

| Loan Purpose | FICO | Max Loan Amount | Owner Occupied | Second Home | Investor |
|---------------------------------|------|-----------------|----------------|-------------|----------|
| Purchase or Rate/Term Refinance | 740 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 80 | 80 |
| | | 2,500,000 | 80 | 75 | 75 |
| | | 3,000,000 | 75 | 70 | 70 |
| | 720 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 80 | 80 |
| | | 2,500,000 | 75 | 75 | 75 |
| | | 3,000,000 | 70 | 70 | 70 |
| | 700 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 80 | 75 |
| | | 2,500,000 | 75 | 75 | 75 |
| | | 3,000,000 | 70 | 70 | 70 |
| | 680 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 80 | 75 |
| | | 2,500,000 | 75 | 75 | 75 |
| | | 3,000,000 | 70 | 70 | 70 |
| Cashout | 740 | 1,500,000 | 75 | 75 | 75 |
| | | 2,000,000 | 75 | 75 | 75 |
| | | 2,500,000 | 65 | 65 | 65 |
| | | 3,000,000 | NA | NA | NA |
| | 720 | 1,500,000 | 75 | 75 | 75 |
| | | 2,000,000 | 75 | 75 | 75 |
| | | 2,500,000 | 65 | 65 | 65 |
| | | 3,000,000 | NA | NA | NA |
| | 700 | 1,500,000 | 75 | 75 | 75 |
| | | 2,000,000 | 75 | 75 | 75 |
| | | 2,500,000 | 65 | 65 | 65 |
| | | 3,000,000 | NA | NA | NA |
| | 680 | 1,500,000 | 70 | 70 | 70 |
| | | 2,000,000 | 70 | 70 | 70 |
| | | 2,500,000 | NA | NA | NA |
| | | 3,000,000 | NA | NA | NA |

| General Information |
|--|
| Products offered: 30 Year fixed, 40-year IO (10-year IO, 30-year amortization) |
| Max loan size: \$3,000,000 |
| Min loan size: \$150,000 |
| Max DTI: 50% |
| Min 700 FICO for loans with DTIs > 43 |
| Housing History: 0x30x12 |
| Credit Event Seasoning: 4 years |

| Interest Only |
|-----------------------------------|
| Interest Only: 10 year IO |
| Min 700 FICO for Interest Only |
| First time home buyers ineligible |

| Warrantable Condominiums |
|--------------------------|
| Not Eligible |

| Rural Properties |
|------------------------|
| Primary residence only |
| No Cashout |
| Max 70 LTV |

| 2-4 Unit Properties | |
|---------------------|-------------|
| FICO >= 720 | Max 80% LTV |
| FICO < 720 | Max 75% LTV |

| Declining Markets |
|--|
| Max LTV is reduced by 5% based on the appraisal assessment of the market |

| Ineligible Locations |
|--|
| U.S. Territories |
| Investor loans in Baltimore City and Philadelphia are ineligible |

| P&L Program | |
|----------------|----------------------|
| <=70 LTV | limited to 720+ FICO |
| 70.01 - 75 LTV | limited to 740+ FICO |
| >75 LTV | limited to 760+ FICO |

| Max Cashout | |
|-------------|-----------|
| <=70 LTV | Unlimited |
| >70 LTV | \$500K |

| Reserves | |
|---|-----------|
| Loan Size | Months |
| <=\$1.5mm | 6 months |
| >\$1.5mm & <=\$2.5mm | 9 months |
| >\$2.5mm | 12 months |
| <ul style="list-style-type: none"> 2 months additional reserves per financed Reserves based on initial PITIA All cashout proceeds may be used as reserves reserves | |

| Additional Overlays |
|---|
| Non-Profit Income Ineligible for the Bank Statement Program |

| Bedrooms |
|---|
| Maximum 6 bedrooms allowed for SFR. Additional bedrooms allowed on an exception basis |

