Platinum - Series 2

Owner Occupied

7/16/2025

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%	43%	6 months
			85%	80%	80%	50%	
		$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%		
		$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%		
		$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

Loan Amount	Minimum: $100,000 Maximum: $3,000,000
LTV > 85%	Maximum DTI is 43%.
First Time Homebuyer	No interest only
Non-Perm	Max LTV 80% & no cash-out
Foreign National	Not Eligible
Mortgage History	0x30x12
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
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%** - 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.
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 90%
Bank Statements	Max LTV 90%
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%

Email: lockdesk@lendzfinancial.com

Lock hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Platinum - Series 2
Investment

7/16/2025

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%	6 months
	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%		
	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	Max LTV 80% & no cash-out
Foreign National	Not Eligible
Local Restrictions	Investment properties in Baltimore, MD are ineligible.
Mortgage History	0x30x12
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
Co-op	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%

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LENDZ

DSCR - Series 2
Matrix

7/16/2025

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	3 months
	680	$2,000,000	80%	75%	75%		
	660	$2,000,000	75%	75%	75%		
Condo	**720**	$2,000,000	80%	70%	70%	1.00	
	680	$2,000,000	80%	70%	70%		
	660	$2,000,000	75%	70%	70%		
Rural & 10+ Acres	**720**	$2,000,000	70%	65%	65%	1.00	
	680	$2,000,000	70%	65%	65%		
	660	$2,000,000	75%	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%	-	-	0.75	3 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	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
Non-Perm	Max LTV 75% & no cash-out
Foreign National	Not Eligible
Local Restrictions	Investment properties in Baltimore, MD are ineligible.
Mortgage History	0x30x12
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	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
Florida Condo Applies to all Condos in the state of Florida	Max LTV - Investment Purchase: 75 LTV - **All Refinance (RT or CO): 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	
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
Vacant Properties	No restrictions
Exceptions	
Foreign National	Foreign National Purchase/Refi allowed on exception basis | DSCR <1 Foreign Nationals allowed as exception - 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

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