

Platinum - Series Z

7/16/2025

Matrix

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves		
Single Family, PUD, Townhouse, 2-4		\$2,000,000	90%	80%	80%	45%	_		
	700	+-//	85%	80%	80%				
		\$2,500,000	80%	80%	-				
		\$3,000,000	75%	75%	-				
		\$2,000,000	85%	80%	80%				
	680	\$2,500,000	80%	80%	-				
		\$3,000,000	75%	75%	-				
		\$1,000,000	80%	80%	80%				
	660	\$1,500,000	80%	80%	-				
Duran antas Taura	Over all's Concerns	\$2,000,000	75%	75%	-				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi				
	700	\$2,000,000	85%	75%	- 75%				
		\$2,500,000	80% 75%	75% 75%					
		\$3,000,000	85%	75%					
Condo	680	\$2,000,000	85%	75%	- 75%	50%	6 months		
Condo	660	\$2,500,000		70%	-	50%			
		\$3,000,000	75% 80%	75%	- 75%				
	660	\$1,000,000 \$1,500,000	80%	75%	- 75%				
		\$1,500,000	75%	75%	-				
Property Type	Credit Score	\$2,000,000 Max Loan	Purchase	R/T Refi	C/O Refi				
		\$2,000,000	80%	70%	70%				
	700	\$2,500,000	80%	70%	-				
	,	\$3,000,000	75%	70%	-				
		\$2,000,000	80%	70%	70%				
Rural & 10+ Acres	680	\$2,500,000	80%	70%	-				
Rulai & IOT Acles		\$3,000,000	75%	70%	-				
		\$1,000,000	80%	70%	70%				
	660	\$1,500,000	80%	70%	-				
		\$2,000,000	75%	70%	-				
	<u></u>	Ade	ditional Restrict	ions					
First Time Homebuyer	No interest only								
Non-Perm	Max LTV 80% 8	k no cash-out							
Mortgage History	0x30×12 - no restrictions 0x60×12 - max LTV 80% - Purch Only 0x90×12 - max LTV 75% - Purch Only								
Credit Events	Must be seasor	ned 24 months							
Cash-out - Cash in hand	Unlimited <65%	6 LTV; \$1,500,00	0 >=65% LTV; \$	1,000,000 >= 70	0% LTV				
Cash-out - Seasoning	3-6 months - 2	appraisals to us	e appraised valu	ie 6 months 1 a	ppraisal to use a	ppraised value			
Recently Listed	See rate sheet								
Condotel	Max LTV 75% Kitchenette, Studio and co-insurance is allowed.								
Reserves	If Credit Score <700 then Cashout Cannot be used for reserves								
Со-ор	Not Eligible								
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA								
	Max LTV - 75%								
	 Primary Purchase: 75 LTV Secondary Purchase: 75 LTV 								
	- All Refinance (R/T or C/O): Exception Required								
Florida Condo	Limited review Florida								
Applies to all condos in the state of Florida	- 70% LTV Purchase/Rate-term								
	- 65% LTV Cash out refinance								
	 If there is a special assessment, the assessment may not be more than 10% of the condominium's value Example, if the condo is \$280,000 the special assessment may not be more than \$28,000 								
	No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a								
	by case b								
Foreign National	INOT Eligible - Re	efer to Platinum I							
Income Restrictions									
Standard Doc	No restrictions								
Bank Statements	No restrictions	DTI never to exc	200 13%						
P&L Only		& PTIN allowed	.ceu 43%						
1099 Only									
Asset Depletion	No restrictions Max LTV 85% Max LTV 85%								
WVOE	Max LTV 85%								
Email: lockdesk@lendzfinancial.com									
Lock hours: 9 am - 6 pm EST Monday - Friday									
Lock window: 10 am - 5 pm EST Monday - Friday									

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Platinum - Series Z

7/16/2025

Investment Only

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Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves		
	700	\$2,000,000	85%	80%	80%	45%			
	700	\$2,000,000	80%	80%	80%				
Single Family, PUD, Townhouse, 2-4	680	\$2,000,000	85%	80%	80%				
Single Family, POD, Townhouse, 2-4	660	\$1,000,000	80%	80%	80%				
		\$1,500,000	80%	80%	-				
		\$2,000,000	75%	75%	-				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi				
	700	\$2,000,000	85%	75%	75%	50%	6 months		
	680	\$2,000,000	85%	75%	75%				
Condo		\$1,000,000	80%	75%	75%		o monuis		
	660	\$1,500,000	80%	75%	-				
		\$2,000,000	75%	75%	-				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi				
	700	\$2,000,000	80%	70%	70%				
	680	\$2,000,000	80%	70%	70%				
Rural & 10+ Acres		\$1,000,000	80%	70%	70%				
	660	\$1,500,000	80%	70%	-				
		\$2,000,000	75%	70%	-				
		<u> </u>	litional Restric						
Loan Amount	Minimum: \$100	,000 Maximur	n: \$2,000,000						
First Time Homebuyer	No interest only								
Non-Perm & Foreign National	Max LTV 80% & no cash-out Foreign National reserves 9 months								
Local Restrictions	Investment properties in Baltimore, MD are ineligible.								
Mortgage History	0x30×12 - no restrictions 0x60×12 - max LTV 80% - Purch Only 0x90×12 - max LTV 75% - Purch Only								
Credit Events	Must be seasoned 24 months								
Investment Properties	<pre><s80ltv -="" <="85LTV" <43<="" dti="" no="" pre="" requires="" restrictions="" =""></s80ltv></pre>								
Cash-out - Cash in hand	\$1,750,000 <65% LTV; \$1,250,000 >=65% LTV; \$750,000 >= 70% LTV								
Cash-out - Seasoning	3-6 months - 2 appraisals to use appraised value 6 months 1 appraisal to use appraised value								
Recently Listed	Investment must have PPP Owner Occupied see rate sheet for LLPA								
Non-Warrantable Condo	Maximum Refinance LTV 75%								
Condotel	Max LTV 75% Kitchenette, Studio and co-insurance is allowed.								
Reserves	If Credit Score	<700 then Casho	out Cannot be u	sed for reserves					
Со-ор	Not Eligible								
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA								
Florida Condo Applies to all condos in the state of Florida	Max LTV - 75% - Investment Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required Limited review Florida - 70% LTV Purchase/Rate-term - 65% LTV Cash out refinance - If there is a special assessment, the assessment may not be more than 10% of the condominium's value - Example, if the condo is \$280,000 the special assessment may not be more than \$28,000 No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a by case basis.								
Foreign National	Bank Statement and P&L Income types Only - Cash out may not be used for reserves, borrower must have their own funds for reserves The US account used for the ACH must have the verified reserves – the reserves may not be in a foreign account - Borrower to sign affidavit indicating the borrower will maintain 6 months of reserves in the account attached to the ACH. Income Restrictions								
Standard Doc	No restrictions								
Bank Statements	No restrictions								
		DTI never to exc	eed 43%						
P&L Only	CPA, CTEC, EA & PTIN allowed								
1099 Only	Max LTV 80%								
Asset Depletion	Max LTV 80%								
WVOE	Max LTV 80%								
		Email: lockd ck hours: 9 ar k window: 10 a	n - 6 pm EST	-	-				
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DSCR - Series Z Matrix

