

## Edge and Access Agency Plus Product Matrix

This product is for borrowers qualifying with full/standard documentation for the most recent two (2) years of employment and income.

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## LTV Matrices

This product offers 2 LTV Matrices with slightly different credit parameters and pricing.

- **Edge Agency Plus:** Max \$3,000,000 loan amount, max 85% LTV, min 660 FICO, 3-year derogatory credit event seasoning, min 3 months reserves and 1x30x12 payment history
- **Access Agency Plus:** Max \$3,500,000 loan amount, max 90% LTV, min 660 FICO, 4-year derogatory credit event seasoning, min 6 months reserves and 0x30x12 payment history

### Edge Agency Plus Product LTV Matrix Fixed Rate and ARM

Occupancy	Purpose	Loan Amount Maximum	Units <sup>1</sup>	Credit Score Minimum	LTV/(H)CLTV	Maximum DTI <sup>7</sup>
Primary Residence	Purchase and Rate/Term	\$1,500,000	1	720	85% <sup>3,4,6</sup>	45%
Primary Residence, Second Home <sup>1</sup> , Investment <sup>2</sup>	Purchase and Rate/Term	\$3,000,000	1-4	680	75%	50%
		\$2,500,000		680 <sup>2</sup>	80% <sup>2,4</sup>	50%
		\$2,000,000		660	70%	50%
	Cash-Out <sup>5</sup>	\$3,000,000	1-4	680	75%	50%
		\$2,500,000		700	80% <sup>2,4</sup>	50%
		\$2,000,000		660	70%	50%

### Interest Only Fixed Rate and ARM

Occupancy	Purpose	Loan Amount Maximum	Units <sup>1</sup>	Credit Score Minimum	LTV/(H)CLTV	Maximum DTI <sup>7</sup>
Primary Residence, Second Home <sup>1</sup> , Investment <sup>2</sup>	Purchase and Rate/Term	\$3,000,000	1-4	680	70%	50%
		\$2,500,000		680	75%	50%
		\$2,000,000		680 <sup>2</sup>	80% <sup>2,4,5</sup>	50%
	Cash-Out <sup>5</sup>	\$3,000,000	1-4	680	70%	50%
		\$2,500,000		680	75%	50%
		\$2,000,000		700	80% <sup>2,4</sup>	50%

### LTV Matrix Footnotes

- Second Homes:** 1 unit only
- Investment Properties:** Min 700 FICO when LTV/CLTV > 75%
- Non-Warrantable Condo:** Max 80% LTV/CLTV
- Non-Warrantable Condotel:** Max 75% LTV/CLTV on purchases and max 65% LTV/CLTV on rate/terms and cash-out refinance transactions. Max \$1,000,000 loan amount. Min \$150,000 loan amount.
- Cash-Out transactions:** When LTV/CLTV > 65%: Maximum cash in hand of \$1,000,000. When LTV/CLTV ≤ 65%: Unlimited cash in hand.
- 1x30x12 or Credit Events between 36-48 months:** Max 80% LTV/CLTV
- First-Time Homebuyer:** Max DTI of 45%

