/A																		
S86 S87	Willimum Fico Score Willimum 2 Tears				· · · · · · · · · · · · · · · · · · ·													
Rate & Term Refinance (Owner Occupied) 70 71 72 73 75 75 75 75 75 75 75 75 75	From Housing Event			 	· · · · · · · · · · · · · · · · · · ·		33,1	99.1										
Rate & Term Refinance (Owner Occupied) 20 20 20 20 20 20 20 20 20 20 20 20 20				· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·			00/1	5515								
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580 90% 90% 85% 90% 90% 85% 90% 80	Pata & Torm Refinance (Owner Occupied)	340	N/A	N/A	N/A	N/A								N/A	73%	N/A	IN//	
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580 90% 90% 85% 90% 90% 85% 90% 90% 85	kate & Terrii kerinance (Owner Occupieu)	720	000/	2001	050/	000/								000/	050/	000/	000	
2nd Home's Permitted 80% Max Loan to Value 5sk LTV Reduction Applies 580																		
Value 5% LTV Reduction Applies 580 blue 50% blue	2nd Home's Permitted 80% Max Loan to			1									1					
From Housing Event From Housing Event 620 N/A	Value 5% LTV Reduction Applies 580																	
Debt Consolidation (Owner Occupied) Page Page				 	· · · · · · · · · · · · · · · · · · ·													
Debt Consolidation (Owner Occupied) Part	From Housing Event																	
Debt Consolidation (Owner Occupied) T20																		
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580 M/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N		540	N/A	N/A				<u> </u>		<u> </u>						N/A	N/A	
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580 M/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	Debt Consolidation (Owner Occupied)				1	1						1						
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580 Minimum FICO Score Minimum 2 Years From Housing Event 660 85% 80% 80% 85% 80% 80% 85% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 75% 75% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 80% 80% 80% 80% 80% 80% 80% 80% 8																		
Value 5% LTV Reduction Applies 580 Minimum 2 Years From Housing Event 640 N/A	•			1														
Minimum FICO Score Minimum 2 Years From Housing Event 620							1						1					
From Housing Event 600 N/A																		
600 N/A																		
Cash Out (Owner Occupied) Cash Out (Owner Occupied) 720 85% 85% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80	Tront floating Event	600	N/A	N/A									N/A		N/A			
Cash Out (Owner Occupied) 720 85% 85% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80				· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·									· ·	· · · · · ·		
720 85% 85% 80% 85% 80% 80% 80% 85% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80		540	N/A	N/A	N/A	N/A		<u> </u>		<u> </u>				N/A	N/A	N/A	N/A	
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580	Cash Out (Owner Occupied)			<u> </u>		•	•	CASH OUT REI	FINANCE (OW	NER OCCUPII	ED) MAX LO	AN \$1,500,00	00	T	•	T		
2nd Home's Permitted 80% Max Loan to Value 500 Max Loan to Valu		720	85%	85%	80%	85%	80%	80%	85%	80%	80%	80%	80%	80%	75%	75%	659	
Value 5% LTV Reduction Applies 580 Minimum FICO Score Minimum 2 Years From Housing Event	2nd Housela Bournithad 200/ March	680	85%	85%	80%	85%	80%	80%	85%	75%	75%	80%	80%	75%	75%	75%	659	
Minimum FICO Score Minimum 2 Years From Housing Event 640 N/A N/A N/A N/A N/A 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 75% 75% N/A	•	660	80%	80%	80%	80%	80%	80%	80%	75%	75%	80%	80%	75%	75%	75%	N/	
From Housing Event 620 N/A N/A N/A 80% 70% 70% 80% 70% 70% 80% 70% 70% 80% 70% 75% 75% N/A 580 N/A		640	N/A	N/A	N/A	80%	70%	70%	80%	70%	70%	80%	80%	70%	75%	75%	N/	
		620	N/A	N/A	N/A	80%	70%	70%	80%	70%	70%	80%	80%	70%	75%	75%	N/	
540 N/A		580	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%	N/A	70%	70%	N/	
		540	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	N/A	N/	

