First Colony WHOLESALE

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS N

Occupancy	Units	PURCHASE/RATE & TERM					Units	CASH-OUT					
		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves	MAX CASH-OUT
Primary Residence	1-4	$2.0MM	89.99%	680	50%	AUS	1	$2.0MM	80%	680	50%	AUS	AUS
		$2.0MM	80%	660	50%	AUS		$3.0MM	80%	740	50%	AUS	AUS
		$3.0MM	80%	700	50%	AUS							
		$3.5MM	80%	740	50%	AUS	2-4	$2.0MM	75%	680	50%	AUS	AUS
								$3.0MM	75%	740	50%	AUS	AUS
Second Home	1	$2.0MM	89.99%	680	50%	AUS	1	$2.0MM	75%	680	50%	AUS	AUS
		$2.0MM	80%	660	50%	AUS		$3.0MM	75%	740	50%	AUS	AUS
		$3.0MM	80%	700	50%	AUS							
		$3.5MM	80%	740	50%	AUS							
Investment	1	$2.0MM	80%	680	50%	AUS	1	$2.0MM	75%	680	50%	AUS	AUS
		$2.0MM	70%	660	50%	AUS		$3.0MM	70%	740	50%	AUS	AUS
		$3.0MM	75%	720	50%	AUS	2-4	$2.0MM	70%	680	50%	AUS	AUS
								$3.0MM	70%	740	50%	AUS	AUS
	2-4	$2.0MM	75%	680	50%	AUS							
		$2.0MM	70%	660	50%	AUS							
		$3.0MM	75%	720	50%	AUS							

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS N MUST BE MET UNLESS OTHERWISE SPECIFIED HERE.

TERMS	15 Year and 30 Year Fixed Fully Amortizing 5/6, 7/6, and 10/6 SOFR ARM Fully Amortizing
MIN LOAN AMOUNT	$1 over the current Agency loan limit based on the subject property county and number of units.
STATE RESTRICTIONS	None
NON-PERMANENT RESIDENT ALIENS	Allowed – Reference FCM Borrower Eligibility Matrix
WARRANTABLE CONDO	Allowed
NON-WARRANTABLE CONDO	Not allowed
COOPS	Not allowed

500 East Park Avenue,
Suite 900, Orem, Utah 84097
NMLS#3112

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS Y

Occupancy	Units	PURCHASE/RATE & TERM					UNITS	CASH-OUT					
		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves	MAX CASH-OUT
Primary Residence	1	$1.0MM	80%	660	49.99%	6	1	$1.0MM	80%	720	49.99%	6	$350K
		$1.5MM	80%	660	49.99%	9		$1.0MM	75%	660	49.99%	6	$350K
		$2.0MM	80%	720	49.99%	9		$1.5MM	80%	720	49.99%	9	$350K
		$2.0MM	75%	680	49.99%	9		$1.5MM	70%	680	49.99%	9	$350K
		$2.0MM	65%	660	49.99%	9		$1.5MM	55%	660	49.99%	9	$350K
		$2.5MM	80%	720	49.99%	12		$2.0MM	80%	720	49.99%	9	$500K
		$3.0MM	80%	740	49.99%	12		$2.0MM	55%	660	49.99%	9	$500K
	2	$1.0MM	80%	660	49.99%	12	2	$1.0MM	70%	680	49.99%	12	$350K
		$1.5MM	65%	660	49.99%	12		$1.5MM	55%	660	49.99%	12	$350K
		$2.0MM	60%	660	49.99%	12							
Second Home	1	$1.0MM	80%	660	49.99%	9	1	$1.0MM	75%	700	49.99%	9	$350K
		$1.5MM	70%	680	49.99%	9		$1.5MM	75%	740	49.99%	9	$350K
		$2.0MM	80%	720	49.99%	9		$1.5MM	65%	700	49.99%	9	$350K
		$2.0MM	55%	700	49.99%	9		$2.0MM	75%	740	49.99%	9	$500K
		$2.5MM	80%	720	49.99%	12							
		$3.0MM	80%	740	49.99%	12							
Investment	1-4	$1.0MM	70%	680	49.99%	12	1-4	$1.0MM	65%	680	49.99%	12	$350K
		$1.5MM	65%	680	49.99%	12		$1.5MM	60%	720	49.99%	12	$350K

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS Y MUST BE MET UNLESS OTHERWISE SPECIFIED HERE.