### Product Details

<b>Amortization Type</b>	Full Principal and Interest: <ul style="list-style-type: none"> <li>• 30 Year</li> <li>• 5/6m SOFR ARM, 7/6m SOFR ARM</li> </ul> Interest Only:
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	<ul style="list-style-type: none"> <li>• 30 Year and 40 Year Interest only Fixed Rate</li> <li>• 5/6m SOFR IO ARM, 7/6m SOFR Interest only ARM</li> </ul>								
<b>ARM Information</b>	5/6m ARM Caps: 2/1/5 7/6m ARM Caps: 5/1/5 Index: 30 Day SOFR Margin: 3.75% for primary and second home, 6% for investment properties Floor: Margin								
<b>Credit/Payment History Requirements</b>	<ul style="list-style-type: none"> <li>• No Derogatory Credit Event allowed within the last 36 months. Refer to the Arc Underwriting Guide for the Derogatory Credit Event definition and seasoning measurement.</li> <li>• All applicant(s) and co-borrowers must meet the credit score requirements individually.</li> <li>• Non-traditional credit report is not permitted.</li> <li>• Payment history requirements: 1x30x12 mortgage/rental history on the subject property and all financed REOs under the borrower's name.</li> </ul>								
<b>Declining Market</b>	The following LTV reductions apply when the LTV > 65%: <table border="1" data-bbox="354 695 1032 827"> <thead> <tr> <th>Property Value</th> <th>Demand</th> <th>Market Time</th> <th>Reduce LTV</th> </tr> </thead> <tbody> <tr> <td>Declining</td> <td>Any</td> <td>Any</td> <td>5%</td> </tr> </tbody> </table>	Property Value	Demand	Market Time	Reduce LTV	Declining	Any	Any	5%
Property Value	Demand	Market Time	Reduce LTV						
Declining	Any	Any	5%						
<b>Minimum Loan Amount</b>	Minimum \$150,000 for LTV > 80% Minimum \$125,000 for LTV < 80%								
<b>Prepayment Penalty</b>	Allowed on Investment Property transactions, which are treated as Business Purpose loans. May be subject to up to a five-year prepayment penalty or the maximum permitted by state law, whichever is lower. Refer to the Arc Underwriting Guide for state specific requirements.								
<b>Reserve Requirements</b>	Reserve requirements are based on the PITIA of the subject property. <ul style="list-style-type: none"> <li>• Loan amount &lt; \$1,000,000: 3 months reserves</li> <li>• Loan amount ≥ \$1,000,000 to ≤ \$1,500,000: 6 months reserves</li> <li>• Loan amount &gt; \$1,500,000: 9 months reserves</li> <li>• Cash-out funds are allowed to be used as reserves regardless of LTV.</li> </ul>								

**Access Agency Plus LTV Matrix**  
Fixed Rate and ARM (including IO)

Occupancy	Purpose	Loan Amount Maximum	Units	Credit Score Minimum	LTV/(H)CLTV	Maximum DTI <sup>1,5</sup>	
Primary Residence	Purchase and Rate/Term	\$3,500,000	1	720	75%	50%	
		\$3,000,000		700	75%		
		\$2,500,000		700	80%		
		\$2,000,000		720	90% <sup>1,2,3</sup>		
		\$2,000,000		680	85% <sup>1,2,3</sup>		
		\$1,500,000		660 <sup>1</sup>	90% <sup>1,2,3</sup>		
	Purchase and Rate/Term	\$3,000,000	2-4	700	75%	50%	
		\$2,500,000		700	80%		
		\$2,000,000		720	85% <sup>1,2,3</sup>		
	Cash-Out <sup>4</sup>	Purchase and Rate/Term	\$3,500,000	1	720	65%	50%
			\$3,000,000		700	70%	
			\$2,500,000		700	75%	
Cash-Out <sup>4</sup>		Purchase and Rate/Term	\$2,000,000	1	680	80%	50%
			\$1,500,000		660 <sup>1</sup>	85% <sup>1,2,3</sup>	
			\$3,000,000		700	70%	
Cash-Out <sup>4</sup>	Purchase and Rate/Term	\$2,500,000	2-4	700	75%	50%	
		\$2,000,000		720	80%		
		\$2,000,000		720	80%		
Second Home	Purchase and Rate/Term	\$3,000,000	1	700	75%	50%	
		\$2,500,000		700	80%		
		\$2,000,000		680	80%		
		\$1,500,000		660 <sup>1</sup>	80%		
	Cash-Out <sup>4</sup>	Purchase and Rate/Term	\$3,000,000	1	700	70%	50%
			\$2,500,000		700	75%	
			\$2,000,000		680	75%	
			\$1,500,000		660 <sup>1</sup>	75%	
Investment	Purchase and Rate/Term	\$3,000,000	1	700	75%	50%	
		\$2,500,000		700	80%		
		\$2,000,000		680	80%		
		\$1,500,000		660 <sup>1</sup>	80%		
		\$3,000,000		700	75%		
	Purchase and Rate/Term	\$2,500,000	2-4	700	80%	50%	
		\$2,000,000		700	80%		
	Cash-Out <sup>4</sup>	Purchase and Rate/Term	\$3,000,000	1	700	70%	50%
			\$2,500,000		700	75%	
			\$2,000,000		680	75%	
Cash-Out <sup>4</sup>		Purchase and Rate/Term	\$1,500,000	1	660 <sup>1</sup>	75%	50%
			\$3,000,000		700	70%	
Cash-Out <sup>4</sup>	Purchase and Rate/Term	\$2,500,000	2-4	700	75%	50%	

