

Platinum - Series 2 Owner Occupied

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves		
Property Type	Credit Score	Max Loan	90%	80%	80%		Reserves		
Single Family, PUD, Townhouse, 2-4	700	\$2,000,000	85%	80%	80%	45%	-		
		\$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%	-				
		\$2,000,000	75%	75%	-				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi				
and the second s	700	\$2,000,000	85%	75%	75%		6 months		
		\$2,500,000	80%	75%	-				
		\$3,000,000	75%	75%	-				
		\$2,000,000	85%	75%	75%				
Condo	680	\$2,500,000	80%	70%	-	50%			
		\$3,000,000	75%	75%	-				
		\$1,000,000	80%	75%	75%				
	660	\$1,500,000	80%	75%	-				
		\$2,000,000	75%	75%	-				
Property Type	Credit Score	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%	-				
Rural & 10+ Acres	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%	-				
	1		Additional Res	strictions					
Loan Amount	Minimum: \$100		m: \$3,000,000						
First Time Homebuyer	No interest only								
Non-Perm	Max LTV 80% 8	& no cash-out							
Foreign National	Not Eligible								
Mortgage History	0x30×12	1 40 +1							
Credit Events Cash-out - Cash in hand	Must be seasor		000 >=65% LTV;	¢1,000,000 × -	- 70% LTV				
Cash-out - Cash in hand	 ' ' ' 	3 % LI V, \$1,300,	000 >-65 % LIV,	\$1,000,000 >=	= 70 % LIV				
Recently Listed	6 months								
Condotel	Not Eligible Max LTV 75% Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.								
Reserves	-		out Cannot be use			oquii od.			
Co-op	Not Eligible	. Ju dien ousin			-				
Appraisal	1 -	allowed for SFF	R. Additional bedr	ooms allowed	on exception bas	sis. Transferred appra	isals require CDA		
	Max LTV - 75%	1			. , , , , , , , , , , , , , , , , , , ,				
	- Primary Purchase: 75 LTV								
	- Secondary Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required								
	All Normanice (N) I of O/O/- Exception required								
Florida Condo Applies to all condos in the state of	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								
			280,000 the spe				3 value		
			total condominiu	ms in the comr	nunity can be list	ed for sale, this will be	reviewed on a		
by case basis.									
a	Income Restrictions								
Standard Doc	Max LTV 90%								
Bank Statements	Max LTV 90% Max LTV 80% DTI to not exceed 43% CPA, CTEC, EA, PTIN Eligible								
P&L Only	Max LTV 80% DTI to not exceed 43% CPA, CTEC, EA, PTIN Eligible Max LTV 80%								
1099 Only									
Asset Depletion WVOE	Max LTV 80% Max LTV 80%								
	Email: lockdesk@lendzfinancial.com								
Lock hours: 9 am - 6 pm EST Monday - Friday									

Lock hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday





Platinum - Series 2

		Ir	nvestmen	it					
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	80%	80%	80%	50%			
			80%	80%	80%				
	680	\$2,000,000	80%	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	80%	75%	75%				
	680	\$2,000,000	80%	75%	75%		6 months		
		\$1,000,000	80%	75%	75%				
	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%	-				
Additional Restrictions									
oan Amount	Minimum: \$100	,000 Maximur	n: \$2,000,000						
irst Time Homebuyer	No interest only								
on-Perm	Max LTV 80% & no cash-out								
oreign National	Not Eligible								
ocal Restrictions	Investment properties in Baltimore, MD are ineligible.								
lortgage History	0x30×12								
redit Events	Must be seasoned 48 months								
nvestment Properties	Max LTV 80%								
ash-out - Cash in hand	\$1,750,000 <65% LTV \$1,250,000 >=65% LTV \$750,000 >= 70% LTV								
ash-out - Seasoning	6 months								
ecently Listed	Must have PPP								
on-Warrantable Condo	Maximum Refinance LTV 75%								
ondotel	Max LTV 75% Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.								
eserves	If Credit Score	<700 then Casho	ut Cannot be us	sed for reserves		•			
о-ор	Not Eligible								
ppraisal	Max 6 Bedroom	allowed for SFR	. Additional bed	rooms allowed	on exception basis	. Transferred apprai	sals require CDA		
	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA Max LTV - 75% - Investment Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required								
Florida Condo Applies to all condos in the state of Florida	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.								
	_		Income Res	trictions					
Standard Doc	Max LTV 80%								
Bank Statements	Max LTV 80%								
P&L Only	Max LTV 80% DTI to not exceed 43% CPA, CTEC, EA, PTIN Eligible								
1099 Only	Max LTV 80%								
Asset Depletion	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

