

Platinum - Series 2

Owner Occupied

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves					
11.7.7			90%	80%	80%	43%						
Single Family, PUD, Townhouse, 2-4	700	\$2,000,000	85%	80%	80%							
	700	\$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							
	700	\$2,000,000 \$2,500,000	85% 80%	75% 75%	75% -		6 months					
	700	\$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%	-							
Durol or 10 : Acres - EVOEDTION DACIO	600	\$2,000,000	80%	70%	70%							
Rural or 10+ Acres - EXCEPTION BASIS	680	\$2,500,000	80%	70%	-							
		\$3,000,000	75% 80%	70% 70%	70%							
	660	\$1,000,000 \$1,500,000	80%	70%	70%							
		\$2,000,000	75%	70%	_							
	_	<i>\$2,000,000</i>	Additional Re									
Loan Amount	Minimum: \$100,0	000 Maximum:	\$3,000,000									
LTV > 85%	Maximum DTI is											
First Time Homebuyer	No interest only											
Non-Perm - Not Eligibe for DACA, Asylum	Max LTV 80% &	no cach out										
or TPS status without exception	Max LTV 00 /6 &	110 Cash-out										
Local Restrictions		more, MD are ineli	gible.									
Foreign National	Not Eligible											
Mortgage History	0x30x12	1.40										
Credit Events	Must be seasone		00 - CE9/ LTV. #	1,000,000 5 70	0/ T\/							
Cash-out - Cash in hand	· · ·	% LTV; \$1,500,00	JU >=65% LTV; \$	1,000,000 >= 70	% LIV							
bonnoning	6 months											
Cash-out - Seasoning	Not Fligible				Not Eligible Max LTV 75% Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.							
Recently Listed	Not Eligible Max LTV 75% I	Kitchenette, Studi	o and co-insuran	ce is not allowed.	Full kitchen requi	red.						
Recently Listed Condotel	Max LTV 75% I				Full kitchen requi	red.						
Recently Listed Condotel Reserves	Max LTV 75% I	Kitchenette, Studi 700 then Cashou			Full kitchen requi	red.						
Recently Listed Condotel Reserves Co-op	Max LTV 75% I If Credit Score < Not Eligible	700 then Cashou	t Cannot be used	for reserves		red. ransferred appraisals re	equire CDA					
Recently Listed Condotel Reserves	Max LTV 75% I If Credit Score < Not Eligible	700 then Cashou	t Cannot be used	for reserves			equire CDA					
Recently Listed Condotel Reserves Co-op	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75%	700 then Cashou	t Cannot be used	for reserves			equire CDA					
Recently Listed Condotel Reserves Co-op	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu	700 then Cashou	t Cannot be used Additional bedroo	for reserves			equire CDA					
Recently Listed Condotel Reserves Co-op	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary	allowed for SFR.	t Cannot be used Additional bedroo	for reserves ms allowed on e			equire CDA					
Recently Listed Condotel Reserves Co-op Appraisal	Max LTV 75% If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): E	t Cannot be used Additional bedroo	for reserves ms allowed on e			equire CDA					
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F	allowed for SFR. Archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): E	Additional bedroo	for reserves ms allowed on e			equire CDA					
Recently Listed Condotel Reserves Co-op Appraisal	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): E	Additional bedroo	for reserves ms allowed on e			equire CDA					
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F	allowed for SFR. Archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): E	Additional bedroo	for reserves ms allowed on e			equire CDA					
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0	allowed for SFR. and allowed for SFR. allowed for SFR. and allowed for SFR. and allowed for SFR. allowed for S	Additional bedroo	for reserves ms allowed on e	ception basis. T							
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV (- If there is a	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Elorida Purchase/Rate-ter Cash out refinance a special assessm	Additional bedroo	for reserves ms allowed on exit of the second of the seco	ception basis. T	ransferred appraisals re						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV G - If there is a - Example, if No more th	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 man 10% of the tot	Additional bedroo	for reserves ms allowed on exit of the second of the seco	nore than 10% of the	ransferred appraisals re						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case ba	allowed for SFR. and allowed f	Additional bedroo	ms allowed on each	nore than 10% of the y not be more than y can be listed for	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV C - If there is a - Example, if No more the by case ba	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 han 10% of the total	Additional bedroo	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concernated.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo	Max LTV 75% If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bat The following Floating Float	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 nan 10% of the tot asis. Orida counties have	Additional bedrood V Exception Require ent, the assessment all condominiums ve new LTV reductions and the condominium services and the condo	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concernated.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida	Max LTV 75% If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bat The following Floating Float	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 han 10% of the total	Additional bedrood V Exception Require ent, the assessment all condominiums ve new LTV reductions and the condominium services and the condo	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concernated.	ne condominium's value n \$28,000 sale, this will be review						