| FL County Overlays |
|---|
| Polk, Lee, Charlotte - 5% LTV Reduction |

| IncomeQualification | | |
|----------------------------------|------|---|
| Type | Grid | Documentation Requirements |
| Full Documentation | Full | <ul style="list-style-type: none"> Wage earners <ul style="list-style-type: none"> Two years of W-2s and most recent Paystubs with YTD Self-employed borrowers <ul style="list-style-type: none"> 2 years of tax returns including K-1s and all schedules YTD P&L statement Executed 4506-C |
| Express Doc | Full | <ul style="list-style-type: none"> Wage earners <ul style="list-style-type: none"> Most recent W-2s and most recent Paystubs with YTD Self-employed borrowers <ul style="list-style-type: none"> Most recent tax returns including K-1s and all schedules YTD P&L statement Executed 4506-Cs |
| 12 Month Business Bank Statement | Alt | <ul style="list-style-type: none"> 12 months business bank statements and; One of the following: <ul style="list-style-type: none"> Fixed expense ratio qualification: business narrative Matrix expense ratio: business narrative 3rd Party expense ratio: Expense letter from an accredited 3rd party, 3rd Party prepared P&L: Signed P&L from an accredited 3rd party |
| 12 Month Personal Bank Statement | Alt | <ul style="list-style-type: none"> 12 months personal bank statements 2 months of business bank statements |
| 24 Month Business | Alt | <ul style="list-style-type: none"> 24 months business bank statements and; One of the following: <ul style="list-style-type: none"> Fixed expense ratio qualification: business narrative Matrix expense ratio: business narrative 3rd Party expense ratio: Expense letter from an accredited 3rd party, 3rd Party prepared P&L: Signed P&L from an accredited 3rd party |
| 24 Month Personal | Alt | <ul style="list-style-type: none"> 24 months personal bank statements 2 months of business bank statements |
| P&L Program | Alt | <ul style="list-style-type: none"> P&L statement prepared by either a CPA, EA, or CTEC Two months of business bank statements |
| 1099 Program | Full | <ul style="list-style-type: none"> 2 years of 1099s or W-2s Evidence of YTD earnings including either 2 months of paystubs, bank statements, or cancelled checks Current employment contract Two months of paystubs, cancelled checks, or bank statements |

| Borrower Information | |
|-------------------------------|---|
| Eligible Categories | US Citizens, permanent resident aliens, non-permanent resident aliens |
| Non-Permanent Resident Aliens | Max 75 LTV |
| First Time Home Buyers | No interest only, max 43 DTI |
| Non-Occupant Co-Borrowers | Owner occupied only, max 43 DTI, no cashout |
| Borrowers Living Rent Free | Limited to 43% DTI, 80% LTV, and single unit properties |



Series 8 Diamond DSCR

6/2/2026

| Credit Score | MIN DSCR | Loan Size | Max LTV | | |
|--------------|----------|-------------|----------|-----------|---------|
| | | | Purchase | Rate/Term | Cashout |
| 740+ | 1.0x | \$1,000,000 | 80 | 75 | 75 |
| | 1.0x | \$1,500,000 | 75 | 70 | 70 |
| | 1.0x | \$2,000,000 | 70 | 65 | 65 |
| 720-740 | 1.0x | \$1,000,000 | 80 | 75 | 75 |
| | 1.0x | \$1,500,000 | 75 | 70 | 70 |
| | 1.0x | \$2,000,000 | 70 | 65 | 65 |

| Income Qualification | | |
|-----------------------------|------|--|
| Type | Grid | Documentation Requirements |
| Debt Earnings Service Ratio | DSCR | <ul style="list-style-type: none"> · Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment · Unoccupied units: Appraised market rents · Proof of guarantor experience |

| Condominiums |
|--------------|
| Not Eligible |

| Max Cashout | |
|-------------|-----------|
| <=70 LTV | Unlimited |
| >70 LTV | \$500K |

| Appraisal Overlays | |
|--|--|
| Bedrooms | Maximum 6 bedrooms allowed for SFR. Additional bedrooms allowed on an exception basis |
| Florida County Specific - LTV Overlays | <p>The following Florida Counties have new LTV reductions due to elevated value concerns</p> <p>All loans in the below counties will need to be reviewed on a case-by-case basis.</p> <p>Polk, Lee and Charlotte Counties = 5% LTV reduction</p> |

