

Apex Prime (Owner Occupied Primary Residence)

Effective Date: 04/22/2026 | V1.1

Maximum LTVs		12 or 24 Months Bk Stmt	
Loan Amount	FICO	Purch / RT Refi LTV/CLTV	Cash Out LTV/CLTV
< \$1 MM	740	90	80
	720	85	80
	700	85	80
	680	80	80
	660	80	75
> \$1 MM to \$1.5 MM	740	85	80
	720	85	80
	700	85	80
	680	80	75
	660	80	75
> \$1.5 MM to \$2 MM	740	85	75
	720	85	75
	700	80	75
	680	75	70
	660	75	70
> \$2 MM to \$2.5 MM	740	80	70
	720	80	70
	700	75	65
	680	75	65
	660	70	65
> \$2.5 MM to \$3 MM	740	80	70
	720	80	70
	700	75	65
	680	70	65
	660	70	N/A
> \$3 MM to \$3.5 MM	740	75	65
	720	75	65
	700	70	65

SUPER JUMBO **See Guidelines for Restrictions**

Maximum LTVs		Purch	RT Refi	Cash Out
Loan Amount	FICO	LTV/CLTV	LTV/CLTV	LTV/CLTV
> \$3.5MM to \$4MM	760	75	70	65
	720	70	65	60
	700	65	60	55
> \$4MM to \$5MM**	760	65	60	55
	720	60	55	55
> \$5MM to \$6MM**	760	60	55	50

Maximum LTVs (I/O Min. FICO 700)		P&L ONLY	
Loan Amount	FICO	Purch / RT Refi LTV/CLTV	Cash Out LTV/CLTV
< \$1MM	740	80	80
	700	80	75
	660	80	70
> \$1 MM - \$1.5 MM	700	80	75
	680	80	70
	660	75	70
> \$1.5MM - \$2 MM	740	80	75
	700	80	70
	680	75	65
> \$2 MM - \$2.5 MM	660	75	60
	740	80	70
	700	75	65
> \$2.5 MM to \$3 MM	680	70	60
	660	70	N/A
	720	75	65
> \$3 MM to \$3.5 MM	700	70	60
	740	65	N/A
> \$3.5 MM to \$6 MM**	720	60	N/A
	740	Case-by-case	
	700		

Prior to submission review and case-by-case basis only

FUNDLOANS

Eligible Borrowers
<ul style="list-style-type: none"> US Citizens Permanent Resident Aliens Non-Permanent Resident Aliens

Bk Statement Restrictions
<ul style="list-style-type: none"> 12 or 24 Months consecutive stmts req'd Income Method #3 Capped at 80% LTV/CLTV

Asset Allowance
<ul style="list-style-type: none"> Max LTV 80% Max 50% DTI <p>*See Guidelines for Formulas*</p>

P&L Only
Preparer hasn't filed 2 yrs returns: -10% LTV

Cash-Out Limits	
≤60% LTV	Unlimited
>60% LTV	\$1.5MM

Credit Restriction (Based off max LTV)		
Housing Lates	1x30x12	- 5% LTV
Housing Event	24mo-48mo	-5% LTV

DTI
Up to 50% Max DTI

Reserves	
Loan Amount	Months Required*
≤\$500k	3 months
>\$500k-\$1.5MM	6 months
>\$1.5MM	9 months
Additional 2 months to above requirement for each addl property financed (max. 12 months)	
Non-Occupant Borrower addl 6 months to above requirements	

*PITIA for fully amortized and ITIA for I/O

See Guidelines :
<ul style="list-style-type: none"> Departing Residence req. and reserves Impounds, High-Cost Loans, & Loan Cost Tolerance Single Borrower Exposure Residency Qualifications Interested Party Contributions Rural Property Limits First Time Homebuyer Departing Residence Use of Business Funds

Program Restrictions		Other LTV/CLTV Limits	
Housing (12 mos. Minimum)	0x30x12	Warrantable Condo	85%
Credit Event	48 mo.	Non-Warrantable Condo	80%
Min FICO	660	Condotel - Purchase/ RT Refi	75%
Max LTV: Purchase & R/T	90	Condotel -Cash out	65%
Max LTV: Cash Out	80	I/O max	85%
Max CLTV	90	2-4 unit max	85%
Max Loan Amount	\$6,000,000	Rural	80%
Min Loan Amount	\$300,000		
Fixed Terms	30yr Fix/ 40 yr Fix (w/ 10 yr IO)		<10 acres allowed
5/6 Mo SOFR ARM (2/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor		Not allowed L/A >\$3MM
7/6 Mo SOFR ARM (5/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor		
TX 50(a)(6) 5% LTV cut/ not allowed >\$3M			

