



MACH ONE Matrix

| Matrix | | | |
|------------------------|----------------|-----------|------|
| Loan Amount | Reserves Month | Max DTI % | FICO |
| 150,000 to 1,000,000 | See below | 45 | 720 |
| | | | 700 |
| | | | 680 |
| 1,000,001 to 2,000,000 | See below | 45 | 720 |
| | | | 700 |
| | | | 680 |
| 2,000,001 to 2,500,000 | 9 | 45 | 720 |
| | | | 700 |
| | | | 680 |

| PRIMARY | | | | | |
|----------|-----------|----------|----------|-----------|----------|
| Full Doc | | | Alt Doc | | |
| Purchase | Rate/Term | Cash Out | Purchase | Rate/Term | Cash Out |
| 80 | 80 | 80 | 90 | 80 | 80 |
| 80 | 75 | 75 | 85 | 75 | 75 |
| 80 | 75 | 75 | 80 | 75 | 75 |
| 80 | 75 | 75 | 80 | 75 | 75 |
| 80 | 70 | 70 | 80 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 70 | 65 | 65 | 70 | 65 | 65 |
| 70 | N/A | N/A | 70 | N/A | N/A |

| 2nd HOME & INVESTMENT | | | | | |
|-----------------------|-----------|----------|----------|-----------|----------|
| Full Doc | | | Alt Doc | | |
| Purchase | Rate/Term | Cash Out | Purchase | Rate/Term | Cash Out |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 75 | 70 | 70 | 75 | 70 | 70 |
| 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 | N/A | N/A | N/A | N/A | N/A |

Reference:

- * LTV > 85% = 12 Months Reserves
- * LTV ≤ 85% = 6 Months Reserves

| LTV Restrictions & Overlays | | |
|----------------------------------|---------------------------|-------------|
| Interest Only | Minimum Credit Score 700 | Max 80% LTV |
| Property Type | Condominium | Max 80% LTV |
| | Rural - Purchase | Max 80% LTV |
| | Rural - Refinance | Max 75% LTV |
| State Overlays CT, FL, IL, NJ | Purchase | Max 85% LTV |
| | Rate/Term & Cash-Out | Max 75% LTV |
| Declining Markets | Rate/Term & Cash-Out | Max 75% LTV |
| State Restrictions Florida | Full Doc & Bank Statement | Max 80% LTV |

| Income | |
|---|--|
| Full Documentation | Wage/Salary: Paystubs, W-2's, 1-year or 2-year of Tax Returns, IRS Form 4506-C, Verbal VOE |
| | Self-Employed: 1-Year or 2-Years of Personal and Business Tax Returns, YTD P&L , IRS Form 4506-C |
| Alternative Documentation Business Bank Statements | 12 or 24 Months of personal and 2-Months of Business bank statements |
| | Qualifying income is determined by the total eligible deposits from 12 or 24 Months of personal statements divided by number of statements |
| | The business bank statements must reflect business activity and transfers to the personal account |
| | 12 or 24 Months of business bank statements. Qualifying income is determined by one of the following analysis methods: |
| | <ul style="list-style-type: none"> Fixed Expenses Ratio (50%) Expense Ratio provided by a 3rd party (CPA, EA, or Tax Preparer) Minimum Ratio of 10% 3rd Party prepared P&L Statement (CPA, EA, or Tax Preparer) |
| | 12 or 24 Months of personal and 2-Months of Business bank statements |
| Alternative Doc Type Not Eligible | P&L Only, 1099 Only, WVOE, or Asset Utilization |
| Property Type | Single Family: Attached , Detached, Condominium with max 80% LTV (Not Eligible - 2-4 Units, Condo Hotel, Rural) |
| | Maximum 5 acres, not meeting rural definition are eligible |
| Credit | Housing History = 0X30X12 |
| | Credit Event Seasoning for Bankruptcy, Foreclosure, Short-Sale, Deed-in-Lieu = 4 Year |
| Cash-Out | Max Cash-In-Hand: \$1,000,000 (Not applicable to Delayed Financing Transactions) |
| | Cash-Out Proceeds may be used for reserves requirements |
| Citizenship | US Citizens, Permanent Resident Aliens, Non-Permanent Resident Aliens with US Credit |
| Appraisal | Full Appraisal with Appraisal Review: |
| | <ul style="list-style-type: none"> CU Score 2.5 or less; or AVM Value within 10% of the appraised value; or CDA within 10% of the appraised value |
| | Full 2nd Appraisal required for Loan Amount > \$2,000,000 |
| | |
| Assets | Sourced and Seasoned for 30 Days |
| | Minimum contribution: 5% Primary/Second Home - 10% Investment |
| Credit | 3 tradelines reporting for minimum of 12 months with recent activity or; |
| | 2 tradelines reporting for 24 months all with activity in the last 12 months or; |
| | If the primary borrower (wage earner) has 3 credit scores, the minimum tradeline requirement is waived |
| | Qualifying Fico: The Middle score of 3 or the lower score when only 2 agency scores are property, of the primary wage earner |
| Document Age | All credit, income, asset and collateral are good for 120 days |
| Prepayment Penalty | Investment Only |
| | Prepayment periods up to 5-Year eligible |
| | Penalties not allowed in AK, IL, KS, MI, MN, NJ, NM, OH and RI |

Income (Continued)

| | |
|---------------------------|---|
| Prepayment Penalty | MS: Only declining prepayment penalty structures are allowed |
| | PA: Penalties not allowed on loans amounts less than or equal to the base figure of \$329,411 for 2026. Loan amounts greater than \$329,411 are not subject to prepayment restrictions. |
| | Only declining prepayment penalty structures allowed in MS |
| Seller Concessions | Up to 6% towards closing costs for all occupancies |
| Ineligible States | New York - Investor loans in Baltimore City, MD and Philadelphia County, PA |
| Vesting | Vesting in Entity (LLC) is ineligible |

JET Mortgage DBA Home Mortgage Alliance Corporation (HMAC). NMLS# 1165808. HMAC is an Equal Housing Lender. The information in this document is intended for use by licensed mortgage bankers and mortgage loans officers, and may not to be viewed, used, or relied upon by consumers. The information disclosed in this document is subject to change without notice. Not available in all states.