**LTV Matrix Footnotes**

1. **First Time Home Buyer:**
  - 680 minimum credit score
  - LTV/CLTV > 80%: Max 45% DTI
  - LTV/CLTV ≤ 80%: Max 50% DTI
  - **Note:** Borrower(s) who have 24 months rental history documented per the Arc Underwriting Guide are NOT subject to FTHB FICO and DTI restrictions
2. **Rural Property:** Max 80% LTV/CLTV for Purchase and Rate/Term and max 75% LTV/CLTV for Cash-Out
3. **Non-Warrantable Condo, including Condotels:** Max 80% LTV/CLTV
4. **Cash-Out transactions:** LTV/CLTV ≤ 60%: Unlimited cash-in-hand; LTV/CLTV >60%: Maximum \$750,000 cash-in-hand

5. Max DTI: DTI up to 55% may be considered on a case-by-case basis as approved by Credit Policy.

Product Details	
Amortization Type	Full Principal and Interest: <ul style="list-style-type: none"> <li>15 Year and 30 Year Fixed Rate</li> <li>5/6m SOFR ARM, 7/6m SOFR ARM</li> </ul> Interest Only: <ul style="list-style-type: none"> <li>30 Year and 40 Year Interest only Fixed Rate</li> <li>5/6m SOFR IO ARM, 7/6m SOFR Interest only ARM</li> </ul>
ARM Information	Caps: 2/2/5 Index: 30 Day SOFR Margin: 3.75% Floor: Margin
Credit/Payment History Requirements	<ul style="list-style-type: none"> <li>No Derogatory Credit Event allowed within the last 48 months. Refer to the Arc Underwriting Guide for the Derogatory Credit Event definition and seasoning measurement.</li> <li>All applicant(s) and co-borrowers must meet the credit score requirements individually.</li> <li>Non-traditional credit report is not permitted.</li> <li>Payment history requirements: 0x30x12 mortgage/rental history on the subject property and all financed REOs under the borrower's name.</li> </ul>
Declining Market	Refer to the Arc Underwriting Guide.
Minimum Loan Amount	\$125,000
Prepayment Penalty	Allowed on Investment Property transactions, which are treated as Business Purpose loans. May be subject to up to a five-year prepayment penalty or the maximum permitted by state law, whichever is lower. Refer to the Arc Underwriting Guide for state specific requirements.
Reserve Requirements	<ul style="list-style-type: none"> <li>Loan Amount <math>\leq</math> \$1 MM:               <ul style="list-style-type: none"> <li>LTV <math>\leq</math> 70%: 3 months of PITIA</li> <li>LTV &gt; 70%: 6 months of PITIA</li> </ul> </li> <li>Loan Amount &gt; \$1 MM-\$2MM: 9 months of PITIA</li> <li>Loan Amount &gt; \$2 MM: 12 months of PITIA</li> <li>2 Months of PITIA is required for each additional financed property</li> <li>Cash out proceeds may be used to satisfy reserve requirements regardless of LTV/CLTV.</li> </ul>

Product Specific Requirements	
Appraisal Requirement	<ul style="list-style-type: none"> <li>One appraisal is required for loan amounts <math>\leq</math> \$2,000,000.</li> <li>Two appraisals are required for loan amounts &gt; \$2,000,000.</li> <li>Follow the Arc Underwriting Guide for Collateral Review requirements.</li> </ul>
Borrower Contribution	Gift funds are permitted for down payment and closing costs. Refer to the Arc Underwriting Guide.
Borrower Eligibility	<b>Eligible:</b> <ul style="list-style-type: none"> <li>US Citizens</li> <li>Permanent Resident Aliens</li> <li>Non-Permanent Resident Aliens</li> <li>First Time Homebuyers</li> <li>Non-Occupant Co-Borrowers</li> <li>LLCs and Corporations provided that the Vesting in the Name of an Entity requirements in the Arc Underwriting Guidelines are met.</li> </ul> <b>Ineligible:</b>