TERMS	15 Year and 30 Year Fixed Fully Amortizing 5/6, 7/6 and 10/6 SOFR ARM (IO ineligible)
MIN LOAN AMOUNT	$400K
STATE RESTRICTIONS	None
NON-PERMANENT RESIDENT ALIENS	Allowed – Reference FCM Borrower Eligibility Matrix
WARRANTABLE CONDO	Allowed
NON-WARRANTABLE CONDO	Not Allowed
COOPS	Not allowed

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS L

Occupancy	Units	PURCHASE/RATE & TERM					UNITS	CASH-OUT					
		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves	MAX CASH-OUT
Primary Residence	1	$1.5MM	80%	680	45%	3	1	$1.5MM	80%	700	45%	3	$500K
		$2.0MM	80%	680	45%	6		$1.5MM	75%	680	45%	3	$500K
		$2.5MM	75%	680	45%	6		$2.0MM	80%	700	45%	6	$500K
		$3.0MM	75%	700	45%	6		$2.0MM	75%	680	45%	6	$500K
		$3.0MM	70%	680	45%	6		$2.5MM	75%	720	45%	6	$500K
								$2.5MM	70%	700	45%	6	$500K
								$2.5MM	65%	680	45%	6	$500K
								$3.0MM	70%	720	45%	6	$500K
								$3.0MM	65%	700	45%	6	$500K
	2 - 4	$1.5MM	75%	720	45%	3	2 - 4	$1.5MM	70%	720	45%	3	$500K
		$3.0MM	75%	720	45%	6		$2.5MM	70%	720	45%	6	$500K
Second Home	1	$1.5MM	80%	680	45%	3	1	$1.5MM	75%	680	45%	3	$500K
		$2.0MM	80%	700	45%	6		$2.0MM	75%	680	45%	6	$500K
		$2.5MM	75%	680	45%	6		$2.5MM	70%	720	45%	6	$500K
								$2.5MM	65%	680	45%	6	$500K
Investment	1-4	$1.5MM	75%	680	45%	3	1-4	$1.5MM	70%	680	45%	3	$500K
		$2.0MM	75%	680	45%	6		$2.0MM	70%	680	45%	6	$500K

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS L MUST BE MET UNLESS OTHERWISE SPECIFIED BELOW

TERMS	15 Year and 30 Year Fixed Fully Amortizing
MIN LOAN AMOUNT	$1 over the current conforming loan limit based on the subject property number of units.
STATE RESTRICTIONS	None
NON-PERMANENT RESIDENT ALIENS	Not Allowed
WARRANTABLE CONDO	Allowed
NON-WARRANTABLE CONDO	Not Allowed
COOPS	Not Allowed

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS S

Occupancy	Units	PURCHASE/RATE & TERM					Units	CASH-OUT					
		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves	MAX CASH-OUT
Primary Residence	1-4	~~$1.0MM~~	~~90%[1]~~	~~700~~	~~50%~~	~~6~~	1	$1.0MM	80%	680	50%	AUS	AUS
		~~$1.0MM~~	~~85%~~	~~680~~	~~50%~~	~~6~~		$1.5MM	75%	700	50%	3	AUS
		$1.0MM	80%	660	50%	AUS		$2.0MM	70%	700	50%	3	AUS
		$1.5MM	90%[1]	700	50%	6							
		$1.5MM	85%	680	50%	6							
		$1.5MM	80%	660	50%	3	2-4	$1.0MM	75%	680	50%	AUS	AUS
		$2.0MM	85%	700	50%	6		$1.5MM	75%	700	50%	3	AUS
		$2.0MM	80%	720	50%	3		$2.0MM	70%	700	50%	3	AUS
		$2.5MM	80%	720	50%	6							
		$3.0MM	75%	740	50%	6							
		$3.5MM	70%	740	50%	12							
Second Home	1	$1.0MM	80%	680	50%	AUS	1	$1.0MM	75%[2]	700[3]	50%	AUS	AUS
		$1.5MM	80%	680	50%	3		$1.5MM	70%[2]	720	50%	3	AUS
		$2.0MM	75%	700	50%	3							
Investment	1-4	$1.0MM	75%	700	50%	AUS	1-4	$1.0MM	60%	700[3]	50%	AUS	AUS
		$1.5MM	75%	700	50%	3		$1.5MM	60%	700[3]	50%	3	AUS
		$2.0MM	70%	700	50%	3							

[1] MAX LTV/CLTV 85% for rate and term refinance
[2] MAX LTV/CLTV 65% for condo
[3] MIN FICO 720 for Condo

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS S MUST BE MET UNLESS OTHERWISE SPECIFIED BELOW	
TERMS	30 Year Fixed Fully Amortizing
MIN LOAN AMOUNT	$400K
STATE RESTRICTIONS	New York and North Dakota: Not Allowed
NON-PERMANENT RESIDENT ALIENS	Allowed – Reference FCM Borrower Eligibility Matrix
WARRANTABLE CONDOS	Maximum LTV/CLTV 85%
NON-WARRANTABLE CONDOS	Not Allowed
COOPS	Not Allowed