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Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bath The following Float All loans in the b • Polk, Lee, Chath Max LTV 90%	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 nan 10% of the tot asis. Orida counties have	Additional bedrood V Exception Require and the assessman and the special condominiums we new LTV reduct the special seduction	d ent may not be m l assessment ma in the communit	nore than 10% of the y not be more than y can be listed for atted value concernated.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bat The following Float All loans in the boat of the polk, Lee, Chat Max LTV 90% Max LTV 90%	allowed for SFR. archase: 75 LTV Purchase: 75 LTV Purchase: 75 LTV Ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 man 10% of the total asis. Orida counties have elow counties will arlotte – 5% LTV F	Additional bedroo V Exception Require ent, the assessment all condominiums ve new LTV reduction Income Res	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bate The following Float All loans in the b • Polk, Lee, Chate Max LTV 90% Max LTV 90% Max LTV 80% I	allowed for SFR. archase: 75 LTV Purchase: 75 LTV ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 nan 10% of the tot asis. Orida counties have	Additional bedroo V Exception Require ent, the assessment all condominiums ve new LTV reduction Income Res	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case base The following Float All loans in the b • Polk, Lee, Chase Max LTV 90% Max LTV 90% Max LTV 80% I Max LTV 80%	allowed for SFR. archase: 75 LTV Purchase: 75 LTV Purchase: 75 LTV Ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 man 10% of the total asis. Orida counties have elow counties will arlotte – 5% LTV F	Additional bedroo V Exception Require ent, the assessment all condominiums ve new LTV reduction Income Res	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only Asset Depletion	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bate The following Floating Flo	allowed for SFR. archase: 75 LTV Purchase: 75 LTV Purchase: 75 LTV Ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 man 10% of the total asis. Orida counties have elow counties will arlotte – 5% LTV F	Additional bedroo V Exception Require ent, the assessment all condominiums ve new LTV reduction Income Res	ms allowed on each	nore than 10% of the y not be more than y can be listed for atted value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case base The following Float All loans in the b • Polk, Lee, Chase Max LTV 90% Max LTV 90% Max LTV 80% I Max LTV 80%	allowed for SFR. Allowe	Additional bedrood Vexception Require and the assessman and the special condominiums we new LTV reduct the need to be reviewded to be reviewded to the special condominiums. Income Res	d ent may not be may not be may in the communitations due to elevated on a case-betrictions C, EA, PTIN Eligib	nore than 10% of the year be listed for ated value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only Asset Depletion	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bate The following Floating Flo	allowed for SFR. Allowe	Additional bedroo V Exception Require ent, the assessment all condominiums ve new LTV reduction Income Res	d ent may not be may not be may in the communitations due to elevated on a case-betrictions C, EA, PTIN Eligib	nore than 10% of the year be listed for ated value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only Asset Depletion	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bate The following Floating Flo	allowed for SFR. archase: 75 LTV Purchase: 75 LTV Purchase: 75 LTV Ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessm f the condo is \$28 man 10% of the tot asis. Porida counties have elow counties will arlotte – 5% LTV F	Additional bedrood Vexception Require and the assessman and the special condominiums we new LTV reduct the need to be reviewded to be reviewded to the special condominiums. Income Res	d ent may not be m l assessment ma in the communit tions due to elev wed on a case-b trictions C, EA, PTIN Eligil	nore than 10% of the y not be more than y can be listed for atted value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						
Recently Listed Condotel Reserves Co-op Appraisal Florida Condo Applies to all condos in the state of Florida Florida County-Specific LTV Overlays Standard Doc Bank Statements P&L Only 1099 Only Asset Depletion	Max LTV 75% I If Credit Score < Not Eligible Max 6 Bedroom Max LTV - 75% - Primary Pu - Secondary - All Refinan Limited review F - 70% LTV F - 65% LTV 0 - If there is a - Example, if No more the by case bate The following Floating Flo	allowed for SFR. Archase: 75 LTV Purchase: 75 LTV Purchase: 75 LTV Ce (R/T or C/O): Ellorida Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis. Purchase/Rate-ter Cash out refinance a special assessment the condo is \$28 man 10% of the total asis.	Additional bedroo V Exception Require and the assessman and condominiums I need to be revieus Reduction Income Res I 43% CPA, CTE	d ent may not be may not be may in the communitations due to elevated on a case-betrictions C, EA, PTIN Eligible mdzfinancial. EST Monday	nore than 10% of the year be listed for ated value concerny-case basis.	ne condominium's value n \$28,000 sale, this will be review						