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

Max LTV 80%

WVOE





DSCR - Series 2 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%	70%	70%				
Condo	680	\$2,000,000	80%	70%	70%	1.00	3 months		
	660	\$2,000,000	75%	75%	75%	1			
	720	\$2,000,000	70%	65%	65%				
Rural & 10+ Acres	680	\$2,000,000	70%	65%	65%	1.00			
Ruidi & IUT ACTES	660	\$2,000,000	75%	65%	65%	1.00			
Property Type Credit Score Max Loan Purchase R/T Refi C/O Refi Min DSCR Reserves									
Troporty Typo	720	\$2,000,000	75%	-	- -	Mill Dook	110001100		
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	1 "			
	720	\$2,000,000	70%	-	-				
Condo	680	\$2,000,000	N/A	N/A	N/A	0.75	3 months		
Condo	660	\$2,000,000	N/A	N/A	N/A	0.75	3 1110111113		
	720		70%	- IN/A	IN/A				
Dural 9 10 L Aaraa	680	\$2,000,000 \$2,000,000	N/A	N/A	N/A	0.75			
Rural & 10+ Acres	660	\$2,000,000	N/A N/A	N/A N/A	N/A N/A	0./5			
	000	. , ,	N/A ditional Restrict	<u> </u>	IN/A				
First Time Homebuyer	Not Eligible	Auc	undonai Resulci	IVII3					
First Time Investor	Not Eligible								
Non-Perm	No restrictions								
	Max LTV 75% & no cash-out								
Foreign National Local Restrictions	Not Eligible								
Mortgage History	Investment properties in Baltimore, MD are ineligible.								
Credit Events	0x30×12								
Cash-out - Cash in hand	Must be seasoned 48 months								
Cash-out - Cash in hand	\$1.75m <65% LTV; \$1.25m >= 65% LTV; \$750k >=70% LTV								
Recently Listed	6 months Must have PPP if listed in the last 6 months								
Condotel				rance is not allow	wad Full kitcher	required			
Reserves	Max LTV 75% Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.								
Co-op	If Credit Score <700 then Cashout Cannot be used for reserves Not Eligible								
Appraisal	· · ·	allowed for SER	R Additional bed	Irooms allowed o	on exception bas	sis Transferred	annraisals require CDA		
Florida Condo	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA Max LTV - Investment Purchase: 75 LTV - All Refinance (RT or CO): Exception Required Limited review Florida								
Applies to all Condos in the state of Florida	- 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.								
DSCR Long Torm Bont Calculation	Always use the	1007 OD 1025	3						
DSCR Long Term Rent Calculation Short term rentals	Always use the		or 100% of the	AIR DNA revenue	1 DSCB > = 1 21				
Vacant Properties	No restrictions	renue IIOIII IOO/	01 100 /6 OI IIIE	UIV DINA LEVELING	= DOCK >= 1.23	<i>.</i>			
	12.300.0000		Exceptions						
	Foreign Nationa	al Purchase/Refi		eption basis DS	CR <1 Foreign N	ationals allowed a	as exception		
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. 								
DSCR <1	DSCR <1 Cash outs allowed with FICO <720 as an exception DSCR <1 with FICO <720 allowed as exception								
Email: lockdesk@lendzfinancial.com									
Lock hours: 9 am - 6 pm EST Monday - Friday Lock window: 10 am - 5 pm EST Monday - Friday									

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

