



# Maple Non-QM OWNER OCCUPIED

## Full & Alt Doc Matrix

revised  
06.01.2026

Purchase / Rate & Term: Primary Residence							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	740	90%	90%	90%	90%	85%	85%
	720	80%	80%	85%	85%	85%	85%
	700	80%	80%	85%	85%	80%	80%
	660	80%	80%	80%	80%	75%	75%
\$ 1,500,000	720	85%	85%	85%	85%	80%	80%
	700	85%	85%	80%	80%	75%	75%
	680	80%	80%	80%	80%	75%	75%
	660			75%	75%	70%	70%
\$ 2,000,000	740	85%	85%	80%	80%	75%	75%
	720	80%	80%	80%	80%	75%	75%
	700	80%	80%	80%	80%	70%	70%
	680	75%	75%	75%	75%		
	660	75%	75%				
\$ 2,500,000	720	80%	80%	75%	75%		
	700	75%	75%	75%	75%		
	660	70%	70%	70%	70%		
Cash-Out: Primary Residence							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	740	80%	80%	75%	75%	75%	75%
	720			75%	75%	75%	75%
	680			75%	75%	70%	70%
	660			70%	70%	65%	65%
\$ 1,500,000	700	75%	75%	75%	75%	70%	70%
	680	70%	70%	70%	70%	65%	65%
	660	70%	70%	65%	65%	60%	60%
\$ 2,000,000	740	75%	75%	70%	70%		
	700	70%	70%	70%	70%		
	680	65%	65%	65%	65%		
	660	60%	60%	60%	60%		
\$ 2,500,000	720	70%	70%	65%	65%		
	700	65%	65%	65%	65%		
	680	60%	60%	60%	60%		



# Maple Non-QM SECOND HOME Full & Alt Doc Matrix

*revised*  
06.01.2026

Purchase / Rate & Term: Second Home							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	740	85%	85%	85%	85%	80%	80%
	700	85%	85%	80%	80%	80%	80%
	660	80%	80%	80%	80%	75%	75%
\$ 1,500,000	700	85%	80%	80%	80%	75%	75%
	680	80%	80%	75%	75%	70%	70%
	660	75%	75%	75%	75%	70%	70%
\$ 2,000,000	700	80%	80%	75%	75%		
	680	75%	75%	70%	70%		
	660	70%	70%	70%	70%		
\$ 2,500,000	720	75%	75%	75%	75%		
	700	75%	75%	70%	70%		
	680	70%	70%	70%	70%		
	660	65%	65%				
Cash-Out: Second Home							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	720	75%	75%	75%	75%	70%	70%
	700	75%	75%	70%	70%	70%	70%
	680			70%	70%	65%	65%
	660			65%	65%	65%	65%
\$ 1,500,000	720	75%	75%	70%	70%	65%	65%
	700	70%	70%	70%	70%	65%	65%
	680	70%	70%	65%	65%	65%	65%
	660	70%	70%	60%	60%		
\$ 2,000,000	720	70%	70%	70%	70%		
	700	70%	70%	65%	65%		
	680	65%	65%				
	660	60%	60%				
\$ 2,500,000	720	65%	65%	65%	65%		
	700	65%	65%		60%		



## Maple Non-QM INVESTMENT PROPERTY Full & Alt Doc Matrix

*revised*  
06.01.2026

Purchase / Rate & Term: Investment Property							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	740	85%	85%	85%	85%	80%	80%
	700	85%	85%	80%	80%	80%	80%
	680	80%	80%	80%	80%	75%	75%
	660	80%	80%			75%	75%
\$ 1,500,000	700	85%	80%	80%	80%	75%	75%
	680	80%	80%	75%	75%	70%	70%
	660	75%	75%	75%	75%	70%	70%
\$ 2,000,000	700	80%	80%	75%	75%		
	680	75%	75%	70%	70%		
	660	70%	70%	70%	70%		
\$ 2,500,000	720	75%	75%	75%	75%		
	700	75%	75%	70%	70%		
	680	70%	70%	70%	70%		
	660	65%	65%				
Cash-Out: Investment Property							
Max Loan Amount	Min Credit Score	A+		A		A-	
		FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV	FULL DOC Max LTV	ALT DOC Max LTV
\$ 1,000,000	720	75%	75%	75%	75%	70%	70%
	700	75%	75%	70%	70%	70%	70%
	680			70%	70%	65%	65%
	660			65%	65%	65%	65%
\$ 1,500,000	720	75%	75%	70%	70%	65%	65%
	700	70%	70%	70%	70%	65%	65%
	680	70%	70%	65%	65%	65%	65%
	660	70%	70%	60%	60%		
\$ 2,000,000	720	70%	70%	70%	70%		
	700	70%	70%	65%	65%		
	680	65%	65%				
\$ 2,500,000	660	60%	60%				
	720	65%	65%	65%	65%		
	700	65%	65%				