

| Property Type | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | DTI | Reserves | | | |
|---|---|---------------------------|-------------|--------------|----------|----------|----------|----------|----------|----------|
| Single Family, PUD, Townhouse, 2-4 | 700 | \$2,000,000 | 90% | 80% | 80% | 45% | 6 months | | | |
| | | | 85% | 80% | 80% | | | | | |
| | | \$2,500,000 | 80% | 80% | - | | | | | |
| | | | \$3,000,000 | 75% | 75% | | | - | | |
| | 680 | \$2,000,000 | | 85% | 80% | | | 80% | | |
| | | | \$2,500,000 | 80% | 80% | | | - | | |
| | | \$3,000,000 | | 75% | 75% | | | - | | |
| | | | 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 |
| | Condo | 700 | \$2,000,000 | 85% | 75% | | | 75% | 50% | 6 months |
| \$2,500,000 | | | | 80% | 75% | - | | | | |
| | | | \$3,000,000 | 75% | 75% | - | | | | |
| 680 | | | | \$2,000,000 | 85% | 75% | 75% | | | |
| | | \$2,500,000 | 80% | | 70% | - | | | | |
| | | | \$3,000,000 | 75% | 75% | - | | | | |
| | | 660 | | \$1,000,000 | 80% | 75% | 75% | | | |
| \$1,500,000 | | | 80% | | 75% | - | | | | |
| | | | \$2,000,000 | 75% | 75% | - | | | | |
| Property Type | | | | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | | |
| Rural & 10+ Acres | | 700 | \$2,000,000 | 80% | 70% | 70% | 50% | 6 months | | |
| | | | | \$2,500,000 | 80% | 70% | | | | |
| | \$3,000,000 | | 75% | | 70% | - | | | | |
| | | | 680 | \$2,000,000 | 80% | 70% | | | 70% | |
| | \$2,500,000 | 80% | | | 70% | - | | | | |
| | | \$3,000,000 | | 75% | 70% | - | | | | |
| | 660 | | | \$1,000,000 | 80% | 70% | | | 70% | |
| | | \$1,500,000 | 80% | | 70% | - | | | | |
| | | | \$2,000,000 | 75% | 70% | - | | | | |
| | | Additional Restrictions | | | | | | | | |
| | First Time Homebuyer | No interest only | | | | | | | | |
| | Non-Perm | Max LTV 80% & no cash-out | | | | | | | | |
| Mortgage History | 0x30x12 - no restrictions 0x60x12 - max LTV 80% - Purch Only 0x90x12 - max LTV 75% - Purch Only | | | | | | | | | |
| Credit Events | Must be seasoned 24 months | | | | | | | | | |
| Cash-out - Cash in hand | Unlimited <65% LTV; \$1,500,000 >=65% LTV; \$1,000,000 >= 70% LTV | | | | | | | | | |
| Cash-out - Seasoning | 3-6 months - 2 appraisals to use appraised value 6 months 1 appraisal to use appraised value | | | | | | | | | |
| Recently Listed | See rate sheet for LLPA | | | | | | | | | |
| Condotel | Max LTV 75% Kitchenette, Studio and co-insurance is allowed. | | | | | | | | | |
| Reserves | If Credit Score <700 then Cashout Cannot be used for reserves | | | | | | | | | |
| Co-op | Not Eligible | | | | | | | | | |
| Appraisal | Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA | | | | | | | | | |
| Florida Condo <small>Applies to all condos in the state of Florida</small> | Max LTV - 75% - Primary Purchase: 75 LTV - Secondary 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. | | | | | | | | | |
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| | | | | | | | | | | |
| | | | | | | | | | | |
| Foreign National | Not Eligible - Refer to Platinum Investment or DSCR for FN | | | | | | | | | |
| Income Restrictions | | | | | | | | | | |
| Standard Doc | No restrictions | | | | | | | | | |
| Bank Statements | No restrictions | | | | | | | | | |
| P&L Only | Max LTV 80% DTI never to exceed 43% CPA, CTEC, EA & PTIN allowed | | | | | | | | | |
| 1099 Only | No restrictions Max LTV 85% | | | | | | | | | |
| Asset Depletion | Max LTV 85% | | | | | | | | | |
| WVOE | Max LTV 80% | | | | | | | | | |
| Email: lockdesk@lendzfinancial.com | | | | | | | | | | |
| Lock hours: 9 am - 6 pm EST Monday - Friday | | | | | | | | | | |
| Lock window: 10 am - 5 pm EST Monday - Friday | | | | | | | | | | |

| Property Type | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | DTI | Reserves | |
|---|---|-------------|----------|-------------|----------|-----|----------|-----|
| Single Family, PUD, Townhouse, 2-4 | 700 | \$2,000,000 | 85% | 80% | 80% | 45% | 6 months | |
| | | | 80% | 80% | 80% | | | |
| | 680 | \$2,000,000 | 85% | 80% | 80% | | | |
| | | | 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 | | | |
| Condo | 700 | \$2,000,000 | 85% | 75% | 75% | 50% | | |
| | 680 | \$2,000,000 | 85% | 75% | 75% | | | |
| | 660 | \$1,000,000 | 80% | 75% | 75% | | | |
| | | \$1,500,000 | 80% | 75% | - | | | |
| | | \$2,000,000 | 75% | 75% | - | | | |
