



Oaktree Funding Owner Occupied Program Matrix

Encompassing All Titanium and Non Agency Advantage Credit Tiers

	Titanium Advantage				Non-Agency Advantage Tier 1			Non-Agency Advantage Tier 2			Non-Agency Advantage Tier 3			Non-Agency Advantage Tier 4			Non-Agency Advantage Tier 5		
Minimum FICO	700				700			680			660			640			600		
Housing Event Seasoning	5+ Years				4+ Years			3+ Years			2+ Years			2+ Years			1+ Years		
Recent Mortgage Delinquency	0 x 30 x 24				0 x 30 x 12			1 x 30 x 12			2 x 30 x 12			0 x 60 x 12			0 x 60 x 12		
Chapter 7/11 Bankruptcy Seasoning	5+ Years from Discharge				4+ Years from Discharge			2+ Years from Discharge/Dismissal			1+ Years from Discharge No Dismissal			1+ Years from Discharge No Dismissal Seasoning			1+ Years from Discharge No Dismissal Seasoning		
Chapter 13 Bankruptcy Seasoning	5+ Years from Filing Date				4+ Years from Filing Date			2+ Years from Filing Date			1+ Years from Filing Date Date			1+ Years from Filing Date			1+ Years from Filing Date		
Minimum Loan Amount	\$250,000				\$150,000			\$150,000			\$150,000			\$150,000			\$150,000		
Maximum Loan Amount	\$3,000,000				\$4,000,000			\$2,500,000.00			\$2,500,000			\$2,500,000			\$1,500,000		
Second Homes	Max 90% LTV to \$2,500,000				Max 90% LTV to \$2,500,000			Max 90% LTV to \$2,000,000			Max 90% LTV to \$1,500,000			Max 85% to \$1,000,000			Ineligible		
Maximum Cash in Hand to Borrower	Currently Free & Clear OR LTV ≤ 50%: Unlimited LTV >50% Max \$500,000				Currently Free & Clear OR LTV ≤ 50%: Unlimited LTV >50% Max \$500,000			Currently Free & Clear OR LTV ≤ 50%: Unlimited LTV >50% Max \$500,000			Currently Free & Clear OR LTV ≤ 50%: Unlimited LTV >50% Max \$500,000			\$500,000			\$250,000		
Interest Only Available	Yes				Yes			Yes			Yes			Yes			Yes- Min. 620 FICO Score		
Property Type & Max LTV	SFR / PUD	Condo / Non-War	2 - 4 Unit	SFR / PUD	Condo / Non-War	2 - 4 Unit	SFR / PUD	Condo / Non-War	2 - 4 Unit	SFR / PUD	Condo / Non-War	2 - 4 Unit	SFR / PUD	Condo / Non-War	2 - 4 Unit	SFR / PUD	Condo / Non-War	2 - 4 Unit	
	90%	90% / 80%	80% Full/Exp. Doc Only	90%	90% / 80%	80%	90%	90% / 80%	80%	90%	90% / 80%	80%	85%	85% / 80%	80%	80%	80% / 75%	80%	
PURCHASE OR RATE AND TERM REFI (OWNER OCCUPIED) MAX LOAN \$1,500,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full Doc	Alt-Doc			
	720	95%	75%	75%	95%	90%	90%	90%	90%	90%	85%	85%	80%	80%					
	700	95%	75%	75%	95%	90%	90%	90%	90%	90%	85%	85%	80%	80%					
	680	N/A	N/A	N/A	N/A	N/A	N/A	90%	90%	90%	85%	85%	80%	80%					
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90%	85%	85%	80%	80%					
	640	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	85%	85%	80%	80%					
	620	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80%	80%					
600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	75%				
CASH OUT REFINANCE (OWNER OCCUPIED) MAX LOAN \$1,500,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full Doc	Alt-Doc			
	720	90%*	N/A	70%	90%*	90%*	90%*	90%*	85%	85%	80%	80%	75%	75%					
	700	90%*	N/A	70%	90%*	90%*	90%*	90%*	85%	85%	80%	80%	75%	75%					
	680	N/A	N/A	N/A	N/A	N/A	N/A	90%*	85%	85%	80%	80%	75%	75%					
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	85%	85%	80%	80%	75%	75%					
	640	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80%	80%	75%	75%					
	600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%					