500 East Park Avenue,
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NMLS#3112

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS I

		PURCHASE/RATE & TERM						CASH-OUT					
	Units	MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	RESERVES	Units	MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	RESERVES	MAX Cash-Out
Primary Residence	1	$3.0MM	89.99%	740	50%	6	1	$2.0MM	75%	700	50%	9	$300K
		$3.0MM	80%	700	50%	6		$2.0MM	65%	700	50%	9	$500K
		~~$3.0MM~~	~~70%~~	~~700~~	~~45%~~	~~12~~		$2.5MM	65%	700	50%	9	$300K
								$2.5MM	55%	700	50%	9	$500K
	2-4	$3.0MM	70%	700	50%	12	2-4	$2.5MM	65%	700	50%	9	$300K
								$2.5MM	55%	700	50%	9	$500K
Second Home	1	$3.0MM	80%	700	50%	9	1	$2.0MM	75%	700	50%	9	$300K
								$2.0MM	65%	700	50%	9	$500K
								$2.5MM	65%	700	50%	9	$300K
								$2.5MM	55%	700	50%	9	$500K
Investment Properties	1	$2.5MM	80%	700	50%	12	1						
		$3.0MM	70%	700	50%	12							
	2-4	$3.0MM	70%	700	50%	12	2-4						

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS I MUST BE MET UNLESS OTHERWISE SPECIFIED BELOW	
TERMS	15 Year and 30 Year Fixed Fully Amortizing
MIN LOAN AMOUNT	$1 over the current one-unit conforming loan limit regardless of the subject property county or number of units.
STATE RESTRICTIONS	None
NON-PERMANENT RESIDENT ALIENS	Allowed – Reference FCM Borrower Eligibility Matrix
WARRANTABLE CONDOS	Allowed with no restrictions
NON-WARRANTABLE CONDOS	Not Allowed
COOPS	Not Allowed

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LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

LUX AUS A

Occupancy	Units	PURCHASE/RATE & TERM					Units	CASH-OUT					
		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves		MAX Loan Amount	MAX LTV/CLTV	MIN FICO	MAX DTI	Reserves	MAX Cash-Out
Primary Residence	1	$1.5MM	80%	720	50%	6	1	$1.5MM	75%	720	45%	6	$500K
		~~$1.5MM~~	~~70%~~	~~680~~	~~45%~~	~~6~~		$2.0MM	75%	720	45%	9	$500K
		$2.0MM	80%	720	50%	9							
		$3.0MM	75%	720	45%	24							
		$3.5MM	65%	740	45%	24							
	2	$1.5MM	80%	720	50%	6	2	$1.5MM	75%	720	45%	6	$500K
		~~$1.5MM~~	~~70%~~	~~680~~	~~45%~~	~~6~~							
	3-4	$1.0MM	80%	720	50%	6	3-4	$1.0MM	75%	720	45%	6	$500K
		~~$1.0MM~~	~~70%~~	~~680~~	~~45%~~	6							
Second Home	1	$1.5MM	75%	720	45%	6	1	$1.5MM	70%	720	40%	6	$500K
		$2.0MM	75%	720	45%	9		$2.0MM	70%	720	40%	9	$500K
		$3.0MM	70%	720	45%	24							

ALL PROGRAM REQUIREMENTS LISTED IN LUX AUS A MUST BE MET UNLESS OTHERWISE SPECIFIED BELOW

TERMS	15 Year and 30 Year Fixed Fully Amortizing 5/6, 7/6 and 10/6 SOFR ARM
MIN LOAN AMOUNT	$1.00 over 1-unit Conforming loan limit, ***regardless*** of property county or number of units
STATE RESTRICTIONS	- Maine: Not Allowed - Texas: Cash-Out Refinances Not Allowed
NON-PERMANENT RESIDENT ALIENS	Not Allowed
WARRANTABLE CONDOS	Allowed
NON-WARRANTABLE CONDOS	Not Allowed
COOPS	Not Allowed