Apex Prime (Second Home)

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Maximum LTVs		12 or 24 Months Bk Stmts	
Loan Amount	FICO	Purch / RT Refi	Cash Out
		LTV/CLTV**	LTV/CLTV**
up to \$1 MM	700	85	75
	680	80	75
	660	80	70
>\$1 MM to \$1.5 MM	740	80	75
	720	80	75
	700	80	75
	680	80	75
	660	75	70
>\$1.5 MM to \$2 MM	740	80	75
	720	80	70
	700	80	70
	680	75	65
	660	70	60
>\$2 MM to \$2.5 MM	720	75	70
	700	75	65
	680	75	65
	660	65	60
>\$2.5 MM to \$3 MM	720	75	60
	700	65	60
	680	65	N/A
	660	65	N/A

SUPER JUMBO **See Guidelines for Restrictions**

Maximum LTVs		Purch	RT Refi	Cash Out
Loan Amount	FICO	LTV/CLTV		LTV/CLTV
		>\$3MM to \$4MM	760	65
720	60		55	50
700	55		50	45
>\$4MM to \$5MM	760	65	60	50
	720	60	55	50
>\$5MM to \$6MM	760	55	50	45

Maximum LTVs		P&L ONLY	
Loan Amount	I/O Min. FICO 700	Purch / RT Refi	Cash Out
		LTV/CLTV	LTV/CLTV
<\$1MM	700	80	75
	660	80	70
>\$1 MM - \$1.5 MM	720	80	75
	660	80	70
>\$1.5MM - \$2 MM	700	80	70
	680	75	65
	660	70	60
>\$2 MM - \$2.5 MM	700	75	65
	680	70	N/A
	660	65	N/A
>\$2.5 MM to \$3 MM	700	70	60
>\$3 MM to \$3.5 MM	720	60	N/A
>\$3.5 MM to \$6 MM	740	Case-by-case	
	720		
	700		

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FUNDLOANS

Eligible Borrowers
<ul style="list-style-type: none"> US Citizens Permanent Resident Aliens Non-Permanent Resident Aliens

Bk Statement Restrictions
<ul style="list-style-type: none"> 12 or 24 Months consecutive stmts req'd Income Method #3 Capped at 80% LTV/CLTV

Asset Allowance
<ul style="list-style-type: none"> Max LTV 80% Max 50% DTI <p>*See Guidelines for Formulas*</p>

Cash-Out Limits	
≤60% LTV	Unlimited
>60% LTV	\$1.5MM

Credit Restriction (Based off max LTV)		
Housing Lates	1x30x12	- 5% LTV
Housing Event	24mo-48mo	-5% LTV

DTI
Up to 50% Max DTI

Reserves	
Loan Amount	Months Required*
≤\$500k	3 months
>\$500k-\$1.5MM	6 months
>\$1.5MM	9 months
Additional 2 months to above requirement for each addl property financed (max. 12 months)	
Non-Occupant Borrower addl 6 months to above requirements	

*PITIA for fully amortized and ITIA for I/O

See Guidelines :
<ul style="list-style-type: none"> Departing Residence req. and reserves Impounds, High-Cost Loans, & Loan Cost Tolerance Single Borrower Exposure Residency Qualifications Interested Party Contributions Rural Property Limits First Time Homebuyer Departing Residence Use of Business Funds

Program Restrictions		Other LTV/CLTV Limits	
Housing (12 mos. Minimum)	0x30x12	Warrantable Condo	85%
Credit Event	48 mo.	Non-Warrantable Condo	80%
Min FICO	660	Condotel - Purchase / RT Refi	75%
Max LTV: Purchase & R/T	85	Condotel -Cash out	65%
Max LTV: Cash Out	75	I/O max	85%
Max CLTV	85	Rural	75%
Max Loan Amount	\$6,000,000	Rural <10 acres allowed **must be prior appvd	
Min Loan Amount	\$300,000		
Fixed Terms	30yr Fix/ 40 yr Fix (w/ 10 yr IO)	Not allowed L/A >\$3MM	
5/6 Mo SOFR ARM (2/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor		
7/6 Mo SOFR ARM (5/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor		

