


Diamond and Platinum Programs									
Income Types Include: Full Doc - 12, 24 months Alt Doc - Bank Statements									
*Subject properties located in Essex County, NJ and Baltimore City, MD are temporarily ineligible (Subject properties in Baltimore County, MD remain eligible)									
Diamond					Platinum				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$1,000,000	700+	85%	80%	75%	\$1,000,000	700+	90%	85%	80%
\$1,500,000	720+	85%	80%	75%	\$1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
\$2,000,000	740+	85%	80%	75%	\$2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
\$2,500,000	740+	80%	80%	75%	\$2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
\$3,000,000	720+	75%	75%	70%	\$3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
						740+	75%	75%	65%
LOAN PROGRAMS					\$3,500,000	720+	70%	70%	65%
Fixed	• 30-Year Fixed • 40-Year Fixed					740+	65%	65%	60%
Interest Only (IO) Not Available on Diamond	• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)				\$4,000,000	720+	60%	60%	55%
						700+	50%	50%	45%
	Diamond				Platinum				
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% 2 Unit - 80% 3-4 Unit - 75% Rural - NA Condos - NA				Non-Owner Occupied - 85% 2nd Home - 85% 2 Unit - 85% 3-4 Unit - 80% Rural - 70% Condos - NA				
Min Loan Amount	\$150,000				\$125,000				
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment				
Housing History	• 0 x 30 x 24 • Rent free not allowed				0 x 30 x 12				
Credit Event (BK/SS/FC/DIL/CCC)	• 48 Months • Multiple unrelated credit events not allowed				36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed)				
DTI	43%				43%				
One Year Self-Employed	Not Allowed				• 80% max LTV • 75% max LTV - C/O • 660 min FICO • Income - Bank Statement only				
Reserves	• 6 months min, cash-out cannot be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized 2 mos for each addtn'l financed property (based on subject property PITIA)				OO & 2nd Home: (cash-out may be utilized) ≤ 75% LTV - no reserves, > 75% LTV - 3 mos Pur & R/T: > 80% LTV = 3 mos w/0x30x12 C/O: > 80% LTV - 6 mos NOO: (cash-out may be utilized) ≤ 70% LTV - no reserves, > 70% LTV - 3 mos Pur & R/T: > 80% LTV = 3 mos w/0x30x12 C/O: > 80% LTV - 6 mos All Occupancies: • > \$2.0M LA: 6 mos, cash-out may be used to satisfy up to 50% of reserve requirement • > \$3.0M LA: 12 mos, cash-out may be used to satisfy up to 50% of reserve requirement 2 mos for each addtn'l financed property (based on subject property PITIA)				

Appraisals		Cash In Hand Limit (Based on LTV & FICO)	
<p>≤ \$2,000,000 Loan Amount: CU ≤ 2.5 = No add'l requirements CU > 2.5 or no score = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed</p> <p>> \$2,000,000 Loan Amount: 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>		<p>≤ 75% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 70% LTV & < 700 FICO: \$1.0M max cash in hand* > 70% - ≤ 75% LTV & < 700 FICO: \$500k max cash in hand* > 75% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750k max cash in hand *Free & Clear Properties: Must follow FICO requirements, 75% max LTV</p>	
Standard Tradeline Requirements			
<ul style="list-style-type: none">• 3 tradelines reporting 12 months with activity in last 12 months, or• 2 tradelines reporting for 24 months with activity in last 12 months, or• 1 revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30, or• 1 installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30			
<p><u>TRID</u></p> <ul style="list-style-type: none">• If primary wage earner has 3 credit scores reporting, the minimum tradeline requirement is met.• If primary wage earner has less than 3 credit scores, each borrower must meet the minimum tradeline requirements		<p><u>Non-TRID Business Purpose</u></p> <ul style="list-style-type: none">• If each borrower has 3 credit scores, minimum tradeline requirement is met.• Any borrower with less than 3 credit scores must independently meet tradeline requirement.• Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually.	
<p>NOTE: If borrower's credit scores primarily is based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements</p>			
<p>Limited Tradelines: If standard tradelines are not met and borrower has a valid credit score 80% max LTV - Primary and Second Homes, 70% max LTV - Investment Not available on Diamond Foreign nationals ineligible</p>			
Additional Product Details			
Appraisal	Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.		