	<ul style="list-style-type: none"> <li>Foreign Nationals</li> </ul>
<b>Documentation</b>	Full/standard documentation is required for the most recent two (2) years of employment and income. Refer to the Arc Underwriting Guide for complete program requirements.
<b>Geographic Restrictions</b>	Missouri is eligible for Delegated Correspondents only.
<b>Impound/Escrow Accounts</b>	Escrow funds/impound accounts may be waived for taxes and hazard insurance in accordance with the Arc Underwriting Guide.
<b>Lien Position</b>	First
<b>Number of Financed Properties</b>	<ul style="list-style-type: none"> <li>A single borrower can have no more than 20 financed properties including subject property. All properties in which the borrower is personally obligated must be included in the financed property maximum.</li> <li>For Arc Elite, Arc Access, Conventional Investment Property and FNMA/FHLMC Second Home-Investment Property Products, each borrower may not exceed either an aggregate unpaid principal balance amount of \$5MM or 10 loans (including the subject property) financed with Arc Home Loans.</li> </ul>
<b>Occupancy</b>	<ul style="list-style-type: none"> <li>Primary Residence</li> <li>Second Home</li> <li>Investment Property</li> </ul>
<b>Property Types</b>	<p><b>Eligible:</b></p> <ul style="list-style-type: none"> <li>1-4 unit (Detached, Semi Detached, Attached)</li> <li>PUD (Detached, Attached)</li> <li>Warrantable Condominium (Detached, Attached)</li> <li>Non-Warrantable Condominiums. Refer to the Arc Underwriting Guide for details.</li> </ul> <p><b>Ineligible:</b> Refer to the Arc Underwriting Guide for ineligible property types.</p>
<b>Secondary Financing</b>	Allowed
<b>Tax Transcripts</b>	Wage Earners: A signed 4506-C is required. Transcripts are not required. All income requiring tax returns: A signed 4506-C and IRS Tax Transcripts must be obtained during the loan process.
<b>Transaction Types</b>	<p><b>Eligible:</b></p> <ul style="list-style-type: none"> <li>Purchase</li> <li>Rate/Term Refinance</li> <li>Delayed Financing as a Rate/Term Refinance</li> <li>Cash Out Refinance</li> <li>Texas 50(a)(6) Rate Term and Cash Out refinances (not available on Edge)</li> </ul>
<b>Underwriting</b>	Manual underwriting required. AUS not allowed. Refer to the Arc Underwriting Guide for complete program requirements.

### Product Names

#### Edge Products

Edge Agency Plus Full Principal and Interest Options	Edge Agency Plus Interest Only Options
30 YR FIXED EDGE AGENCY PLUS 5/6m SOFR ARM EDGE AGENCY PLUS 7/6m SOFR ARM EDGE AGENCY PLUS 30 YR FIXED EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM 5/6m SOFR ARM EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM	30 YR FIXED IO EDGE AGENCY PLUS 40 YR FIXED IO EDGE AGENCY PLUS 5/6m SOFR ARM IO EDGE AGENCY PLUS 7/6m SOFR ARM IO EDGE AGENCY PLUS 30 YR FIXED IO EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM

<p>7/6m SOFR ARM EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p>	<p>40 YR FIXED IO EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO EDGE AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO EDGE AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO EDGE AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO EDGE AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO EDGE AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p>
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**Access Products**

<b>Access Agency Plus Full Principal and Interest Options</b>	<b>Access Agency Plus Interest Only Options</b>
<p>15 YR FIXED ACCESS AGENCY PLUS</p> <p>30 YR FIXED ACCESS AGENCY PLUS</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS</p> <p>7/6m SOFR ARM ACCESS AGENCY PLUS</p> <p>15 YR FIXED ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>15 YR FIXED ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p>	<p>30 YR FIXED IO ACCESS AGENCY PLUS</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS</p> <p>7/6m SOFR ARM IO ACCESS AGENCY PLUS</p> <p>30 YR FIXED IO ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO ACCESS AGENCY PLUS - 1 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p>

<p>7/6m SOFR ARM ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>15 YR FIXED ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>15 YR FIXED ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>15 YR FIXED ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p>	<p>7/6m SOFR ARM IO ACCESS AGENCY PLUS - 2 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO ACCESS AGENCY PLUS - 3 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO ACCESS AGENCY PLUS - 4 YR PREPAY PENALTY TERM</p> <p>30 YR FIXED IO ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>40 YR FIXED IO ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>5/6m SOFR ARM IO ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p> <p>7/6m SOFR ARM IO ACCESS AGENCY PLUS - 5 YR PREPAY PENALTY TERM</p>
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