

Platinum - Series 2 Owner Occupied

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves		
Property Type	orealt ecore		90%	80%	80%	43%			
		\$2,000,000	85%	80%	80%	43/0			
	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%	_				
		\$2,000,000	75%	75%	-				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi				
		\$2,000,000	85%	75%	75%				
	700	\$2,500,000	80%	75%	-	50%			
		\$3,000,000	75%	75%	-				
		\$2,000,000	85%	75%	75%		6 months		
Condo	680	\$2,500,000	80%	70%	-				
		\$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%	-				
D 1040.4	200	\$2,000,000	80%	70%	70%				
Rural & 10+ Acres	680	\$2,500,000	80%	70%	-				
		\$3,000,000	75%	70%	700/				
	660	\$1,000,000 \$1,500,000	80% 80%	70% 70%	70%				
	860	\$1,500,000	75%	70%					
		\$2,000,000	Additional Res		- 1				
Loan Amount	Minimum: \$100	000 Maximu		5tt 10tt/0115					
LTV > 85%	Minimum: \$100,000 Maximum: \$3,000,000 Maximum DTI is 43%.								
First Time Homebuyer	No interest only								
Non-Perm	Max LTV 80% & no cash-out								
Foreign National	Not Eligible								
Mortgage History	0x30×12								
Credit Events	Must be seasoned 48 months								
Cash-out - Cash in hand	\$2,000,000 <65% LTV; \$1,500,000 >=65% LTV; \$1,000,000 >= 70% LTV								
Cash-out - Seasoning	6 months								
Recently Listed	Not Eligible								
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								
Co-op	Not Eligible Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA								
Appraisal	Max 6 Bedroom		R. Additional bedr	ooms allowed	on exception basi	s. Transterred appra	isals require CDA		
		urchase: 75 LTV	,						
	- Secondar	y Purchase: 75 I	_TV						
	- All Refina	nce (R/T or C/O): Exception Req	uired					
Florida Condo	Limited review	Florida							
Applies to all condos in the state of Florida	- 70% LTV	Purchase/Rate-							
Fiorida	- 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								
	The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. • Citrus, Hillsborough, Pinellas – 5% LTV Reduction								
Florida County-Specific LTV Overlays									
	• Polk, Lee, Charlotte – 10% LTV Reduction								
			Income Rest	rictions					
Standard Doc	Max LTV 90%								
Bank Statements	Max LTV 90%								
P&L Only		DTI to not exce	ed 43% CPA, C1	EC, EA, PTIN	Eligible				
1099 Only	Max LTV 80%								
Asset Depletion	Max LTV 80%								
WVOE	Max LTV 80%	Em all	lookdook@le-	dafinar-i-l	oom				
Email: lockdesk@lendzfinancial.com Lock hours: 9 am - 6 pm EST Monday - Friday									
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EQUAL HOUSING



Platinum - Series 2 Investment

Droporty Type	Crodit Coore		Durchage		C/O Pofi	DTI	Docemen			
Property Type	Credit Score 700	Max Loan \$2,000,000	Purchase 80%	R/T Refi 80%	C/O Refi 80%	DTI	Reserves			
	680	\$2,000,000	80%	80%	80%					
Single Family, PUD, Townhouse, 2-4	080	\$1,000,000	80%	80%	80%					
	660	\$1,500,000	80%	80%	-					
	860	\$2,000,000	75%	75%						
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi					
r roperty Type	700	\$2,000,000	80%	75%	75%	50%				
Condo	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					
repeny type	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 Re							
Loan Amount	Minimum: \$100	.000 Maximui	m: \$2,000,000							
First Time Homebuyer	No interest only	•	+=//							
Non-Perm										
Foreign National	Max LTV 80% & no cash-out Not Eligible									
Local Restrictions	Investment properties in Baltimore, MD are ineligible.									
Mortgage History	Investment properties in Baitimore, MD are ineligible. 0x30×12									
Credit Events	Must be seasoned 48 months									
Investment Properties	Max LTV 80%									
Cash-out - Cash in hand	\$1,750,000 <65% LTV \$1,250,000 >=65% LTV \$750,000 >= 70% LTV									
Cash-out - Seasoning	6 months									
Recently Listed	Must have PPP									
Non-Warrantable Condo	Maximum Refinance LTV 75%									
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	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.									
Florida County-Specific LTV Overlays	The following Florida counties have new LTV reductions due to elevated value concerns. 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 Restrictions									
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%									
	1	Fmail	lockdesk@le	ndzfinancial	com					
			:: 9 am - 6 pm							

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

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DSCR - Series 2 Matrix

Droporty Type	Credit Score	May Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	Bosonyos			
Property Type		Max Loan			-	MIN DSCR	Reserves			
Olympia Familia DUD Tarresta area O. 4	720	\$2,000,000	80%	75%	75%	100				
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%	70%	70%					
	720	\$2,000,000	70%	65%	65%					
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					
	720	\$2,000,000	70%	-	-					
Condo	680	\$2,000,000	N/A	N/A	N/A	0.75	3 months			
	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	1				
	•		ditional Restricti	•						
First Time Homebuyer	Not Eligible									
First Time Investor										
Non-Perm	Max LTV 75% & no cash-out									
Foreign National	Not Eligible									
Local Restrictions	*									
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 - Seasoning	\$1.75m <65% LTV; \$1.25m >= 65% LTV; \$750k >=70% LTV									
	6 months Must have DDD if listed in the last 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									
Co-op	Not Eligible									
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA									
	Max LTV - Investment Purchase: 75 LTV									
	- All Refina	nce (RT or CO):	Exception Requ	ired						
Florida Condo	Limited review		orm							
Applies to all Condos in the state of Florid	2	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.									
		iasis. Iorida counties h	nave new LTV re	ductions due to	elevated value o	concerns				
Florido Countro Constitui I TV C		below counties v								
Florida County-Specific LTV Overlays	Citrus, Hillsbo	rough, Pinellas -	- 5% LTV Reduct		•					
	• Polk, Lee, Ch	arlotte – 10% LT\								
	T	ln	come Restrictio	ns						
DSCR Long Term Rent Calculation	Always use the	1007 OR 1025								
Short term rentals		enue from 1007	or 100% of the A	AIR DNA revenue	e DSCR >= 1.2	5				
Vacant Properties	No restrictions									
	I=		Exceptions							
	Foreign Nationa	al Purchase/Refi	allowed on exce	ption basis DS	CR <1 Foreign N	ationals allowed	as exception			
	- Cash out may not be used for reserves, borrower must have their own funds for reserves.									
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									
DCCD <1	to the ACH.									
DSCR <1 Cash outs allowed with FICO <720 as an exception DSCR <1 with FICO <720 allowed as exception										
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Lock window: 10 am - 5 pm EST Monday - Friday										