LUX AUS JUMBO PRODUCT MATRIX

August 20, 2026

ADDITIONAL CRITERIA – WHERE NOT SPECIFIED FOLLOW AUS OR FANNIE MAE/FREDDIE MAC SELLER GUIDES		
SELLING GUIDES	**Fannie Mae** — *Fannie Mae Selling Guide* — **Freddie Mac** — *Freddie Mac Seller/Servicer Guide*	
UNDERWRITING	AUS Approve/Eligible or Approve/Accept – Ineligible due to loan amount	
ARM QUALIFYING	5/6 ARM, the greater of the MAX Note rate after 1st adjustment or the fully indexed rate. 7/6 and 10/6 ARM, use the Note rate	
INTEREST ONLY	Ineligible	
FEE THRESHOLDS	All loan must be Safe Harbor QM or Rebuttable Presumption QM (≤2.25% APR/APOR spread)	
RATE & TERM	Follow AUS	
CASH-OUT	Follow AUS, unless otherwise specified Non-TILA loans - Business Purpose & Occupancy Affidavit required	
PROPERTY LISTING	Follow AUS	
BORROWERS	FCM Borrower Eligibility Matrix Ineligible - Borrowers with only ITIN, Irrevocable Trusts, Borrowers party to a lawsuit, Borrowers with Diplomatic Immunity & Foreign Nationals.	
CO-BORROWERS	Follow AUS	
FTHB	• A borrower who has not had ownership interest in a property within the last 3 years from the date of application. • Primary Residence Only • MAX LTV/CLTV 80% • MAX LN AMT $2.0MM	
TRUSTS	Follow AUS	
INCOME	Follow AUS for documenting employment and income	
DTI	Refer to program specific matrix for allowable DTI	
SUBORDINATE FINANCING	• Follow AUS • The CLTV to be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether funds have been drawn or not). • Shared appreciation loans not permitted.	
FINANCED PROPERTIES	Multiple financed properties – follow AUS	
PROPERTY TYPES	**Eligible**	Single Family, 2-4 Unit, PUD, Condo (Warrantable) Rural/ residential zoned* Agricultural/ residential zoned* **(if 'residential' is missing from Rural or Agricultural zoning, property type is ineligible)*
	Ineligible	• Manufactured homes, mobile homes, co-ops, unique properties, working farms, log homes, condo hotels, Mixed Use, Agricultural zoned properties, rural zoned properties, or properties >20 acres. Max 20 acres; properties **>10 acres need two comps with similar acreage.** • Non-warrantable condo • Coops
APPRAISALS	• FNMA 2075/FHLMC 2070 not allowed in lieu of an appraisal. Property Inspection Waiver (PIW)/Value Acceptance, value acceptance + property data and hybrid appraisals are not allowed. • Two full appraisals are required for loan amounts > $2,000,000. • Appraisal transfers or appraisals assigned from another lender are not acceptable.	

LUX AUS JUMBO PRODUCT MATRIX

APPRAISAL REVIEW	• Desk review (CDA from Clear Capital **or** AAR from Stewart) for DU loans with CU >2.5 **or LPA loans with LCA >2.5 or no score**; >10% negative variance makes the loan ineligible unless a field review supports value. Field review must support appraised value within 10%. • Age of Review cannot be >120 from the Note date. • All discrepancies between the appraisal and desk review must be reconciled.
DECLINING MARKETS	Appraiser indicated declining market, reduce LTV/CLTV 10%
CREDIT	Follow AUS | All borrowers must have a MIN of 2 FICO scores.
HOUSING HISTORY	• 0x30x12 / 0x60x24 in the most recent 24 months • Canceled checks if private transaction • Rent Free allowed with satisfactory letter of explanation from whom they are residing
PREVIOUS FORBEARANCE	If housing history reflects forbearance, payment history must reflect 0x30x12 and 0x60x24 in the most recent 24 months since exiting forbearance; history provided by lender/servicer.
LIENS, JUDGEMENTS & COLLECTIONS	All items affecting title must be paid. Collection/charge-off accounts individual accounts <$1,000 or in aggregate <$2,500 may remain open.
DEROGATORY SEASONING EVENT	At least 7 years since bankruptcy discharge/dismissal, foreclosure, NOD, short sale, deed-in-lieu or modification (completion date to application date). Non-distress modifications exempt.
BUSINESS ASSETS	CPA/Tax Preparer letter (**or** a cash flow analysis meeting Agency requirements) permitted confirming the withdrawal will not have a negative impact on the business.
4506-C	• Signed 4506-C form required for all borrowers. • Transcripts **not required** when AUS validates income (DU Day 1 Certainty / LPA AIM); otherwise required only for AUS-required years • Wage transcripts acceptable for W2 & 1099 borrowers
AGE OF DOCUMENTS	Follow AUS
FRAUD REPORT	FraudGuard or similar must be included. The report should include a comparison of all participants' names against industry watch and exclusionary lists such as OFAC.
BORROWER EXPOSURE	Max 10 loans or $5,000,000 per borrower
ESCROW HOLDBACK	Not permitted
STATES	Ineligible - TX 50 (a) (6) & (a) (4), NY Investment Properties in Baltimore City, MD, Brooklyn, NY, Bergen County, NJ, Essex County, NJ, Orange County NY, Rockland County, NY

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