7/16/2025

			Matrix						
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	Reserves		
	720	\$2,000,000	80%	75%	75%				
Single Family, PUD, Townhouse, 2-4	680	\$2,000,000	80%	75%	75%	1.00			
	660	\$2,000,000	75%	75%	75%				
	720	\$2,000,000	80%	75%	75%				
0	680	\$2,000,000	80%	75%	75%	1.00	9 months		
Condo		1 · ·			75%	1.00			
	660	\$2,000,000	75%	75%					
	720	\$2,000,000	70%	65%	65%	· · · · · · · · · · · · · · · · · · ·			
Rural & 10+ Acres	680	\$2,000,000	70%	65%	65%	1.00			
	660	\$2,000,000	70%	65%	65%				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	Reserves		
	720	\$2,000,000	75%	70%	70%	_	9 months		
Single Family, PUD, Townhouse, 2-4	680	\$2,000,000	N/A	N/A	N/A	0.75			
	660	\$2,000,000	N/A	N/A	N/A				
	720	\$2,000,000	75%	70%	70%				
Condo	680	\$2,000,000	N/A	N/A	N/A	0.75			
	660	\$2,000,000	N/A	N/A	N/A				
	720	\$2,000,000	70%	-	-				
Rural & 10+ Acres	680	\$2,000,000	N/A	N/A	N/A	0.75			
	660	\$2,000,000	N/A	N/A	N/A				
	-	Addi	tional Restriction	ons	· ·	· ·			
irst Time Homebuyer	Not Eligible								
irst Time Investor	No restrictions								
ocal Restrictions		perties in Baltimo	re. MD are ineli	aible.					
Iortgage History	Investment properties in Baltimore, MD are ineligible. 0x60×24								
credit Events	Must be seasoned 48 months								
ash-out - Cash in hand	\$1.75m <65% LTV; \$1.25m >= 65% LTV; \$750k >=70% LTV								
Cash-out - Seasoning	3-6 months - 2 appraisals to use appraised value 6 months 1 appraisal to use appraised value								
Recently Listed		if listed in the las		-					
Condotel		Kitchenette, Stud		ance is allowed					
Reserves		<700 then Casho							
Co-op	Not Eligible								
DSCR	u	out allowed with r	minimum 720 FI	0					
Appraisal					on exception ba	sis. Transferred	appraisals require CDA		
Florida Condo pplies to all Condos in the state of Florida	- All Refina Limited review - 70% LTV - 65% LTV - If there is - Example, - No more	nt Purchase: 75 L nce (R/T or C/O) Florida Purchase/Rate-te Cash out refinano a special assess if the condo is \$2	Exception Requert term term ment, the asses 280,000 the spe	sment may not l	t may not be mo		inium's value vill be reviewed on a		
Non-Perm & Foreign National	Max LTV 75% & no cash-out Foreign National eligible with No FICO Foreign National - Cash out may not be used for reserves, borrower must have their own funds for reserves. - The US account used for the ACH must have the verified reserves – the reserves may not be in a foreign account - Borrower to sign affidavit indicating the borrower will maintain 6 months of reserves in the account attached to the ACH Income Restrictions								
DSCR Long Term Rent Calculation	Always use the	1007 OR 1025							
Short term rentals	100% of the rev	venue from 1007 o	or 100% of the A	AIR DNA revenue	e DSCR >= 1.2	5 and Purchase O	nly		
/acant Properties	No restrictions								
			Exceptions						
oreign National	Foreign Nationa	al Cashouts allow	ed on an except	tion basis DSC	R <1 Foreign Na	tionals allowed on	exception basis only		
SCR <1	-				-	0 allowed as exce			
Reserves		onths allowed as	•						
	1	Email: lockde	esk@lendzfir	nancial.com					
		ck hours: 9 am	-		veb				
		window: 10 a	-	-	-				
	LUCP			invenday II					

Lock window: 10 am - 5 pm EST Monday - Friday

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