Non-Agency Advantage Product Matrix 11/9/2018





		PURCHASE MONEY LOANS (OWNER OCCUPIED) MAX LOAN \$2,000,000															
Loan Amount \$1,500,001 - \$2,000,000		Tier 1 Credit		Tier 2 Credit			Tier 3 Credit			Tier 4 Credit			Tier 5 Credit				
Purchase Money (Owner Occupied)		Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	
	720	90%	85%	85%	90%	85%	80%	85%	85%	80%	85%	80%	75%	80%	75%	75%	
	680	85%	85%	85%	85%	85%	80%	85%	80%	75%	85%	75%	75%	80%	75%	75%	
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580	660	85%	85%	80%	85%	85%	80%	80%	80%	75%	80%	75%	75%	80%	75%	N/A	
Minimum FICO Score Minimum 2 Years	640	N/A	N/A	N/A	80%	80%	75%	80%	75%	75%	80%	75%	75%	80%	75%	N/A	
From Housing Event	620	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%	N/A	75%	75%	N/A	75%	75%	N/A	
	580	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%	N/A	75%	75%	N/A	
	540	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	N/A	N/A	
Rate & Term Refinance (Owner Occupied)						RAT	E AND TERM	REFINANCE (OWNER OCCI	JPIED) MAX	LOAN \$2,000	,000					
	720	85%	85%	80%	85%	85%	80%	85%	85%	80%	85%	80%	75%	80%	75%	75%	
	680	85%	85%	80%	85%	85%	80%	85%	80%	75%	85%	75%	75%	80%	75%	75%	
2nd Home's Permitted 80% Max Loan to Value 5% LTV Reduction Applies 580	660	85%	85%	80%	85%	85%	80%	80%	80%	75%	80%	75%	75%	80%	75%	N/A	
Minimum FICO Score Minimum 2 Years	640	N/A	N/A	N/A	80%	80%	75%	80%	75%	75%	80%	75%	75%	80%	75%	N/A	
	620	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%	N/A	75%	75%	N/A	75%	75%	N/A	
	580	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%	N/A	75%	75%	N/A	
	540	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	N/A	N/A	
Cash Out / Debt Cons. (Owner Occupied)						(CASH OUT REF	INANCE (OW	NER OCCUPI	ED) MAX LO	AN \$2,000,00	00					
	720	80%	80%	75%	80%	75%	75%	80%	75%	75%	75%	75%	75%	70%	70%	60%	
	680	80%	80%	75%	80%	75%	75%	80%	70%	70%	75%	75%	70%	70%	70%	60%	
2nd Home's Permitted 75% Max Loan to	660	75%	75%	75%	75%	75%	75%	75%	70%	70%	75%	75%	70%	70%	70%	N/A	
Value 5% LTV Reduction Applies 580 Minimum FICO Score Minimum 2 Years	640	N/A	N/A	N/A	75%	65%	65%	75%	65%	65%	75%	75%	65%	70%	70%	N/A	
•	620	N/A	N/A	N/A	75%	65%	N/A	75%	65%	N/A	75%	75%	N/A	70%	70%	N/A	
· ·	580	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	N/A	65%	65%	N/A	
	540	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	65%	N/A	N/A	
			PU	RCHASE MON	IEY LOANS (O	WNER OCCU	IPIED) MAX I	OAN \$3,000,	000			,	ADDITIONAL II	NFORMATIO	N		
Loan Amount \$2,000,001 - \$3,000,000			Tier 1 Credit		Tier 2 Credit			Tier 3 Credit					Required	Reserves			
Purchase Money (Owner Occupied)		Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Full Doc	Alt-Doc	Reduced Doc	Occupancy	Loan Purpose	Property Type	Loan A	Amount	Reserves	
	720	85%	80%	80%	85%	80%	75%	80%	80%	75%	Primary All Joon Types		SFR, Condo,	\$150,000 - \$500,000		3 Months	
	680	80%	80%	80%	80%	80%	75%	80%	75%	70%		Townhouse,	\$500,001	- \$999,999	6 Months		
	660	80%	80%	N/A	80%	80%	N/A	75%	75%	N/A	Residence	All Loan Types	PUD, Co-op, 2- \$1,000,		- \$1,500,000	9 Months	
	640	N/A	N/A	N/A	N/A	N/A	N/A	75%	70%	N/A			Unit	\$1,500,0	\$1,500,001 and Up		
	620	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	N/A	· Borrower	s with greater t	han 2 financed p	reserves for			
Rate & Term Refinance (Owner Occupied) 720 680			RAT	E AND TERM	REFINANCE (OWNER OCC	UPIED) MAX	LOAN \$3,000	,000		each additional financed property. The 2 months additional reserves are based on the PITI						
		80%	80%	75%	80%	80%	75%	80%	80%	75%	plus HOA fees of the other financed properties						
		80%	80%	75%	80%	80%	75%	80%	75%	70%	· Interest	Interest Only loans require a minimum of 6 months reserves			eserves		
	660	80%	80%	N/A	80%	80%	N/A	75%	75%	N/A	Occupancy	Loan Purpose	Property Type	Maximum L	oan Amount	Reserves	
	640	N/A	N/A	N/A	N/A	N/A	N/A	75%	70%	N/A		Purchase,	SFR, Condo,			See Loan	
	620	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	N/A	Second Home	Rate/Term Refinance,	Townhouse,	\$1,500,000		Amount	
Cash Out / Debt Cons. (Owner Occupied)		CASH OUT REFINANCE (OWNER OCCUPIED) MAX LOAN \$2,500,000										Debt	PUD			Criteria Above	
	720	75%	75%	70%	75%	70%	70%	75%	70%	70%	Borrowers with greater than 2 financed properties require an additional 2 months of						
	680	75%	75%	70%	75%	70%	70%	75%	65%	65%	reserves for each additional financed property. The 2 months additional reserves are b						
	660	70%	70%	N/A	70%	70%	N/A	70%	65%	N/A	on the PITI plus HOA fees of the other financed properties						
	640	N/A	N/A	N/A	N/A	N/A	N/A	70%	60%	N/A							
	620	N/A	N/A	N/A	N/A	N/A	N/A	70%	60%	N/A							

All program and product information displayed herein represenets a portion of what is required to render a credit decision on a particular loan file. Simply meeting the FICO, LTV and Specific Credit paramaters 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 liquiditiy 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 Representitive for Available States and loan delivery options.