Debt Consolidation	Transferred Appraisal will require a CDA		
Declining Markets	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)		
Delayed Financing	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV		
Gift Funds	≤ \$1.5M LA: follow program max > \$1.5M LA: 70% max LTV/CLTV		
Financed Property Limits	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds		
First Time Homebuyers	Gift of Equity not allowed on Diamond		
Impound Waivers	20 financed properties including subject Lendz exposure - \$5.0M or 6 properties		
Interested Party Contribution (IPC)	Primary Residence and Investment Properties allowed (2nd Homes ineligible)		
Minimum Square Footage	Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO, Max 50% DTI, \$1.5M Max LA, Max 300% payment shock		
Non-Occupant Co-Borr	Owner/2nd Home: Allowed if NOT HPML loan Non-Owner allowed (see rate sheet)		
Pre-Payment Penalty	≤ 80% LTV = 6% max > 80% LTV = 4% max		
Private Party VOR's	SFR: 700 sq. ft. 2-4 Units: 400 sq. ft. each		
Residual Income	Purchase, Rate & Term & Platinum only		
Seasoning	Eligible for investment properties only where permitted by applicable state law and regulations		
Geographic Restrictions	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO		
Local Restrictions	\$1250/month + \$250 1st + \$125 others		
	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out. < 6 mos seasoning allowed when all borrowers on the original Note at acquisition must be on the current Note, LTV based off lesser of purchase price + documented improvements or appraised value		
	Texas Cash-Out: 80% max LTV (Owner-Occ, per TX 50(a)(6)) Subject properties located in Essex County, NJ and Baltimore City, MD are ineligible (Subject properties in Baltimore County, MD remain eligible)		
	Loans in Baltimore City, MD are ineligible (primary and investment).		
	Loans in Essex County, NJ are ineligible (primary and investment).		
<p>NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This eligibility matrix 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.</p>			
			

Diamond DSCR and DSCR Programs									
Investment, 1-4 Units Only									
*Subject properties located in Essex County, NJ and Baltimore City, MD are temporarily ineligible (Subject properties in Baltimore County, MD remain eligible)									
Diamond DSCR - Ratio 1.25					DSCR - Ratio 1.0				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$1,000,000	720+	75%	75%	75%	\$1,000,000	720+	85%	85%	75%
	700+	75%	75%	75%		700+	80%	80%	75%
\$1,500,000	720+	75%	75%	75%	\$1,500,000	720+	85%	85%	75%
	700+	75%	75%	75%		700+	80%	80%	75%
\$2,000,000	740+	75%	75%	75%	\$2,000,000	740+	80%	80%	75%
	720+	70%	70%	70%		720+	80%	80%	75%
	700+	70%	70%	70%		700+	75%	75%	70%
	740+	75%	75%	75%		740+	80%	80%	75%
\$2,500,000	720+	70%	70%	70%	\$2,500,000	720+	80%	80%	75%
	700+	70%	70%	70%		700+	75%	75%	70%
\$3,000,000	740+	65%	65%	65%	\$3,000,000	740+	75%	75%	70%
	720+	60%	60%	60%		720+	75%	75%	70%
	700+	60%	60%	60%		700+	70%	70%	65%
	740+					740+	65%	65%	60%
\$3,500,000	720+				\$3,500,000	720+	65%	65%	60%
	Diamond DSCR				DSCR				
Max LTV	2-4 Unit - NA Rural - NA Condos - NA				2-4 Unit - 80% Rural - 65% Condos - NA				
Min Loan Amount	\$250,000				\$100,000				
DSCR	1.25 min ratio				1.00 min ratio > 80% 1.20 min ratio				
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV								
Housing History	0 x 30 x 12				1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12				
Credit Event (BK,SS,FC,DIL,CCC)	48 months				36 months - FC/CCC 12 months - BK Ch 13 w/pay history 24 months - SS/DIL/BK Ch 7				
Reserves	3 mos, cash-out cannot be utilized				> 65% LTV: 3 mos, cash-out can be utilized				
	Inexperienced Investors: 3 mos, cash-out cannot be utilized Loan Amt: > \$2.0M = 6 mos, cash-out can be used to satisfy up to 50% of reserve requirement > \$3.0M = 12 mos, cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not applicable								
Recently Listed w/C/O (< 6 Mos Off Mkt)	Delisted ≥ 30 days and leased allowed Value is lower of lowest listing price w/in 180 days or appraised value 3 mos reserves (not from C/O), 1 yr min PPP required, 70% max LTV								
LOAN PROGRAMS					DEBT SERVICE COVERAGE RATIO REQUIREMENTS				
Fixed	• 30-Year Fixed • 40-Year Fixed				Qualifying Ratio				
Interest Only (IO)	• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)				• Gross Income ÷ PITIA or ITIA, Qualify on cash flow of subject property • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease with 2 mos (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)				
Experienced / Inexperienced Investor									

