

BC **BROKERS CHOICE** MORTGAGE

BrokersChoiceMTG.com Rate Sheet

Effective Date: 07/08/25	Revised: 07/08/25

										-								Effective Date:	01/06/25 Rev	/Ised: 07/08/25
							Non-			r Programs* nt Properties, 1-4										
				*Subject p	properties locat		unty, NJ and	Baltimore City		oorarily ineligible (Subject pro	-		MD remain eli	gible)					
		t DSCR - Ratio 1					DSCR - Rat					R - Ratio ≥ .				N		SCR - Rat		
Loan Amount		O to Max LTV/CLT\ Score Purchase		Cash-Out	Loan Amount		to Max LTV/C		Cash-Out	Loan Amount		to Max LTV/C re Purchase		Cash-Out	Loan An	mount C		Max LTV/C		Cash-Out
	720		75%	70%		720+	85%	85%	75%		720+	75%	70%	65%			720+	70%	65%	60%
¢ 1.000.0	700	10%	75%	70%	¢ 1,000,00	700+	80%	80%	75%	¢ 1 000 000	<u>700+</u>	70%	70%	65%	\$ 1,000,000		700+	65%	65%	60%
\$ 1,000,0	000 <u>680</u> 640				\$ 1,000,000	00 680+ 640+	80% 75%	80% 75%	75% 70%	\$ 1,000,000	<u>680+</u> 640+	70%	70%	65% 65%			680+ 660+			
	620					620+	70%	70%	65%		620+						640+			
\$ 1,500,00	720		75%		\$ 1,500,000	720+	85%	85%	75%		720+	65%	65%	60%		_	720+	65%	65%	55%
	700 000 680	1070	75%	70%		700+ 00 680+	<u>80%</u> 80%	<u>80%</u> 80%	75% 75%	\$ 1,500,000	700+ 680+	65% 65%	65% 65%	60% 60%	\$ 1.5	500,000	700+ 680+	60%	60%	55%
	640				+ ,,-	640+	70%	70%	65%	φ 1,000,000	640+	65%	65%	60%	φ 1,300,0		660+			
	620					620+	65%	65%	60%		620+						640+			
	740		75% 70%	70% 65%	-	740+	<u>80%</u> 80%	<u>80%</u> 80%	75% 75%		740+	60% 60%	60% 60%	55% 55%	-		740+	60% 60%	60% 60%	55% 55%
¢ 0.000.0	700	10/0	70%	65%	-	700+	75%	75%	70%	¢ 0.000.000	700+	60%	60%	55%			700+	55%	55%	50%
\$ 2,000,0	680				\$ 2,000,0	680+	75%	75%	70%	\$ 2,000,000	680+	60%	60%	55%	\$ 2,0	000,000 — —	680+			
	640					640+	70%	70%	65%	-	640+	60%	60%	55%			660+			
	620 740		75%	70%		620+ 740+	60% 80%	60% 80%	55% 75%		620+ 740+	55%	55%	50%			640+ 740+	55%	55%	
	720		70%	65%	1	720+	80%	80%	75%		720+	55%	55%	50%			720+	55%	55%	
\$ 2,500,0	000 ——	700+ 70% 70%		65%	\$ 2,500,0	700+	75%	75% 75%	70%	\$ 2,500,000	700+	55%	55%	50%	\$ 2,5	— 500,000 —	700+	55%	55%	
	680	<u>680+</u> 640+				<u>680+</u> 75 <u>640+</u> 70			70% 65%	-	<u>680+</u> 640+	55% 55%	55% 55%	50% 50%			680+ 660+			
	620					620+	60%	70% 60%	55%	1	620+		00 //	00 /0		_	640+			
	740		65%	60%	-	740+	75%	75%	70%		740+	50%	50%	45%	-		740+			
	720		60% 60%	55%	-	720+	75%	75% 70%	70%	-	720+	50% 50%	50% 50%	45%	-	_	720+			
\$ 3,000,0	000 - 700		60%	55%	\$ 3,000,0	00	70% 70%	70%	65% 65%	\$ 3,000,000	700+ 680+	50%	50%	45% 45%	\$ 3,0	000,000 —	700+ 680+			
	640					640+	65%	65%	60%		640+	50%	50%	45%		_	660+			
	620					620+	55%	55%	50%		620+						650+			
	740					740+	65% 65%	65% 65%	60% 60%	-	740+	-					740+ 720+			
\$ 3,500,0	000				\$ 3,500,0	00	00 //	0370	0070	\$ 3,500,000	680+				\$ 3,5	500,000 —	680+			
	660	0+				660+					660+						660+			
	Select DSCR				Core DSCR					Sub1 DSCR				No Ratio DSCR						
		Condo - 75% (FL Condo - 70%) NW Condo -NA						700()			0 1		500()				<u> </u>		= 0 0 ()	
MaxII	ти	NW Co	ndo -NA	0%)	NW	Condo (Max \$		(FL Condo - 6	5%)		NW Condo	60% (FL Cond - 60% (FL Cor	ndo - 50%)				N Condo - 6	% (FL Cond 60% (FL Cor	ndo - 50%)	
Max L1	.TV	NW Co 2-4 Ur		0%)	NW	Condo (Max \$ 2	•	(FL Condo - 6	5%)		NW Condo	60% (FL Cond	ndo - 50%)				W Condo - 6 2-4		ndo - 50%)	
		NW Co 2-4 Ur Rura	ndo -NA hit - NA I - NA	0%)	NW	Condo (Max \$ 2	3.0M) - 75% 2-4 Unit - 80% Rural - 65%	(FL Condo - 6	5%)		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA	ndo - 50%)				W Condo - 6 2-4 F	60% (FL Cor 4 Unit - 60% Rural - NA	ndo - 50%)	
Min Loan Amou	unt	NW Co 2-4 Ur Rura \$250	ndo -NA hit - NA I - NA 0,000	0%)	NW	Condo (Max \$ 2	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000	(FL Condo - 6	5%)		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000	ndo - 50%)				W Condo - 6 2-4 F	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000	ndo - 50%)	
Min Loan Amou DSC	unt CR	NW Co 2-4 Ur Rura \$250	ndo -NA hit - NA I - NA	0%)	NW	Condo (Max \$ 2 1.00 min rat	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2	(FL Condo - 6			NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio	ndo - 50%)				W Condo - 6 2-4 F	60% (FL Cor 4 Unit - 60% Rural - NA	ndo - 50%)	