Platinum - Series 2

Investment

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves		
and the state of t			80%	80%	80%	45%			
Single Family, PUD, Townhouse, 2-4	700	\$2,000,000	80%	80%	80%		1		
	680	\$2,000,000	80%	80%	80%				
		\$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								
respectly type	700	\$2,000,000	80%	75%	75%				
Condo	680	\$2,000,000	80%	75%	75%	50%	6 months		
	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				
reporty type	700	\$2,000,000	80%	70%	70%				
	680	\$2,000,000	80%	70%	70%				
Rural or 10+ Acres - EXCEPTION BASIS	080	\$1,000,000	80%	70%	70%				
Rulai of 10+ Acres - EXCEPTION BASIS	660	\$1,500,000	80%	70%	7076				
		\$2,000,000	75%	70%	_				
		\$2,000,000	Additional Re		-				
Loan Amount	Minimum: \$100,	000 Maximum		Strictions					
Loan Amount	· ·		n: \$2,000,000						
First Time Homebuyer	No interest only								
Non-Perm: Not Eligible for DACA, Asylum	Max LTV 80% &	no cash-out							
or TPS status without exception	Not Elimiki								
Foreign National	Not Eligible	ontice in D. III	10 MD 5						
Local Restrictions		erties in Baltimor	re, MD are ineligib	oie.					
Mortgage History	0x30x12	1.40							
Credit Events	Must be season	ed 48 months							
Investment Properties	Max LTV 80%								
Cash-out - Cash in hand	· ' '	% LTV \$1,250,0	000 >=65% LTV	\$750,000 >= 70	0% LTV				
Cash-out - Seasoning	6 months								
Recently Listed	Must have PPP								
Non-Warrantable Condo	Maximum Refina	ance LTV 75%							
Condotel	Max LTV 75%	Kitchenette, Stuc	lio and co-insurar	nce is not allowe	ed. Full kitchen rec	uired.			
Reserves	If Credit Score <	700 then Casho	ut Cannot be used	d for reserves					
Со-ор	Not Eligible								
Appraigal	Max 6 Bedroom	allowed for SFR.	. Additional bedro	oms allowed on	exception basis.	Transferred appraisa	Is require CDA Row Houses for		
Appraisal	Investment Purp	ose only eligible	on an exception	basis					
	Max LTV - 75%								
	- Investmen	t Purchase: 75 L	ΓV						
	- Investment Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required								
	- All Refinance (R/T or C/O): Exception Required								
	Limited resistant	Ilorida							
Florida Condo	Limited review F		, rm						
Applies to all condos in the state of Florida		Purchase/Rate-te							
	- 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.								
	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.								
		• Polk, Lee, Charlotte – 5% LTV Reduction							
Income Restrictions									
Standard Doc									
Bank Statements	Max LTV 80% Max LTV 80%								
P&L Only		DTI to not aveca	d 43% CPA, CT	EC EA DTINIEIL	nihle				
		DILIO HOLEXCEE	u 43/0 CPA, CT	LO, EA, PTIN EII(Ainie				
1099 Only	Max LTV 80%								
Asset Depletion	Max LTV 80%								
WVOE	Max LTV 80%								
		Email:	lockdesk@ler	ndzfinancial.d	com				
Lock hours: 9 am - 6 pm EST Monday - Friday									
Lock window: 10 am - 5 pm EST Monday - Friday									
			о ч. п		.,aay				

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.