<p>Experienced Investor:</p> <ul style="list-style-type: none"> Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs <ul style="list-style-type: none"> Only 1 borrower has to meet the Experienced Investor definition <ul style="list-style-type: none"> Living rent free allowed Mortgages Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements. <p>NOTE: All properties to meet above definitions must be domiciled in the US</p>	<p>Inexperienced Investor:</p> <ul style="list-style-type: none"> Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs 80% Max LTV \$1,500,000 Max LA 60% Max LTV for Sub1 < 1.00 0x30x12 housing history (VOM/VOR) C/O not allowed for Sub1 Min 3 mos reserves, cash out cannot be utilized STR and 5-8 ineligible All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed <p>NOTE: All properties to meet above definitions must be domiciled in the US</p>
Additional Product Details	
<p>Appraisals</p> <p>≤ \$2,000,000 Loan Amount: CU ≤ 2.5 = No add'l requirements CU > 2.5 or no score = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed</p> <p>> \$2,000,000 Loan Amount: 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>	<p>Standard Tradeline Requirements</p> <ul style="list-style-type: none"> 3 tradelines reporting 12 months with activity in last 12 months, or 2 tradelines reporting for 24 months with activity in last 12 months, or 1 revolving tradeline reporting for 60 months with activity in the last 12 months and a verified 12-month housing history 0x30, or 1 installment tradeline reporting for 36 months with activity in the last 12 months and a verified 12-month housing history 0x30 <p>If each borrower has 3 credit scores, minimum tradeline requirement is met</p> <ul style="list-style-type: none"> Borrower with less than 3 credit scores must independently meet tradeline requirement. <ul style="list-style-type: none"> Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. <p>If all members have equal ownership shares each borrower evaluated individually</p> <p>NOTE: Borrower's credit scores primarily based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements</p> <p>Limited tradelines: If standard tradelines are not met and borrower has a valid credit score Max 70% LTV Not available on Diamond DSCR Foreign National ineligible</p>
<p>Vacant / Unleased Properties</p> <ul style="list-style-type: none"> Purchase Transactions follow Program Max <ul style="list-style-type: none"> Refinance Rate/Term: Loan Balance ≤ \$1,000,000 – 70% Max LTV Loan Balance ≤ \$2,000,000 – 65% Max LTV <ul style="list-style-type: none"> Refinance Cash-Out : Loan Balance ≤ \$1,500,000 – 60% Max LTV <ul style="list-style-type: none"> LOE for cause of vacancy 	<p>Cash In Hand Limit (Based on LTV & FICO)</p> <p>≤ 75% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 70% LTV & < 700 FICO: \$1.0M max cash in hand* > 70% - ≤ 75% LTV & < 700 FICO: \$500k max cash in hand* > 75% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750K max cash in hand *Free & Clear Properties: Must follow FICO requirements, 75% max LTV</p>
Appraisal	Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
Cash Out Restrictions	Transferred Appraisal will require a CDA
Declining Markets	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable
Delayed Financing	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV
Financed Property Limits	> \$1.5M LA 70% max LTV/CLTV Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions and Cash in Hand Limit - Vacant Properties
First Time Home Buyer	Unlimited financed properties Series 7 exposure - \$5.0M or 6 properties
Geographic Restrictions	Not Allowed
Gift Funds	Georgia DSCR \$2,000,000 max loan amount Subject properties located in Essex County, NJ and Baltimore City, MD are ineligible (Subject properties in Baltimore County, MD remain eligible)
Impound Waivers	• 100% allowed with 10% LTV reduction from program Max LTV (see above) • No LTV reduction required with min 5% buyer own funds • Gift of Equity not allowed for Diamond DSCR
Interested Party Contributions	Allowed (see rate sheet)
Minimum Square Footage	≤ 80% LTV = 6% Max > 80% LTV = 4% Max
Occupancy	SFR: 700 sq. ft. 2-4 Units: 400 sq. ft. each
Pre-Payment Penalty	Non-Owner Occupied, Investment Properties Only
Private Party VOR's	Eligible for investment properties only where permitted by applicable state law and regulations
Seasoning	LTV ≤ 80% & ≥ 660 FICO LTV ≤ 70% & ≥ 600 FICO
	Cash-Out: ≥ 6 months ownership, > 6 months since a prior Cash-Out, < 6 mos seasoning allowed when all borrowers on the original Note at acquisition must be on the current Note, LTV based off lesser of purchase price + documented improvements or appraised value



