

## Platinum - Series 2 Owner Occupied

Bronorty Type	Credit Score	Movilian	Durchage	D/T Dofi	C/O Refi	DTI	Reserves	
Property Type	Credit Score	Max Loan	Purchase 90%	R/T Refi 80%	80%	43%	Reserves	
		\$2,000,000	85%	80%	80%	43%		
	700	\$2,500,000	80%	80%				
		\$3,000,000	75%	75%				
		\$2,000,000	85%	80%	80%			
Single Family, PUD, Townhouse, 2-4	680	\$2,500,000	80%	80%	-			
		\$3,000,000	75%	75%				
	)	\$1,000,000	80%	80%	80%			
	660	\$1,500,000	80%	80%	-			
	000	\$2,000,000	75%	75%				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi			
Property Type	Credit Score	\$2,000,000	85%	75%	75%			
	700	\$2,500,000	80%	75%	-			
	700	\$3,000,000	75%	75%				
	•	\$2,000,000	85%	75%	75%		6 months	
Condo	680	\$2,500,000	80%	70%	-	50%		
355		\$3,000,000	75%	75%	_	0070		
		\$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%	-			
		\$2,000,000	80%	70%	70%			
Rural & 10+ Acres	680	\$2,500,000	80%	70%	-			
		\$3,000,000	75%	70%	-			
		\$1,000,000	80%	70%	70%			
	660	\$1,500,000	80%	70%	-			
		\$2,000,000	75%	70%	-			
	•	•	Additional R	estrictions	•			
Loan Amount	Minimum: \$100	,000 Maximur	n: \$3,000,000					
LTV > 85%	Maximum DTI i	s 43%.						
First Time Homebuyer	No interest onl	у						
Non-Perm	Max LTV 80%	& no cash-out						
Foreign National	Not Eligible							
Mortgage History	0x30×12							
Credit Events	Must be seaso	ned 48 months						
Cash-out - Cash in hand	\$2,000,000 <6	5% LTV; \$1,500,0	000 >=65% LT\	/; \$1,000,000 >=	= 70% LTV			
Cash-out - Seasoning	6 months							
Recently Listed	Not Eligible							
Condotel	1	•			wed. Full kitchen	required.		
Reserves		<700 then Casho	out Cannot be u	sed for reserves	3			
Со-ор	Not Eligible							
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA							
	Max LTV - 75%	6 Purchase: 75 LTV						
		ry Purchase: 75 L	TV					
		nce (R/T or C/O		quired				
Florida Condo		. F1						
Applies to all condos in the state of	Limited review		erm					
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							
	No more by case I		otal condomini	ums in the comr	nunity can be liste	ed for sale, this will be	reviewed on a	
			ave new LTV re	ductions due to	elevated value co	oncerns.		
Florida County-Specific LTV Overlays	All loans in the	below counties v	vill need to be r	eviewed on a ca	se-by-case basis			
Florida County-Specific LTV Overlays		orough, Pinellas -		tion				
	• Polk, Lee, Ch	arlotte – 10% LTV		-tui-ti				
0. 1	May ITV 00%		Income Res	strictions				
Standard Doc	Max LTV 90%							
Bank Statements	Max LTV 90%	DTI to not aveca	M 43%   CDA C	TEC EA DINI	Eligible			
P&L Only	Max LTV 80%   DTI to not exceed 43%   CPA, CTEC, EA, PTIN Eligible							
1099 Only	Max LTV 80%							
Asset Depletion WVOE	Max LTV 80%							
W VOE	Max LTV 80%	Emailel	ockdesk@la	endzfinancial	com			
				nuzimanciai n EST Monday				
		Lock window						
				5 0110	,			

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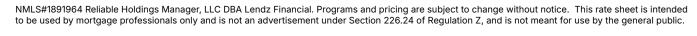