Min Loan Amou	unt CR	NW Co 2-4 Ur Rura \$250	ndo -NA hit - NA I - NA 0,000	0%)	NW	Condo (Max \$ 2 1.00 min rat • C	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P	(FL Condo - 6		erves based on IC	NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio	ndo - 50%)	LTV			W Condo - 6 2-4 F	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000	ndo - 50%)	
Min Loan Amou DSC	unt CR (IO)	NW Co 2-4 Ur Rura \$250 1.25 m	ndo -NA hit - NA I - NA 0,000	0%)	NW	Condo (Max \$ 2 1.00 min rat • C	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2	(FL Condo - 6 0 min ratio			NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio	ndo - 50%)	LTV			W Condo - 6 2-4 F \$	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000	ndo - 50%)	
Min Loan Amou DSC Interest Only (H Housing Histo Credit Eve	unt CR (IO) ory ent	NW Co 2-4 Ur Rura \$250 1.25 m 0 x 3	ndo -NA hit - NA I - NA 0,000 hin ratio	0%)		Condo (Max \$ 2 1.00 min rat • C Inexperience 36 m	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P 1 x 30 x 12 ed Investors: (nonths - FC/C	(FL Condo - 6 0 min ratio ayment ALL S 0 x 30 x 12 CC	States • Rese		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio • 640 min FICC	ndo - 50%)	LTV			W Condo - 6 2-4 F \$ No	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000 o min ratio	ndo - 50%)	
Min Loan Amou DSC Interest Only (P Housing Histo	unt CR (IO) ory ent	NW Co 2-4 Ur Rura \$250 1.25 m 0 x 3	ndo -NA hit - NA I - NA 0,000 hin ratio 0 x 12	0%)		Condo (Max \$ 2 1.00 min rat • C Inexperience	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P 1 x 30 x 12 ed Investors: (nonths - FC/C	(FL Condo - 6 0 min ratio ayment ALL S 0 x 30 x 12 CC	States • Rese		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio • 640 min FICC 0 x 30 x 12	ndo - 50%)	LTV			W Condo - 6 2-4 F \$ No	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000 o min ratio	ndo - 50%)	
Min Loan Amou DSC Interest Only (H Housing Histo Credit Eve	unt CR (IO) ory ent cC)	NW Co 2-4 Ur Rura \$250 1.25 m 0 x 30 48 m	ndo -NA hit - NA I - NA 0,000 hin ratio 0 x 12	0%)	12 months -	Condo (Max \$ 2 1.00 min rat • C Inexperience 36 m	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P 1 x 30 x 12 ed Investors: (nonths - FC/C ay history 24 p	(FL Condo - 6 0 min ratio ayment ALL S 0 x 30 x 12 CC months - SS/	States • Rese		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio • 640 min FICC 0 x 30 x 12	ndo - 50%)	LTV			W Condo - 6 2-4 F No 0 3	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000 o min ratio	ndo - 50%)	
Min Loan Amou DSC Interest Only (H Housing Histo Credit Eve (BK,SS,FC,DIL,CC	unt CR (IO) ory ent cC)	NW Co 2-4 Ur Rura \$250 1.25 m 0 x 30 48 m	ndo -NA hit - NA I - NA 0,000 hin ratio 0 x 12 onths	0%)	12 months -	Condo (Max \$ 2 1.00 min rat • C Inexperience 36 m BK Ch 13 w/pa	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P 1 x 30 x 12 ed Investors: (nonths - FC/C ay history 24 p	(FL Condo - 6 0 min ratio ayment ALL S 0 x 30 x 12 CC months - SS/	States • Rese		NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio • 640 min FICC 0 x 30 x 12 36 months	ndo - 50%)	LTV			W Condo - 6 2-4 F No 0 3	60% (FL Cor 4 Unit - 60% Rural - NA 5100,000 o min ratio) x 30 x 12 66 months	ndo - 50%)	
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Min Loan Amou DSC Interest Only (I Housing Histo Credit Eve (BK,SS,FC,DIL,CC Short Term Renta	unt CR (IO) ory ent CC) tals	NW Co 2-4 Ur Rura \$250 1.25 m 0 x 30 48 m Not a	ndo -NA hit - NA I - NA 0,000 hin ratio 0 x 12 onths llowed cannot be ut	ilized	12 months - • 5% re	Condo (Max \$ 2 1.00 min rat • C Inexperience 36 m BK Ch 13 w/pa eduction • 80% • 65% LTV: 3 m h-out cannot be	3.0M) - 75% 2-4 Unit - 80% Rural - 65% \$100,000 io > 80% 1.2 Qualify on IO P 1 x 30 x 12 ed Investors: (nonths - FC/C ay history 24 6 max LTV • mos, cash-out	(FL Condo - 6 20 min ratio 2 ayment ALL S 2 x 30 x 12 CC months - SS/ 70% max LT can be utilized an Amt: > \$3.	States • Rese DIL/BK Ch 7 V - C/O d 0M, 12 mos,	erves based on IC	NW Condo	60% (FL Cond - 60% (FL Cor 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio • 640 min FICC 0 x 30 x 12 36 months Not allowed	ndo - 50%) D • 80% max	LTV		NV	W Condo - 6 2-4 F % No 0 3	60% (FL Cor 4 Unit - 60% Rural - NA \$100,000 o min ratio 0 x 30 x 12 66 months	ndo - 50%)	
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• Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs

Only 1 borrower has to meet the Experienced Investor definition

Living rent free allowed

• Mortgages Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements.

NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)

• Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs

• 80% Max LTV | \$1,500,000 Max LA | 60% Max LTV for Sub1 < 1.00 | 0x30x12 housing history | (VOM/VOR) |C/O not allowed for Sub1 | Min 3 mos reserves, cash out cannot be utilized | No Ratio, STR and 5-8 ineligible

• All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed

NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)



BrokersChoiceMTG.com Rate Sheet

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

Brokers Choice Mortgage DSCR Matrix

Effective Date: 07/08/25 | Revised: 07/08/25

Additional Product Details

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

Cash In Hand Limit (Based on LTV & FICO)

Vacant Properties: \$750K max cash in hand

No Ratio: \$500,000 maximum cash in hand

≤ 70% LTV & ≥ 700 FICO: \$1.5M max cash in hand*

≤ 65% LTV & < 700 FICO: \$1.0M max cash in hand*

> 65% - ≤ 70% LTV & < 700 FICO: \$500k max cash in hand*

> 70% LTV: \$500k max cash in hand (Free & Clear ineligible)

*Free & Clear Properties: Must follow FICO requirements, 70% max LTV

Vacant / Unleased	I Properties
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• 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
- LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable **Cash Out Restrictions**
 - > 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV **Declining Markets**
 - > \$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 **Delayed Financing**
- Not Allowed First Time Home Buyer
- Georgia DSCR \$2,000,000 max loan amount | Subject properties located in Essex County, NJ and Baltimore City, MD are ineligible (Subject properties in Baltimore County, MD remain eligible) **Geographic Restrictions**
 - with 10% LTV reduction from program Max LTV (see above) No LTV reduction required with min 5% buyer own funds Cift of Equity not allowed for Select DSCR

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. 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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