| General Information |
|---|
| Products offered: 30yr Fixed, 40yr I/O and 30yr I/O |
| Interest only eligible per matrix |
| Max loan size: \$2,000,000 |
| Min loan size: \$125,000 |
| Foreign National Not Eligible |
| Minimum Borrower Equity of \$40,000 |
| Minimum Property Value: \$125,000 |
| Maximum Number of Properties: 1 |
| Minimum Number of Units per Property: 1 |
| Maximum Number of Units per Property: 4 |
| Housing History: 0x30x24 |
| Credit Event Seasoning: 3 Years |
| First lien only, additional debt secured by the property is not permitted |
| Unleased refinance transactions are subject to a 5% LTV reduction |
| Rural properties: Ineligible |
| Short term rentals: Not Eligible |
| Declining markets: Max LTV is reduced by 5% based on the appraisal assessment of the market |

| MIN DSCR |
|-------------------|
| FICOs >=720: 1.0x |

| Additional Overlays |
|---|
| Non-Profit Income Ineligible |
| Short Term Rental ineligible |
| Ineligible states: AK, HI, and US territories |

| Loan Size | <= 70 LTV | >70 LTV |
|--|-----------|----------|
| Reserves | 6 months | 9 months |
| <ul style="list-style-type: none"> • Reserves based on initial PITIA • All cashout proceeds may be used as reserves • Undrawn HELOC lines may not be used as reserves | | |

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| Loan Purpose | FICO | Max Loan Amount | Owner Occupied | Second Home | Investor |
|---------------------------------|------|-----------------|----------------|-------------|----------|
| Purchase or Rate/Term Refinance | 740 | 1,500,000 | 90 | 85 | 80 |
| | | 2,000,000 | 85 | 85 | 80 |
| | | 2,500,000 | 80 | 75 | 75 |
| | | 3,000,000 | 80 | 70 | 70 |
| | | 3,500,000 | 70 | NA | NA |
| | 720 | 1,500,000 | 90 | 85 | 80 |
| | | 2,000,000 | 85 | 80 | 80 |
| | | 2,500,000 | 80 | 75 | 75 |
| | | 3,000,000 | 80 | 70 | 70 |
| | | 3,500,000 | 70 | NA | NA |
| | 700 | 1,500,000 | 85 | 80 | 80 |
| | | 2,000,000 | 85 | 80 | 80 |
| | | 2,500,000 | 80 | 75 | 75 |
| | | 3,000,000 | 80 | 70 | 70 |
| | | 3,500,000 | 70 | NA | NA |
| | 680 | 1,500,000 | 85 | 80 | 80 |
| | | 2,000,000 | 80 | 75 | 75 |
| | | 2,500,000 | 75 | 70 | 70 |
| | | 3,000,000 | 75 | 65 | 65 |
| | 660 | 1,500,000 | 80 | 75 | 75 |
| 2,000,000 | | 80 | 70 | 70 | |
| 2,500,000 | | 75 | 70 | 70 | |
| Cashout | 740 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 75 | 75 |
| | | 2,500,000 | 75 | 70 | 70 |
| | | 3,000,000 | 75 | 65 | 65 |
| | 720 | 1,500,000 | 80 | 80 | 80 |
| | | 2,000,000 | 80 | 75 | 75 |
| | | 2,500,000 | 75 | 70 | 70 |
| | | 3,000,000 | 75 | 65 | 65 |
| | 700 | 1,500,000 | 80 | 75 | 75 |
| | | 2,000,000 | 80 | 75 | 75 |
| | | 2,500,000 | 75 | 70 | 70 |
| | | 3,000,000 | 75 | 65 | 65 |
| | 680 | 1,500,000 | 80 | 75 | 75 |
| | | 2,000,000 | 75 | 70 | 70 |
| | | 2,500,000 | 70 | 65 | 65 |
| | | 3,000,000 | 70 | 60 | 60 |
| | 660 | 2,000,000 | 75 | 70 | 70 |
| | | 2,500,000 | 70 | 65 | 65 |
| | | 3,000,000 | NA | NA | NA |