## **Platinum - Series 2 Investment**

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves				
	700	\$2,000,000	80%	80%	80%	45%	_[				
	700	Ψ2,000,000	80%	80%	80%						
Single Family, PUD, Townhouse, 2-4	680	\$2,000,000	80%	80%	80%						
Single Family, FOD, Townhouse, 2-4		\$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						
	700	\$2,000,000	80%	75%	75%						
	680	\$2,000,000	80%	75%	75%		0				
Condo		\$1,000,000	80%	75%	75%	50%	6 months				
	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%	_						
\$2,000,000 73% 70% -  Additional Restrictions											
Loan Amount	Minimum: \$100	000 Maximur	m: \$2,000,000								
First Time Homebuyer	No interest only	, , , , , , , , , , , , , , , , , , , ,	\$2,000,000								
Non-Perm	Max LTV 80%										
		& IIO Casii-Out									
Foreign National	Not Eligible Investment properties in Baltimore, MD are ineligible.										
Local Restrictions		perues in Baiumo	ore, MD are men	igible.							
Mortgage History Credit Events	<u> </u>	0x30×12  Must be seasoned 48 months									
	<u> </u>	neu 48 monuns									
Investment Properties	Max LTV 80%										
Cash-out - Cash in hand		5% LIV   \$1,250,0	000 >=65% LIV	/   \$/50,000 >=	70% LIV						
Cash-out - Seasoning	6 months										
Recently Listed	Must have PPP										
Non-Warrantable Condo	<b>+</b>	nance LTV 75%									
Condotel					wed. Full kitchen	required.					
Reserves		<700 then Casho	out Cannot be u	sed for reserves	<b>3</b>						
Co-op	Not Eligible										
Appraisal	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										
	by case I	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.  The following Florida counties have new LTV reductions due to elevated value concerns.									
Florida County-Specific LTV Overlays	All loans in the below counties will need to be reviewed on a case-by-case basis.  • Citrus, Hillsborough, Pinellas – 5% LTV Reduction  • Polk, Lee, Charlotte – 10% LTV Reduction										
			Income Res	strictions							
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%										
WVOE	Max LTV 80%										
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			<u>:</u>	:							

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







## **DSCR - Series 2**

## **Matrix**

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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		
00.1.40	660	\$2,000,000	75%	70%	70%				
							ł		
	720	\$2,000,000	70%	65%	65%	1	l		
Rural & 10+ Acres	680	\$2,000,000	70%	65%	65%	1.00			
	660	\$2,000,000	75%	65%	65%				
Property Type Credit Score Max Loan Purchase R/T Refi C/O Refi Min DSCR Reserves									
	720	\$2,000,000	75%	-	-				
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%		-		İ		
Condo	680	\$2,000,000	N/A	N/A	N/A	0.75	3 months		
Condo						- 0.73	3 1110111115		
	660	\$2,000,000	N/A	N/A	N/A		ł		
	720	\$2,000,000	70%	-		1			
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		<u> </u>		
		Add	ditional Restrict	ons					
First Time Homebuyer	Not Eligible								
First Time Investor	No restrictions								
Non-Perm	Max LTV 75% 8	no cash-out							
Foreign National	Not Eligible	Max LTV 75% & no cash-out							
Local Restrictions		portion in Poltim	oro MD aro inoli	aiblo					
	Investment properties in Baltimore, MD are ineligible.								
Mortgage History	0x30×12								
Credit Events	Must be seasor								
Cash-out - Cash in hand	\$1.75m <65% LTV; \$1.25m >= 65% LTV; \$750k >=70% LTV								
Cash-out - Seasoning	6 months								
Recently Listed	Must have PPP if listed in the last 6 months								
Condotel	Max LTV 75% Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.								
Reserves	If Credit Score <700 then Cashout Cannot be used for reserves								
Со-ор	Not Eligible								
Appraisal		allowed for SEE	Additional had	rooms allowed	on exception has	eie   Traneforron	I appraisals require CDA		
Appruisui	Max LTV	ranowea for or i	t. Additional bed	100ms anowea (	оп ехесрион ва	oio.   Transferred	appraisais require ODA		
	- Investmer	nt Purchase: 75 I	LTV						
	- All Refina	nce (RT or CO):	<b>Exception Requ</b>	ired					
Florida Condo	Limited review								
Applies to all Condos in the state of Florid	3	Purchase/Rate-t							
	- 65% LTV Casifout fermance								
	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				ranney can be no		20 .01.01.04 01.4		
	The following F	lorida counties h	nave new LTV re	ductions due to	elevated value of	concerns.			
Florida County-Specific LTV Overlays			will need to be re		se-by-case basi	s.			
Tiorida County-Specific Et v Overlays			- 5% LTV Reduct	tion					
	• Polk, Lee, Cha	arlotte – 10% LT\							
	1		come Restrictio	ns					
DSCR Long Term Rent Calculation	Always use the								
Short term rentals		enue from 1007	or 100% of the	AIR DNA revenu	e   DSCR >= 1.2	5			
Vacant Properties	No restrictions								
	I=	10 1 /0 **	Exceptions		00.45				
	Foreign Nationa	ม Purchase/Refi	allowed on exce	ption basis   DS	CR <1 Foreign N	lationals allowed	as exception		
	- Cash out may not be used for reserves, borrower must have their own funds for reserves.								
Foreign National	- The US account used for the ACH must have the verified reserves – the reserves may not be in a foreign								
	account			2		,	<del>J</del>		
		gn 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								
			desk@lendzfi						
	Lock hours: 9 am - 6 pm EST Monday - Friday								
Lock window: 10 am - 5 pm EST Monday - Friday									

