Platinum - Series Z

Owner Occupied

6/2/2026

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%	-	-	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 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	
First Time Homebuyer	No interest only
LTV > 85%	Maximum DTI is 43%.
Non-Perm - Not Eliglbe for DACA, Asylum or TPS status without exception	Max LTV 80% & no cash-out
Local Restrictions	Properties in Baltimore, MD are ineligible.
Mortgage History	0x30x12 - no restrictions | 0x60x12 - max LTV 80% - Purch Only | 0x90x12 - max LTV 75% - Purch Only
Credit Events	Must be seasoned 24 months
Cash-out - Cash in hand	Unlimited <65% LTV; $1,500,000 >=65% LTV; $1,000,000 >= 70% LTV
Cash-out - Seasoning	3-6 months - 2 appraisals to use appraised value | 6 months 1 appraisal to use appraised value
Recently Listed	See rate sheet for LLPA
Condotel	Max LTV 75% | Kitchenette, Studio and co-insurance is allowed.
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 are exception only
Florida Condo Applies to all condos in the state of Florida	Max LTV - 75% - Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required Limited review Florida Max LTVs • 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 case by case basis.
Foreign National	Not Eligible - Refer to Platinum Investment or DSCR for FN
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Geographical Restrictions	Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required Properties in Baltimore, MD are ineligible.

Income Restrictions	
Standard Doc	No restrictions
Bank Statements	No restrictions
P&L Only	Max LTV 80% | DTI never to exceed 43% CPA, CTEC, EA & PTIN allowed
1099 Only	No restrictions | Max LTV 85%
Asset Depletion	Max LTV 85%
WVOE	Max LTV 80%

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

Platinum - Series Z

Investment

6/2/2026

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	85%	-	-	43%	6 months
			80%	80%	80%	50%	
	680	$2,000,000	85%	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	85%	75%	75%		
	680	$2,000,000	85%	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 or 10+ Acres EXCEPTION BASIS	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 - Not Eliglbe for DACA, Asylum or TPS status without exception	Max LTV 80% & no cash-out | Foreign National reserves 9 months
Mortgage History	0x30x12 - no restrictions | 0x60x12 - max LTV 80% - Purch Only | 0x90x12 - max LTV 75% - Purch Only
Credit Events	Must be seasoned 24 months
Investment Properties	85 LTV Requires DTI <=43
Cash-out - Cash in hand	$1,750,000 <65% LTV; $1,250,000 >=65% LTV; $750,000 >= 70% LTV
Cash-out - Seasoning	3-6 months - 2 appraisals to use appraised value | 6 months 1 appraisal to use appraised value
Recently Listed	Investment must have PPP | Owner Occupied see rate sheet for LLPA
Non-Warrantable Condo	Maximum Refinance LTV 75%
Condotel	Max LTV 75% | Kitchenette, Studio and co-insurance is allowed.
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% - Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required .Limited review Florida Max LTVs • 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 case by case basis.
Foreign National	Bank Statement and P&L Income types Only - 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.
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Geographical Restrictions	Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required Properties in Baltimore, MD are ineligible.

Income Restrictions	
Standard Doc	No restrictions
Bank Statements	No restrictions
P&L Only	Max LTV 80% | DTI never to exceed 43% CPA, CTEC, EA & PTIN allowed
1099 Only	Max LTV 80%
Asset Depletion	Max LTV 80%
WVOE	Max LTV 80%

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Platinum - Series Z

DSCR

6/2/2026

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	9 months
	680	$2,000,000	80%	75%	75%		
	660	$2,000,000	75%	75%	75%		
Condo	720	$2,000,000	80%	75%	75%	1.00	
	680	$2,000,000	80%	75%	75%		
	660	$2,000,000	75%	75%	75%		
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	70%	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%	70%	70%	0.75	9 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	75%	70%	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
Mortgage History	0x60x24
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	3-6 months - 2 appraisals to use appraised value | 6 months 1 appraisal to use appraised value
Recently Listed	Must have PPP if listed in the last 6 months
Condotel	Max LTV 75% | Kitchenette, Studio and co-insurance is allowed.
Reserves	If Credit Score <700 then Cashout Cannot be used for reserves
Co-op	Not Eligible
DSCR	DSCR <1 Cash out allowed with minimum 720 FICO
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% - Purchase: 75 LTV - All Refinance (R/T or C/O): Exception Required Limited review Florida Max LTVs • 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 case by case basis.
Non-Perm Not Eliglbe for DACA, Asylum or TPS status without exception & Foreign National	Max LTV 75% & no cash-out | Foreign National eligible with No FICO **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 to the ACH.
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Geographical Restrictions	Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required Investment Properties in Baltimore, MD are ineligible.

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 and Purchase Only
Vacant/Unleased Properties	5% LTV Reduction

Exceptions

Foreign National	Foreign National Cashouts allowed on an exception basis | DSCR <1 Foreign Nationals allowed on exception basis only
DSCR <1	DSCR <1 Cash outs allowed as exception if FICO <720 | DSCR <1 with FICO <720 allowed as exception
Reserves	Reserves <9 months allowed as exception

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