



Platinum - Series 2
Owner Occupied

12/1/2025

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	50%	6 months
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	50%
Rural or 10+ Acres - EXCEPTION BASIS	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 - Not Eligible for DACA, Asylum or TPS status without exception		Max LTV 80% & no cash-out						
Local Restrictions		Properties in Baltimore, MD are ineligible.						
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%						
		<div>- Primary Purchase: 75 LTV</div> <div>- Secondary Purchase: 75 LTV</div> <div>- All Refinance (R/T or C/O): Exception Required</div>						
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. • Polk, Lee, Charlotte – 5% LTV Reduction		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.						
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								

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Platinum - Series 2
Investment

12/1/2025

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%	45%	6 months		
			80%	80%	80%				
	680	\$2,000,000	80%	80%	80%				
			\$1,000,000	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			50%	6 months
Condo	700	\$2,000,000	80%	75%	75%				
	680	\$2,000,000	80%	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				
Rural or 10+ Acres - EXCEPTION BASIS	700	\$2,000,000	80%	70%	70%				
	680	\$2,000,000	80%	70%	70%				
			\$1,000,000	80%	70%				
	660	\$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: Not Eligbe for DACA, Asylum or TPS status without exception	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 Row Houses for Investment Purpose only eligible on an exception basis								
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. • Polk, Lee, Charlotte – 5% 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%								
Email: lockdesk@lendzfinancial.com									
Lock hours: 9 am - 6 pm EST Monday - Friday									
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DSCR - Series 2

Matrix

12/1/2025

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 or 10+ Acres - EXCEPTION BASIS	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 or 10+ Acres - EXCEPTION BASIS	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: Not Eligible for DACA, Asylum or TPS status without exception	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 Row Houses for Investment Purpose only eligible on an exception basis						
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. • Polk, Lee, Charlotte – 5% 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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