| General Information |
|---|
| Products offered: 30 Year fixed, 30 Year IO 40 Year IO |
| Max loan size: \$3,500,000 |
| Min loan size: \$100,000 |
| Max DTI: 50% |
| Housing History: 1x30x12 max 80% LTV |
| Credit Event Seasoning: Min 2 years max 80% LTV |

| Interest Only |
|-----------------------------------|
| 10/20 and 10/30 fixed rate |
| Min 700 FICO for Interest Only |
| First time home buyers ineligible |

| Condos |
|--------------|
| Not Eligible |

| Rural Properties |
|------------------------|
| Primary residence only |
| No Cashout |
| Max 80 LTV |

| 2-4 Unit Properties |
|---------------------|
| Max 85% LTV |

| Declining Markets |
|--|
| Max LTV is reduced by 5% based on the appraisal assessment of the market |

| Ineligible Locations |
|--|
| U.S. Territories |
| Investor loans in Baltimore City and Philadelphia are ineligible |

| P&L Program | |
|----------------|----------------------|
| <=75 LTV | limited to 700+ FICO |
| 75.01 - 80 LTV | limited to 720+ FICO |

| Asset Depletion | |
|-----------------|--------------|
| Max 80% LTV | Min 700 FICO |

| Max Cashout | |
|-------------|-----------|
| <=70 LTV | Unlimited |
| >70 LTV | \$500K |

| Reserves | |
|--|----------|
| Loan Size | Months |
| <=\$1.5mm | 3 months |
| >\$1.5mm & <=\$2.5mm | 6 months |
| >\$2.5mm | 9 months |
| • Reserves based on initial PITIA • All cashout proceeds may be used as reserves • Undrawn HELOC lines may not be used as reserves | |

| Additional Overlays |
|---|
| Non-Profit Income Ineligible for the Bank Statement Program |

| Bedrooms |
|---|
| Maximum 6 bedrooms allowed for SFR. Additional bedrooms allowed on an exception basis |

| FL County Overlays |
|---|
| Polk, Lee, Charlotte - 5% LTV Reduction |

| Additional Overlays |
|--|
| 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 - No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis. |

| Appraisal |
|--|
| - Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis. - Transferred Appraisal will require a CDA |

Unleased/Vacant Properties require a 5% LTV Reduction

| Income Qualification | | |
|----------------------------------|------|---|
| Type | Grid | Documentation Requirements |
| Full Documentation | Full | o Wage earners o Two years of W-2s and most recent Paystubs with YTD o Self-employed borrowers o 2 years of tax returns including K-1s and all schedules o YTD P&L statement o Executed 4506-C |
| Express Doc | Full | o Wage earners o Most recent W-2s and most recent Paystubs with YTD o Self-employed borrowers o Most recent tax returns including K-1s and all schedules o YTD P&L statement o Executed 4506-C |
| 12 Month Business Bank Statement | Alt | - 12 months business bank statements and; - One of the following: o Fixed expense ratio qualification: business narrative o Matrix expense ratio: business narrative o 3rd Party expense ratio: Expense letter from an accredited 3rd party, o 3rd Party prepared P&L: Signed P&L from an accredited 3rd party |
| 12 Month Personal Bank Statement | Alt | - 12 months personal bank statements - 2 months of business bank statements |
| 24 Month Business | Alt | - 24 months business bank statements and; - One of the following: o Fixed expense ratio qualification: business narrative o Matrix expense ratio: business narrative o 3rd Party expense ratio: Expense letter from an accredited 3rd party, o 3rd Party prepared P&L: Signed P&L from an accredited 3rd party |
| 24 Month Personal | Alt | - 24 months personal bank statements - 2 months of business bank statements |
| P&L Program | Alt | - P&L statement prepared by either a CPA, EA, or CTEC - Two months of business bank statements |
| 1099 Program | Full | - 2 years of 1099s or W-2s - Evidence of YTD earnings including either 2 months of paystubs, bank statements, or cancelled checks - Current employment contract - Two months of paystubs, cancelled checks, or bank statements |
| Asset Depletion | Full | - Qualifying Asset Statements |

| Borrower Information | |
|-------------------------------|---|
| Eligible Categories | US Citizens, permanent resident aliens, non-permanent resident aliens |
| Non-Permanent Resident Aliens | Max 75 LTV |
| First Time Home Buyers | No interest only, max 43 DTI |
| Non-Occupant Co-Borrowers | Owner occupied only, max 43 DTI, no cashout |
| Borrowers Living Rent Free | properties |



