



# Elevate Full Doc Program

## Program Eligibility & Credit Matrix

Effective Date: 05.01.2026

| FICO/LTV Eligibility |                   |          |          |               |             |                     |
|----------------------|-------------------|----------|----------|---------------|-------------|---------------------|
| FICO Score           | Loan Amount       | Purchase | R/T Refi | Cash-Out Refi | Second Home | Investment Property |
| 760+                 | \$1.0MM           | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.0MM - \$1.5MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.5MM - \$2.0MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$2.0MM - \$2.5MM | 85       | 80       | 80            | 80          | 80                  |
|                      | \$2.5MM - \$3.0MM | 80       | 80       | 80            | 80          | 80                  |
| 740                  | \$1.0MM           | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.0MM - \$1.5MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.5MM - \$2.0MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$2.0MM - \$2.5MM | 85       | 80       | 80            | 80          | 80                  |
|                      | \$2.5MM - \$3.0MM | 80       | 80       | 80            | 80          | 80                  |
| 720                  | \$1.0MM           | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.0MM - \$1.5MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$1.5MM - \$2.0MM | 90       | 90       | 80            | 80          | 80                  |
|                      | \$2.0MM - \$2.5MM | 85       | 80       | 80            | 80          | 80                  |
|                      | \$2.5MM - \$3.0MM | 80       | 80       | 80            | 80          | 80                  |
| 700                  | \$1.0MM           | 85       | 85       | 80            | 80          | 80                  |
|                      | \$1.0MM - \$1.5MM | 85       | 85       | 80            | 80          | 80                  |
|                      | \$1.5MM - \$2.0MM | 85       | 85       | 80            | 80          | 80                  |
|                      | \$2.0MM - \$2.5MM | 80       | 80       | 80            | 80          | 80                  |
|                      | \$2.5MM - \$3.0MM | 75       | 75       | 75            | 75          | 75                  |
| 680                  | \$1.0MM           | 80       | 80       | 75            | 80          | 75                  |
|                      | \$1.0MM - \$1.5MM | 80       | 80       | 75            | 80          | 75                  |
|                      | \$1.5MM - \$2.0MM | 80       | 80       | 75            | 80          | 75                  |
|                      | \$2.0MM - \$2.5MM | 80       | 80       | 75            | 80          | 75                  |
|                      | \$2.5MM - \$3.0MM | 75       | 75       | 75            | 75          | 75                  |
| 660                  | \$1.0MM           | 70       | 70       | 70            | 70          | 70                  |
|                      | \$1.0MM - \$1.5MM | 70       | 70       | 70            | 70          | 70                  |
|                      | \$1.5MM - \$2.0MM | 70       | 70       | 70            | 70          | 70                  |
|                      | \$2.0MM - \$2.5MM | 65       | 65       | NA            | 65          | 65                  |
|                      | \$2.5MM - \$3.0MM | 65       | 65       | NA            | 60          | 60                  |

| Overlays          |                                 |                 |
|-------------------|---------------------------------|-----------------|
| Loan Amt          | Min Amt                         | 150,000         |
|                   | Max Amt                         | 3,000,000       |
|                   | <\$1mm Reserves Required        | 3 Mo            |
|                   | \$1mm-\$1.5mm Reserves          | 6 Mo            |
|                   | >\$1.5mm Reserves               | 9 Mo            |
| Rate Term         | <=65% LTV                       | No Min Reserves |
|                   | <\$150,000                      | Max 80 LTV      |
| I/O               | Min FICO                        | 660             |
|                   | <=\$2.0mm                       | Max 85 LTV      |
|                   | >\$2.0mm-\$2.5mm                | Max 75 LTV      |
| Cashout           | >\$2.5mm                        | Max 70 LTV      |
|                   | Max Cashout on LTV >65%         | 1,000,000       |
|                   | Max Cashout on LTV <= 65%       | Unlimited       |
|                   | Max LTV                         | 80%             |
|                   | Min FICO                        | 660             |
| DTI               | I/O                             | Y               |
|                   | Max DTI                         | 50%             |
|                   | FTHB Max DTI                    | 45%             |
| Income Doc Type   | DTI>45%                         | Max 85 LTV      |
|                   | 12 Month Full Doc               | Max 85 LTV      |
| Residual Income   | Monthly Min                     | 1,500           |
|                   | Max LTV                         | 80%             |
| Investment Prop   | >75% LTV Min FICO               | 700             |
|                   | Baltimore, MD, Philadelphia, PA | Not Permitted   |
|                   | Credit Event Seasoning          | 36 Months       |
| Credit            | Mtg DQ 12m                      | 1x30            |
|                   | Mtg DQ 1x30x12 or Credit Event  | Max 80 LTV      |
| State Restriction | FL Condo                        | Max 85 LTV      |
| Second Home       | Max LTV                         | 80%             |

| Program Products |   |
|------------------|---|
| 30 or 40 Yr Fixd | 30 Yr Fully Amortizing; 30 or 40 Yr with 10 Yr I/O Option |
| 5/6m, 7/6m ARM   | 30 Yr Fully Amortizing; I/O Arms Not Allowed              |

| Property Type Max LTV Limits |       |
|------------------------------|-------|
| Condo - Warrantable          | 90.00 |
| Condo - Non-Warrantable      | 90.00 |
| 2-4 Unit                     | 80.00 |

| Other                 |  |
|-----------------------|--|
| Occupancy             | Primary Residence, Second Home and, Investment Property                      |
| Property Types        | SFR, SFR +1ADU, 2-4 Unit, Condo, Rural up to 20 acres                        |
| Subordinate Financing | Max CLTV equals Max LTV provided above (2nd needs to be with US Institution) |
| Citizenship           | US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien          |
| Appraisal Review      | Based on Loan Amt: <=\$2.0mm 1 Appraisal + CDA, >\$2.0mm 2 Appraisals        |
| Prepayment Penalties  | Investment Properties Only. See Guidelines for details.                      |
| Condotel              | Max/Min Loan amt: \$1.0mm/\$150,000. Max LTVs: Purchase 75%/RT& CO 65%       |

| Loan Delivery  |  |
|--|--|
| Loans must be <6 months aged from origination to be eligible |  |

| Interest Only Terms |                       |
|---------------------|-----------------------|
| IO Period           | Maturity / Amort Term |
| 10 Yr               | 30 Yr / 20 Yr         |
| 10 Yr               | 40 Yr / 30 Yr         |

| ARM Info |   |
|----------|---|
| 5/6m ARM | 30D Avg SOFR - Margin: 3.75%, 6% Inv, Caps: 2/1/5 |
| 7/6m ARM | 30D Avg SOFR - Margin: 3.75%, 6% Inv, Caps: 5/1/5 |

| DECLINING MARKETS                    |        |             |            |
|--------------------------------------|--------|-------------|------------|
| Required to be applied for LTVs >65% |        |             |            |
| Property value                       | Demand | Market Time | Reduce LTV |
| Declining                            | Any    | Any         | 5%         |

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