Apex Prime (Investor)

Effective Date: 04/22/2026 | V1.1

Maximum LTVs		12 or 24 Months Bk Stmtms	
Loan Amount	FICO	Purch / RT Refi	Cash Out
		LTV/CLTV*	LTV/CLTV*
up to \$1MM	740	85	75
	720	85	75
	700	85	75
	680	80	75
	660	80	75
>\$1 MM to \$1.5 MM	740	80	75
	720	80	75
	700	80	70
	680	80	70
	660	75	70
>\$1.5 MM to \$2 MM	740	80	75
	720	80	75
	700	80	75
	680	75	70
	660	70	65
>\$2 MM to \$2.5 MM	720	80	70
	700	75	65
	680	75	65
	660	70	N/A
	680	70	N/A
>\$2.5 MM to \$3 MM	720	80	65
	700	75	65
	680	70	N/A

SUPER JUMBO **See Guidelines for Restrictions**

Maximum LTVs		Purch	RT Refi	Cash Out
Loan Amount	FICO	LTV/CLTV		LTV/CLTV
		>\$3MM to \$4MM	760	60
720	55		50	45
700	50		45	40
>\$4MM to \$5MM	760	65	60	50
	720	60	55	50
>\$5MM to \$6MM	760	55	50	45

Maximum LTVs		P&L ONLY	
Loan Amount	I/O Min. FICO 700	Purch / RT Refi	Cash Out
		LTV/CLTV	LTV/CLTV
<\$1MM	700	80	75
	660	80	70
	720	80	75
>\$1 MM - \$1.5 MM	680	80	70
	660	75	70
	700	80	70
>\$1.5MM - \$2 MM	680	75	65
	660	70	60
	700	75	65
>\$2 MM - \$2.5 MM	680	70	N/A
	660	65	N/A
	700	70	60
>\$2.5 MM to \$3 MM	740	Case-by-case	
	720		
	700		

Prior to submission review and case-by-case basis only

FUNDLOANS

Eligible Borrowers
<ul style="list-style-type: none"> • US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens • Vesting in Entities Allowed

Bk Statement Restrictions
<ul style="list-style-type: none"> • 12 or 24 Months consecutive stmts req'd • Income Method #3 Capped at 80% LTV/CLTV

Asset Allowance
<ul style="list-style-type: none"> • Max LTV 80% • Max 50% DTI <p>*See Guidelines for Formulas*</p>

Cash-Out Limits	
≤60% LTV	Unlimited
>60% LTV	\$1.5MM
Recent Listing (<6 mos) allowed with Additional LLPAs	

Credit Restriction (Based off max LTV)		
Housing Lates	1x30x12	- 5% LTV
Housing Event	24mo-48mo	-5% LTV

DTI
Up to 50% Max DTI

Reserves	
Loan Amount	Months Required*
≤\$500k	3 months
>\$500k-\$1.5MM	6 months
>\$1.5MM	9 months
First Time Investor	12 months
Additional 2 months to above requirement for each addl property financed (max. 12 months)	

*PITIA for fully amortized and ITIA for I/O

See Guidelines :
<ul style="list-style-type: none"> • Departing Residence req. and reserves • Impounds, High-Cost Loans, & Loan Cost Tolerance • Single Borrower Exposure • Residency Qualifications • Interested Party Contributions • Rural Property Limits • First Time Homebuyer • Departing Residence • Use of Business Funds

Program Restrictions	Other LTV/CLTV Limits
Housing (12 mos. Minimum)	Warrantable Condo 80%
Credit Event	Non-Warrantable Condo 75%
Min FICO	Condotel - Purchase / RT Refi 75%
Max LTV: Purchase & R/T	Condotel - Cash Out 65%
Max LTV: Cash Out	I/O max 80%
Max CLTV	2-4 unit max 80%
Max Loan Amount	Rural 75%
Min Loan Amount	Rural
Fixed Terms	<10 acres allowed **must be prior appvd
5/6 Mo SOFR ARM (2/1/5 Caps)	Not allowed L/A >\$3MM
7/6 Mo SOFR ARM (5/1/5 Caps)	

Prepayment Penalty
<ul style="list-style-type: none"> • 3 year standard prepay , 2 year and 1 year prepay available at additional cost • Minimum of 1 year prepay required on investment properties - 6 months of interest on 80% of the original principal balance