THE GLANCESTAR ACQUISITION CENTER(TM)

Residential Mortgage Asset Acquisition Criteria

Glancestar Note Holdings, Inc. evaluates residential mortgage asset opportunities from qualified sellers through a disciplined, confidential, and case-by-case review process. These criteria describe our current areas of interest and are intended to help sellers determine whether an opportunity may be appropriate for preliminary review.

1. Primary Asset Focus

Asset Types	**Loan Performance**
■ Individual residential mortgage notes ■ Residential loan portfolios ■ Institutional portfolios ■ Select seller-financed residential notes ■ REO / foreclosure-related opportunities where strategically appropriate	■ Performing ■ Re-performing ■ Non-performing ■ Delinquent residential mortgage assets ■ Mixed-status portfolios considered
Lien Position	**Transaction Size**
First-lien opportunities are the principal focus. Select second-lien or mixed-lien portfolios may be reviewed when the overall opportunity is appropriate.	Individual assets and portfolios are considered. Glancestar does not publish a rigid minimum or maximum portfolio size; each opportunity is evaluated on its merits.

2. Geographic Scope

Nationwide residential mortgage asset opportunities may be considered. Property location, state-specific foreclosure environment, servicing considerations, collateral condition, and geographic concentration are evaluated during preliminary review and due diligence.

3. Qualified Seller Relationships

■ Banks	■ Credit unions	■ Loan servicers
■ Financial institutions	■ Note brokers	■ Private lenders
■ Qualified asset owners	■ Institutional sellers	■ Other authorized sellers

4. Information Helpful for Initial Review

■ Number of assets	■ Property state(s) / general location
■ Approximate aggregate UPB	■ Loan status / delinquency status
■ Lien position	■ Occupancy, if known
■ Current servicer / servicing status	■ Indicative asking price, if available
■ Proposed transaction timeline	■ Asset tape or summary schedule for larger portfolios

PRELIMINARY EVALUATION & SUBMISSION GUIDELINES

How Glancestar Evaluates Opportunities

Initial criteria are designed to identify opportunities appropriate for further discussion. Meeting one or more criteria does not guarantee an offer, pricing, acceptance, due-diligence approval, closing, or transaction.

5. Preliminary Evaluation Considerations

Collateral & Location Property location, collateral type, estimated value information when available, occupancy and market considerations.	**Loan & Lien Profile** UPB, lien position, payment status, delinquency, servicing status and available loan-level information.
Documentation Availability and condition of note, mortgage/deed of trust, assignments, payment history, title information and related collateral records.	**Transaction Fit** Seller authority, portfolio composition, timeline, asking expectations, due-diligence requirements and overall strategic fit.

6. Initial Submission - What Not to Send

CONFIDENTIALITY & SENSITIVE INFORMATION

For an initial website submission, provide summary-level information only. Do not include Social Security numbers, full loan account numbers, bank account information, passwords, government-issued identification numbers, unnecessary borrower nonpublic personal information, or other sensitive personal data. Additional loan-level documentation may be requested after preliminary review and, where appropriate, through an approved confidential or secure document-transfer process.

7. Review Process

01	02	03	04	05
Initial Submission	**Preliminary Review**	**Confidential Discussion**	**Due Diligence**	**Closing Coordination**

8. Flexible, Case-by-Case Acquisition Review

These criteria are guidelines, not rigid purchasing requirements. Glancestar may consider opportunities outside the categories described above when the transaction presents an appropriate risk, collateral, documentation, servicing, geographic, pricing, or strategic profile. Final terms are determined only after review and due diligence.

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Qualified sellers may begin with a summary-level submission through the Glancestar Acquisition Center(TM).

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