

Apex Prime (Owner Occupied Primary Residence)

Effective Date: 11/24/2025 | V5.3

Maximum LTVs		12 or 24 Months Bk Stmt		
Loan Amount	FICO	Purch / RT Refi LTV/CLTV	Cash Out LTV/CLTV	
up to \$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	
Maximum LTVs		Purch	RT Refi	Cash Out
Loan Amount	FICO	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		P&L ONLY	
Loan Amount	FICO	Purch / RT Refi LTV/CLTV	Cash Out LTV/CLTV
up to \$1 MM	740	80	70
	720	75	70
	700	75	70
>\$1 MM to \$1.5 MM	740	75	70
	720	75	70
	700	75	70
>\$1.5 MM to \$2 MM	740	75	65
	720	75	65
	700	70	65
>\$2 MM to \$2.5 MM	740	70	60
	720	70	60
	700	65	55
>\$2.5 MM to \$3 MM	740	70	60
	720	70	60
	700	65	55
>\$3 MM to \$6 MM**	740	Case-by-case	
	720		
	700		

All loans >\$4mm on a prior to submission review and case-by-case basis only

FUNDLOANS

Eligible Borrowers
- US Citizens - Permanent Resident Aliens - Non-Permanent Resident Aliens

Bk Statement Restrictions
12 or 24 Months consecutive stmts req'd - Income Method #3 & #5 Capped at 80% LTV/CLTV

Asset Allowance
- Max LTV 80% - Max 50% DTI
See Guidelines for Formulas

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

Credit Restrictions (Based off max LTV grid)		
Housing Lates	1 x 30 x 12	5% LTV Reduction
FC/BK/SS/DIL/MOD	24 mo - 48 mo	5% LTV Reduction

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	70%
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	
Min Loan Amount	\$300,000	Case-by-case and - 5% LTV	70%
Fixed Terms	30yr Fix/ 40 yr Fix (w/ 10 yr IO)	(Rate/Term & Purchase Only)	
5/6 Mo SOFR ARM (2/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor	TX 50(a)(6) 5% LTV cut/ not allowed >\$3M	
7/6 Mo SOFR ARM (5/1/5 Caps)	6mo. SOFR - 3.75% Margin/Floor		

DTI
Up to 50% Max DTI

Reserves
- LTV > 85% 9 Months - LTV > 65% to 85% 6 Months - LTV 65% or less 3 Months
Additional 2 months PITIA for each additional financed property. Total reserve requirement is not to exceed 12 months

See Guidelines :
- Debt Consolidation Refinance - 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

Apex Prime (Second Home)

Effective Date: 11/21/2025 | V5.3

Maximum LTVs		12 or 24 Months Bk Stmt	
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
>\$1.5 MM to \$2 MM	660	75	70
	740	80	75
	720	80	70
	700	80	70
>\$2 MM to \$2.5 MM	680	75	65
	660	70	60
	720	75	70
	700	75	65
>\$2.5 MM to \$3 MM	680	75	65
	660	65	60
	720	75	60
	700	65	60
Maximum LTVs	FICO	Purch	RT Refi
		LTV/CLTV	Cash Out
		LTV/CLTV	LTV/CLTV
		LTV/CLTV	LTV/CLTV
>\$3MM to \$4MM	760	65	60
	720	60	55
	700	55	50
>\$4MM to \$5MM	760	65	60
	720	60	55
>\$5MM to \$6MM	760	55	50

Maximum LTVs		P&L ONLY	
Loan Amount	FICO	Purch / RT Refi	Cash Out
		LTV/CLTV	LTV/CLTV
up to \$1 MM	740	75	65
	720	70	65
	700	70	60
>\$1 MM to \$1.5 MM	740	70	65
	720	70	65
	700	70	60
>\$1.5 MM to \$2 MM	740	70	65
	720	70	60
	700	70	60
>\$2 MM to \$2.5 MM	740	65	60
	720	65	55
	700	65	55
>\$2.5 MM to \$3 MM	740	65	50
	720	55	50
	700	55	N/A
>\$3 MM to \$6 MM**	740	Case-by-case	
	720		
	700		