PURCHASE OR RATE AND TERM REFI (OWNER OCCUPIED) MAX LOAN \$2,000,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full Doc	Alt-Doc			
	720	95%	75%	75%	90%	90%	90%	90%	85%	85%	80%	80%	75%	75%					
	700	95%	75%	75%	90%	90%	90%	90%	85%	85%	80%	80%	75%	75%					
	680	N/A	N/A	N/A	N/A	N/A	N/A	90%	85%	85%	80%	80%	75%	75%					
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	85%	85%	80%	80%	75%	75%					
	640	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80%	80%	75%	75%					
	600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%					
CASH OUT REFINANCE (OWNER OCCUPIED) MAX LOAN \$2,000,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full Doc	Alt-Doc			
	720	80%	N/A	70%	80%	80%	80%	80%	80%	80%	70%	70%	70%	70%					
	700	80%	N/A	70%	80%	80%	80%	80%	80%	80%	70%	70%	70%	70%					
	680	N/A	N/A	N/A	N/A	N/A	N/A	80%	80%	80%	70%	70%	70%	70%					
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80%	80%	70%	70%	70%	70%					
	640	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	70%	70%					
	600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	70%	70%					
PURCHASE OR RATE AND TERM REFI (OWNER OCCUPIED) MAX LOAN \$3,000,000 TITANIUM/TIER 1 ONLY ALL OTHERS \$2.5MM MAX	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Definitions/Notes				
	720	85%	75%	75%	80%	80%	80%	80%	75%	75%	70%	70%	70%	70%	Standard 2 Years Full Income Documentation				
	700	85%	75%	75%	80%	80%	80%	80%	75%	75%	70%	70%	70%	70%	1 Year Tax Return or 1 Year W2 + Paystub				
	680	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	70%	70%	70%	70%	70%	12 or 24 months Business or Personal Bank Statements CPA Prepared P&L supported by 2 months business bank statements Asset Depletion				
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	70%	70%	70%	70%	70%	1099 Only				
	600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	75%	70%	70%	70%	70%	70%	3 Months Personal or Business Bank Statements - No P&L Required				
CASH OUT REFINANCE (OWNER OCCUPIED) MAX LOAN \$3,000,000 TIER 1 ONLY ALL OTHERS \$2.5MM MAX	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Full/Express Doc	Alt-Doc	Required Reserves				
	720	80%	N/A	70%	80%	80%	70%	65%	70%	70%	70%	70%	70%	70%	Minimum - \$500,000				
	700	80%	N/A	70%	80%	80%	70%	65%	70%	70%	70%	70%	70%	70%	\$500,001 - \$999,999				
	680	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	70%	70%	70%	70%	70%	\$1,000,000 - \$1,499,000				
	660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	70%	70%	70%	70%	70%	≥ \$1,500,000 & All 2nd Homes				
PURCHASE OR RATE AND TERM REFI (OWNER OCCUPIED) MAX LOAN \$4,000,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc, Express Doc, & Alt Doc	All	Reserves				
	740	75%	75%	N/A	75%	75%	N/A	N/A	N/A	N/A	N/A	N/A	6 Months		Minimum - \$500,000				
	720	75%	75%	N/A	70%	70%	N/A	N/A	N/A	N/A	N/A	N/A	9 Months		\$1,000,000 - \$1,499,000				
CASH OUT REFINANCE (OWNER OCCUPIED) MAX LOAN \$4,000,000	FICO	Full/Express Doc	Asset Depletion	Reduced Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Full Doc	Alt-Doc	Reduced Doc	Purchase/R&T	All Eligible Loan Amounts				
	720	N/A	N/A	N/A	60%	60%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Cash-Out	All Eligible Loan Amounts				

*Only Debt-Consolidation Loans can go up to 90%. Standard C/O refs are capped at 85%. See guidelines for more details.