DSCR - Series 2

Matrix

			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%	1		
	720	\$2,000,000	80%	70%	70%			
Condo Rural or 10+ Acres - EXCEPTION BASIS	680	\$2,000,000	80%	70%	70%	1.00	3 months	
	660	\$2,000,000	75%	70%	70%	1.00	o monaro	
	720	\$2,000,000	70%	65%	65%			
						1.00		
	680	\$2,000,000	70%	65%	65%	1.00		
	660	\$2,000,000	75%	65%	65%	Ali Doop		
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%	-	-	_		
	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 or 10+ Acres - EXCEPTION BASIS	680	\$2,000,000	N/A	N/A	N/A	0.75		
	660	\$2,000,000	N/A	N/A	N/A			
			ditional Restricti		- 47			
First Time Homebuyer	Not Eligible	Ad						
First Time Homebuyer First Time Investor	No restrictions							
Non-Perm: Not EligIbe for DACA, Asylum or	MO LESTITIONS							
	Max LTV 75% &	no cash-out						
TPS status without exception	Not Elimite!							
Foreign National	Not Eligible	control to B. Ot	MD	_				
Local Restrictions		erties in Baltimore,	, MD are ineligible	e				
Mortgage History	0x30x12							
Credit Events	Must be seasone							
Cash-out - Cash in hand	\$1.75m <65% LT	V; \$1.25m >= 65%	LTV; \$750k >=7	0% LTV				
Cash-out - Seasoning	6 months							
Recently Listed	Must have PPP in	listed in the last 6	months					
Condotel	Max LTV 75% k	(itchenette, Studio	and co-insuranc	e is not allowed.	Full kitchen requi	red.		
Reserves		700 then Cashout			· .			
Со-ор	Not Eligible							
	_	- U - · · · · · · · · · · · · · · · · ·					Is we switten ODAL David	
Appraisal					ception basis. I	ransferred appraisa	lls require CDA Row	
	Houses for Inves	tment Purpose on	ly eligible on an e	exception basis				
	May LTV							
	Max LTV							
	- Investment Purchase: 75 LTV							
	- All Refinan	ce (RT or CO): Exc	eption Required					
Florido Oorada	Limited review F	lorida						
Florida Condo	- 70% LTV P	urchase/Rate-term	n					
Applies to all Condos in the state of Florida	- 65% LTV Cash out refinance							
			ent the assessmen	nt may not be mo	ore than 10% of the	ne condominium's v	alue	
		•		-			uruc	
		the condo is \$280	•	-			damad	
	No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a							
	by case ba	SIS.						
	The fellowing Fig.	vrida aquestica la acce	2 DOM LTV ===1	ione due te elecc	tod volue series	en c		
Florido Countre On a diffe LTV Count	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.							
	Polk, Lee, Char	lotte – 5% LTV Re	duction					
		In	ncome Restriction	าร				
DSCR Long Term Rent Calculation	Always use the 1	007 OR 1025						
Short term rentals	100% of the reve	enue from 1007 or	100% of the AIR [DNA revenue DS	SCR >= 1.25			
Vacant Properties	No restrictions			1				
·			Exceptions					
	L		-					
	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.							
Foreign National	- 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.	amaavit iiialcatii	S and Donower	manitani o me	01 10361 103	and account attac		
	to the ACH.							
DSCR <1	DSCR <1 Cash or	uts allowed with Fl	CO <720 as an ex	xception DSCR	<1 with FICO <72	0 allowed as except	ion	
	-	Email: locke	desk@lendzfii	nancial.com				
					0.14			
		ock hours: 9 aı	-	-	-			
	Lo	ck window: 10	am - 5 pm ES	「Monday - Fri	iday			

