MORTGAGEONE TPO

Debt Service Coverage Ratio ("DSCR") Plus

Effective February 17th, 2026

FICO & LTV/CLTV Grids		DSCR >= 1.00			DSCR >= 0.75			No Ratio DSCR		
FICO	Loan Size	Purchase	Rate / Term Refi	Cash-Out	Purchase	Rate / Term Refi	Cash-Out	Purchase	Rate / Term Refi	Cash-Out
740	<= $1.0mm	80	80	75	75	75	70	75	75	65
	<= $1.5mm	75	75	70	70	70	65	70	70	60
	<= $2.0mm	75	75	60	65	65	60	65	65	60
720	<= $1.0mm	80	80	75	75	75	70	70	70	60
	<= $1.5mm	75	75	70	70	70	65	65	65	60
	<= $2.0mm	75	75	60	65	65	N/A	N/A	N/A	N/A
700	<= $1.0mm	75	75	70	75	75	65	65	65	60
	<= $1.5mm	75	75	70	70	70	65	65	65	60
	<= $2.0mm	70	70	60	65	65	N/A	N/A	N/A	N/A
680	<= $1.0mm	75	75	65	70	70	60	65	60	60
	<= $1.5mm	70	70	60	N/A	N/A	N/A	N/A	N/A	N/A
	<= $2.0mm	65	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660	<= $1.0mm	70	70	65	60	60	60	60	60	60
	<= $1.5mm	65	65	60	N/A	N/A	N/A	N/A	N/A	N/A
	<= $2.0mm	60	60	N/A	N/A	N/A	N/A	N/A	N/A	N/A

General Requirements

Product Type	3/6 ARM, 5/6 ARM, 7/6 ARM, 10/6 ARM, 15 Yr. Fixed, 30 Yr. Fixed, 40 Yr. Fixed (IO)
Loan Amount	$2.0mm max; $125k min
Occupancy	Investment Property
Max LTV/Min FICO	80%/ 660
Min DSCR	.75x or No Ratio Permissible
DSCR Calculation	Gross Rent/PITIA (P&I), Gross Rent/ITIA (Interest Only)
DSCR No Ratio	Eligible
Payment History	0x30x12
Housing Event Seasoning	3+ Years
Interest Only	Eligible (10/20 IO & 10/30 IO), ARMs & Fixed
Interest Only Restrictions (DSCR >=1.00)	Min 700 FICO, Max 75% LTV
Interest Only Restrictions (DSCR >=0.75)	Min 700 FICO, Max 70% LTV
Interest Only Restrictions (No Ratio)	Not Permissible
Personal Guaranty	Required
Prepay Penalties by State	Permissible by Law

Borrower Eligibility

Permanent Residential Alien	Eligible, No Restrictions
Non Permanent Resident Alien	Max 75% LTV/CLTV, No Cash-Out

Property Type

2-4 Units	Max 75% LTV
Warrantable Condos	Max 75% LTV
Cooperatives	Not Allowed
Non-Warrantable Condos	Max 75% LTV
Declining Markets	5% LTV Reduction

ARM Information

ARM Margin	5.00%
ARM Caps (3/6m), (5/6m)	2/1/5
ARM Caps (7/6m), (10/6m)	5/1/5
Reset Period	6 Months
Index	30 Day Average SOFR
ARM Floor	Floor = Margin

Cash-Out Requirements

LTV >60%	$500k (Max Cash-Out)
LTV <=60%	Unlimited Cash-Out

Reserve Requirements

$125,000 – $500,000	3 Months
$500,001 – $1,000,000	6 Months
$1,000,001 – $2,000,000	6 Months
Additional Financed Properties	None
Cash-Out Used as Reserves	Allowable