



25-061

## Arc Home LLC Wholesale Lending Announcement

### Edge Alt Income Updates

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The below update is effective for loans locked on or after October 14, 2025.

| Edge Alt Income            |                                                                                  |                                                                                                        |
|----------------------------|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Topic                      | Previous Guideline                                                               | New Guideline                                                                                          |
| CPA P&L<br>Income Doc Type | <ul style="list-style-type: none"><li>• Max 75% LTV when FICO &lt; 720</li></ul> | <ul style="list-style-type: none"><li>• Max 80% LTV</li><li>• Max 75% LTV when FICO &lt; 720</li></ul> |