All loans >\$4mm on a prior to submission review and case-by-case basis only

FUNDLOANS

Eligible Borrowers
- US Citizens - Permanent Resident Aliens - Non-Permanent Resident Aliens

Bk Statement Restrictions
12 or 24 Months consecutive stmts req'd - Income Method #3 & #5 Capped at 80% LTV/CLTV

Asset Allowance
- Max LTV 80% - Max 50% DTI
See Guidelines for Formulas

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

Expanded Credit Restrictions (Based off max LTV grid)		
Housing Lates	1 x 30 x 12	5% LTV Reduction
FC/BK/SS/DIL/MOD	24 mo - 48 mo	5% LTV Reduction

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 70%
Max LTV: Purchase & R/T	85	Condotel -Cash out 65%
Max LTV: Cash Out	75	I/O max 85%
Max CLTV	85	2-4 unit max 85%
Max Loan Amount	\$6,000,000	Rural
Min Loan Amount	\$300,000	Case-by-case and - 5% LTV 70%
Fixed Terms	30yr Fix/ 40 yr Fix (w/ 10 yr IO)	(Rate/Term & Purchase Only)
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	

DTI
Up to 50% Max DTI

Reserves
- LTV > 65% to 85% 6 Months - LTV 65% or less 3 Months
Additional 2 months PITIA for each additional financed property. Total reserve requirement is not to exceed 12 months

See Guidelines :
- Debt Consolidation Refinance - 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

Apex Prime (Investor)

Effective Date:11/24/2025 | V5.3

Maximum LTVs		12 or 24 Months Bk Stmt		
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
	720	80		65
>\$2.5 MM to \$3 MM	700	75		65
	680	70		N/A
Maximum LTVs		Purch	RT Refi	Cash Out
Loan Amount	FICO	LTV/CLTV		LTV/CLTV
>\$3MM to \$4MM	760	60	55	50
	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	FICO	Purch / RT Refi	Cash Out
		LTV/CLTV	LTV/CLTV
up to \$1 MM	740	75	65
	720	75	65
	700	75	65
>\$1 MM to \$1.5 MM	740	70	65
	720	70	65
	700	70	60
>\$1.5 MM to \$2 MM	740	70	65
	720	70	65
	700	70	60
>\$2 MM to \$2.5 MM	740	70	60
	720	65	55
	700	65	55
>\$2.5 MM to \$3 MM	740	70	55
	720	65	55
	700	60	N/A
>\$3 MM to \$6 MM**	740	Case-by-case	
	720		
	700		

All loans >\$4mm on a prior to submission review and case-by-case basis only

FUNDLOANS

Eligible Borrowers
• US Citizens • Permanent Resident Aliens • Non-Permanent Resident Aliens • Vesting in Entities Allowed

Bk Statement Restrictions
• 12 or 24 Months consecutive stmts req'd • Income Method #3 & #5 Capped at 80% LTV/CLTV

Asset Allowance
• Max LTV 80% • Max 50% DTI *See Guidelines for Formulas*

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

Credit Restrictions (Based off max LTV grid)		
Housing Lates	1 x 30 x 12	5% LTV Reduction
FC/BK/SS/DIL/MOD	24 mo - 48 mo	5% LTV Reduction

Program Restrictions	Other LTV/CLTV Limits	
Housing (12 mos. Minimum)	0x30x12	Warrantable Condo 80%
Credit Event	48 mo.	Non-Warrantable Condo 75%
Min FICO	660	Condotel - Purchase / RT Refi 70%
Max LTV: Purchase & R/T	85	Condotel - Cash Out 65%
Max LTV: Cash Out	75	I/O max 80%
Max CLTV	85	2-4 unit max 80%
Max Loan Amount	\$6,000,000	Rural - not allowed
Min Loan Amount	\$300,000	
Fixed Terms	30yr Fix/ 40 yr Fix (w/ 10 yr IO)	
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	

Prepayment Penalty
• 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

DTI
Up to 50% Max DTI

Reserves
• LTV >75% 12 Months • LTV < 75% or less 6 Months Additional 2 months PITIA for each additional financed property. Total reserve requirement is not to exceed 12 months

See Guidelines :
• Debt Consolidation Refinance • 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