

NON-QM Investor Programs*

Non-Owner Occupied Investment Properties, 1-4 Units only

Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	70%	70%	65%		700+	65%	65%	60%
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+			
	640+					640+	75%	75%	70%		640+	70%	70%	65%		660+			
	620+					620+	70%	70%	65%		620+					640+			
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	720+	65%	65%	55%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	65%	65%	60%		700+	60%	60%	55%
	680+					680+	80%	80%	75%		680+	65%	65%	60%		680+			
	640+					640+	70%	70%	65%		640+	65%	65%	60%		660+			
	620+					620+	65%	65%	60%		620+					640+			
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	60%	60%	55%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%		720+	60%	60%	55%
	700+	70%	70%	65%		700+	75%	75%	70%		700+	60%	60%	55%		700+	55%	55%	50%
	680+					680+	75%	75%	70%		680+	60%	60%	55%		680+			
	640+					640+	70%	70%	65%		640+	60%	60%	55%		660+			
\$ 2,500,000	740+	75%	75%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	55%	55%	50%	\$ 2,500,000	740+	55%	55%	
	720+	70%	70%	65%		720+	80%	80%	75%		720+	55%	55%	50%		720+	55%	55%	
	700+	70%	70%	65%		700+	75%	75%	70%		700+	55%	55%	50%		700+	55%	55%	
	680+					680+	75%	75%	70%		680+	55%	55%	50%		680+			
	640+					640+	70%	70%	65%		640+	55%	55%	50%		660+			
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+			
	720+	60%	60%	55%		720+	75%	75%	70%		720+	50%	50%	45%		720+			
	700+	60%	60%	55%		700+	70%	70%	65%		700+	50%	50%	45%		700+			
	680+					680+	70%	70%	65%		680+	50%	50%	45%		680+			
	640+					640+	65%	65%	60%		640+	50%	50%	45%		660+			
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+				\$ 3,500,000	740+			
	720+					720+	65%	65%	60%		720+					720+			
	680+					680+					680+					680+			
	660+					660+					660+					660+			



Additional Product Details		
Appraisals • < \$1,500,000 LA: 1 appraisal required & CU ≤ 2.5 = No add'l requirements 1 Appraisal required & CU > 2.5 or no score = ARR or CCA required, 10% variance allowed • > \$1,500,000 & ≤ \$2,000,000 LA: 1 appraisal if completed by Preferred AMC, ARR or CCA required 2 appraisals required if 1st appraisal NOT completed by Preferred AMC 2nd Appraisal must be from the Preferred AMC • > \$2,000,000 LA: 2 appraisals, 1st appraisal must be from Preferred AMC 2nd appraisal can be from Approved AMC, ARR or CCA required on lower valued appraisal		Standard Tradeline Requirements • 3 tradelines reporting 12 months with activity in last 12 months , or • 2 tradelines reporting for 24 months with activity in last 12 months, or • 1 revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30, or • 1 installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30 If each borrower has 3 credit scores, minimum tradeline requirement is met • Borrower with less than 3 credit scores must independently meet tradeline requirement. • Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually NOTE: Borrower's credit scores primarily based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements Limited tradelines: If standard tradelines are not met and borrower has a valid credit score Max 70% LTV Not available on Select DSCR, Sub1 DSCR and No Ratio DSCR Foreign National ineligible
Vacant / Unleased Properties • Purchase Transactions follow Program Max • Refinance Rate/Term: -Loan Balance ≤ \$1,000,000 – 70% Max LTV -Loan Balance ≤ \$2,000,000 – 65% Max LTV • Refinance Cash-Out : -Loan Balance ≤ \$1,500,000 – 60% Max LTV • Appraisal from Preferred AMC only (contact AE for details) • LOE for cause of vacancy • No Ratio Ineligible (refinances only)	Short Term Rentals • Purchase or Refi (R/T & C/O) • 1 Unit SFR, 2-4 Unit, PUD and Condo eligible • Experienced investors only with 12+ mos STR rental history in last 3 years -If < 12 months STR rental history, 5% LTV reduction required • 20% Management Fee Reduction Applied to Income • Income documented with 1007/1025 supported by 12 mos history of payments OR AirDNA/Overview Report • Vacant allowed • Rural ineligible • No Ratio ineligible	Cash in Hand Limit (Based on LTV & FICO) ≤ 75% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 70% LTV & < 700 FICO: \$1.0M max cash in hand* > 70% - ≤ 75% LTV & < 700 FICO: \$500k max cash in hand* > 75% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750K max cash in hand *Free & Clear Properties: Must follow FICO requirements, 75% max LTV No Ratio: \$500,000 maximum cash in hand
Cash Out Restrictions	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable	
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV	
Delayed Financing	> \$1.5M loan amount, 70% max LTV/CLTV Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions and Cash in Hand Limit - Vacant Properties	
Financed Property Limits	Unlimited financed properties OCMBC exposure - \$5.0M or 6 properties	
First Time Home Buyer	Not Allowed	
Geographic Restrictions	Georgia DSCR \$2,000,000 max loan amount All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible	
Gift Funds	• 100% allowed with 10% LTV reduction from program Max LTV (see above) • No LTV reduction required with min 5% buyer own funds • Gift of Equity not allowed for Select DSCR	
Impound Waivers	Allowed (see rate sheet)	
Interested Party Contributions (IPC)	≤ 80% LTV = 6% Max > 80% LTV = 4% Max	
Minimum Square Footage	SFR: 700 sq. ft. Condo: 500 sq. ft. 2-4 Units: 400 sq. ft. each	
Occupancy	Non-Owner Occupied, Investment Properties Only	
Pre-Payment Penalty	Not allowed in: NJ*, NM. *Allowed to close in the name of a Corp. F Refer to PPP Matrix for State Specific Requirements	
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO	
Seasoning	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out, < 6 mos seasoning allowed when all borrowers on the original Note at acquisition must be on the current Note, LTV based off lesser of purchase price + documented improvements or appraised value ITIN: ≥ 12 months ownership for Cash-Out, ≥ 6 months ownership for Rate/Term	
Temporary Buydowns	Ineligible	
*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.		
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