| Property Type | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | | | |
| Rural & 10+ Acres | 700 | \$2,000,000 | 80% | 70% | 70% | | | |
| | 680 | \$2,000,000 | 80% | 70% | 70% | | | |
| | 660 | \$1,000,000 | 80% | 70% | 70% | | | |
| | | \$1,500,000 | 80% | 70% | - | | | |
| | | \$2,000,000 | 75% | 70% | - | | | |
| Additional Restrictions | | | | | | | | |
| Loan Amount | Minimum: \$100,000 Maximum: \$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 | 0x30x12 - no restrictions 0x60x12 - max LTV 80% - Purch Only 0x90x12 - max LTV 75% - Purch Only | | | | | | | |
| Credit Events | Must be seasoned 24 months | | | | | | | |
| Investment Properties | <=80LTV - No Restrictions <=85LTV - Requires DTI <43 | | | | | | | |
| 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 Cashout Cannot be used for reserves | | | | | | | |
| Co-op | Not Eligible | | | | | | | |
| Appraisal | Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA | | | | | | | |
| Florida Condo <small>Applies to all condos in the state of Florida</small> | 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 | | | | | | | |
| P&L Only | Max LTV 80% DTI never to exceed 43% CPA, CTEC, EA & PTIN allowed | | | | | | | |
| 1099 Only | Max LTV 80% | | | | | | | |
| Asset Depletion | Max LTV 80% | | | | | | | |
| WVOE | Max LTV 80% | | | | | | | |
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| Property Type | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | Min DSCR | Reserves |
|---|--|-------------|----------|----------|----------|----------|----------|
| Single Family, PUD, Townhouse, 2-4 | 720 | \$2,000,000 | 80% | 75% | 75% | 1.00 | 9 months |
| | 680 | \$2,000,000 | 80% | 75% | 75% | | |
| | 660 | \$2,000,000 | 75% | 75% | 75% | | |
| Condo | 720 | \$2,000,000 | 80% | 75% | 75% | 1.00 | |
| | 680 | \$2,000,000 | 80% | 75% | 75% | | |
| | 660 | \$2,000,000 | 75% | 75% | 75% | | |
| Rural & 10+ Acres | 720 | \$2,000,000 | 70% | 65% | 65% | 1.00 | |
| | 680 | \$2,000,000 | 70% | 65% | 65% | | |
| | 660 | \$2,000,000 | 70% | 65% | 65% | | |
| Property Type | Credit Score | Max Loan | Purchase | R/T Refi | C/O Refi | Min DSCR | Reserves |
| Single Family, PUD, Townhouse, 2-4 | 720 | \$2,000,000 | 75% | 70% | 70% | 0.75 | 9 months |
| | 680 | \$2,000,000 | N/A | N/A | N/A | | |
| | 660 | \$2,000,000 | N/A | N/A | N/A | | |
| Condo | 720 | \$2,000,000 | 75% | 70% | 70% | 0.75 | |
| | 680 | \$2,000,000 | N/A | N/A | N/A | | |
| | 660 | \$2,000,000 | N/A | N/A | N/A | | |
| Rural & 10+ Acres | 720 | \$2,000,000 | 70% | - | - | 0.75 | |
| | 680 | \$2,000,000 | N/A | N/A | N/A | | |
| | 660 | \$2,000,000 | N/A | N/A | N/A | | |
| Additional Restrictions | | | | | | | |
| First Time Homebuyer | Not Eligible | | | | | | |
| First Time Investor | No restrictions | | | | | | |
| Local Restrictions | Investment properties in Baltimore, MD are ineligible. | | | | | | |
| Mortgage History | 0x60x24 | | | | | | |
| Credit Events | Must be seasoned 48 months | | | | | | |
| Cash-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 | Must have PPP if listed in the last 6 months | | | | | | |
| Condotel | Max LTV 75% Kitchenette, Studio and co-insurance is allowed. | | | | | | |
| Reserves | If Credit Score <700 then Cashout Cannot be used for reserves | | | | | | |
| Co-op | Not Eligible | | | | | | |
| DSCR | DSCR <1 Cash out allowed with minimum 720 FICO | | | | | | |
| Appraisal | Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA | | | | | | |
| Florida Condo <small>Applies to all Condos in the state of Florida</small> | 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 case by case basis. | | | | | | |
| 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 revenue from 1007 or 100% of the AIR DNA revenue DSCR >= 1.25 and Purchase Only | | | | | | |
| Vacant Properties | No restrictions | | | | | | |
| Exceptions | | | | | | | |
| Foreign National | Foreign National Cashouts allowed on an exception basis DSCR <1 Foreign Nationals allowed on exception basis only | | | | | | |
| DSCR <1 | DSCR <1 Cash outs allowed as exception if FICO <720 DSCR <1 with FICO <720 allowed as exception | | | | | | |
| Reserves | Reserves <9 months allowed as exception | | | | | | |
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| Lock window: 10 am - 5 pm EST Monday - Friday | | | | | | | |