**Series 8
Platinum DSCR**

6/2/2026

| Credit Score | Loan Size | Max LTV | |
|--------------|-------------|---------------|---------|
| | | Purchase/Refi | Cashout |
| 740 | \$1,000,000 | 80 | 75 |
| | \$1,500,000 | 80 | 75 |
| | \$2,000,000 | 75 | 75 |
| | \$2,500,000 | 65 | 60 |
| 720 | \$1,000,000 | 80 | 75 |
| | \$1,500,000 | 75 | 70 |
| | \$2,000,000 | 75 | 65 |
| | \$2,500,000 | 65 | 60 |
| 700 | \$1,000,000 | 80 | 75 |
| | \$1,500,000 | 75 | 70 |
| | \$2,000,000 | 75 | 65 |
| | \$2,500,000 | 70 | 65 |
| 680 | \$1,000,000 | 75 | 70 |
| | \$1,500,000 | 70 | 65 |
| | \$2,000,000 | 65 | 55 |
| 660 | \$1,000,000 | 70 | 60 |
| | \$1,500,000 | 60 | 55 |
| | \$2,000,000 | 60 | 55 |

| General Information |
|---|
| Products offered: 30 Year fixed, 30 Year IO 40 Year IO |
| Interest only: 10/20 and 10/30 fixed rate |
| Max loan size: \$2,500,000 |
| Min loan size: \$100,000 |
| Minimum Property Value: \$105,000 |
| Minimum Borrower Equity of \$25,000 |
| Minimum Number of Properties: 1 |
| Maximum Number of properties: 1 |
| Minimum Number of Units per Property: 1 |
| Maximum Number of Units per Property: 4 |
| Foreign Nationals: Not Eligible |
| Housing History: 1x30x24 |
| Credit Event Seasoning: 3 Years |
| First lien only, additional debt secured by the property is not permitted |
| Unleased refinance transactions are subject to a 5% LTV reduction |
| Rural properties: Ineligible |
| Short term rentals: Not Eligible |
| Declining markets: Max LTV is reduced by 5% based on the appraisal assessment of the market |

| Income Qualification | | |
|-----------------------------|------|--|
| Type | Grid | Documentation Requirements |
| Debt Earnings Service Ratio | DSCR | <ul style="list-style-type: none"> Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment Unoccupied units: Appraised market rents Proof of guarantor experience |

| MIN DSCR |
|-----------|
| DSCR 1.0x |

| Condominiums |
|--------------|
| Not Eligible |

| Additional Overlays |
|---|
| Ineligible states: AK, HI, and US territories |
| Loans in Baltimore City and Philadelphia are Ineligible |

| Max Cashout | |
|-------------|-----------|
| <=70 LTV | Unlimited |
| >70 LTV | \$500K |

| Loan Size | <= 70 LTV | >70 LTV |
|---|-----------|----------|
| Reserves | 6 months | 6 months |
| 2 months additional reserves per financed property ITIA for interest only mortgages | | |
| All cashout proceeds may be used as reserves | | |
| Undrawn HELOC lines may not be used as reserves | | |

| Additional Overlays |
|--|
| Limited review Florida <ul style="list-style-type: none"> 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 No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis. |
| Appraisal <ul style="list-style-type: none"> Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis. Transferred Appraisal will require a CDA |
| Unleased/Vacant Properties require a 5% LTV Reduction |

| Additional Overlays |
|---|
| Non-Profit Income Ineligible for the Bank Statement Program |

| Bedrooms |
|---|
| Maximum 6 bedrooms allowed for SFR. Additional bedrooms allowed on an exception basis |

| FL County Overlays |
|---|
| Polk, Lee, Charlotte – 5% LTV Reduction |

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