



Empower Alt Doc Program

Program Eligibility & Credit Matrix

Effective Date: **05.01.2026**

| FICO/LTV Eligibility | | |
|----------------------|----------------|---------|
| FICO | Purchase & R/T | Cashout |
| 760+ | 85.00 | 80.00 |
| 740 - 759 | 85.00 | 80.00 |
| 720 - 739 | 85.00 | 80.00 |
| 700 - 719 | 80.00 | 80.00 |
| 680 - 699 | 80.00 | 75.00 |
| 660 - 679 | 70.00 | 70.00 |

| Property Type Max LTV Limits | |
|------------------------------|-------|
| Condo - Warrantable | 85.00 |
| Condo - Non-Warrantable | 80.00 |
| 2-4 Unit | 80.00 |

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

| Program Products | |
|-------------------|---|
| 30 or 40 Yr Fixed | 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 |

| Other | |
|-----------------------|--|
| Occupancy | Primary Residence, Second Home and, Investment Property |
| Property Types | SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Co-op, 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% |

| 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% |

| Overlays | | |
|--|---------------------------------|-----------------------------|
| Loan Amt | Min Amt | 150,000 |
| | Max Amt | 3,000,000 |
| | <\$1.0mm Reserves Required | 3 Mo |
| | \$1.0mm-\$1.5mm Reserves | 6 Mo |
| | >\$1.5mm Reserves | 9 Mo |
| | <\$150,000 | Max 80 LTV |
| | >\$1.5mm-\$2.0mm | Max 85 LTV |
| | >\$2.0mm-\$2.5mm | Max 80 LTV |
| >\$2.5mm | Max 75 LTV | |
| >\$2.0mm | Min FICO 680 | |
| Rate Term | <=65% LTV | No Min Reserves |
| I/O | Min FICO | 660 |
| | <=\$2.0mm | Max 80 LTV |
| | >\$2.0mm-\$2.5mm | Max 75 LTV |
| | >\$2.5mm | Max 70 LTV |
| Cashout | 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% |
| P&L only 12/24mo (w/o Bank Statements) | FTHB Max DTI | 45% |
| | Max LTV | 80% |
| | FICO < 720 Max LTV | 75% |
| | Max Loan Amount | 2,000,000 |
| Credit | Credit Event Seasoning | 36 months |
| | Mtg Dq 12 Month | 1x30 |
| | Mtg Dq 1x30x12 or Credit Event | Max 80 LTV |
| | WVOE Mtg Dq 24 Month | 0x30 |
| WVOE | Occupancy | Primary Only |
| | Min FICO | 680 |
| | Max LTV >= 720 FICO | 80 P/R&T, 70 RF&CO, FTHB 70 |
| | Max LTV < 720 FICO | 75 P/R&T, 70 RF&CO, FTHB 70 |
| | Assets | No Gift Funds Allowed |
| Residual Income | Monthly Min | 1,500 |
| Asset Util/Depl | Max LTV | 80% |
| Second Home | Max LTV | 80% |
| Prepayment Penalty | Investment Property Only | See Guidelines for Details |
| | MI, OH, RI | Priced as No PPP |
| Investment Prop | Max LTV | 80% |
| | >75% LTV Min FICO | 700 |
| | Baltimore, MD, Philadelphia, PA | Not Permitted |

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