Series 8 Diamond

9/3/2026

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
		3,500,000	NA	NA	NA
	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
		3,500,000	NA	NA	NA
	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
		3,500,000	NA	NA	NA
	680	1,500,000	75	75	75
		2,000,000	75	75	75
		2,500,000	NA	NA	NA
		3,000,000	NA	NA	NA
		3,500,000	NA	NA	NA
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

Additional Overlays
Non-Profit Income Ineligible for the Bank Statement Program Transferred Appraisals require CDA

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

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

General Eligibility	
Products	30 Year fixed, 40-year IO (10-year IO, 30-year amortization)
Interest Only	Min FICO - 700 First time home buyers ineligible
Max Loan Size	$3,000,000
Min Loan Size	$150,000
DTI	Max DTI: 50% Min 700 FICO for DTI > 43
2-4 Unit	Max LTV for FICOs ≥ 720 – 80% Max LTV for FICOs < 720 – 75%
Ineligible Locations	US territories
	Investor loans in Baltimore City and Philadelphia
	Hawaii properties located in lava zones 1 and 2
Condos	Not eligible
Rural Properties	Primary only, no cashout Max LTV - 70%
Eligible Borrowers	US Citizens, permanent resident aliens, non-permanent resident aliens
	Max LTV for non-permanent resident aliens – 75%
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
Housing History	0x30x12
Credit Event	Min seasoning of 4 years
Declining Markets	Max LTV is reduced by 5% based on the appraisal assessment of the market
P&L Program Limits	Min FICO - 720 Max LTV for FICO >= 720 - 70% Max LTV for FICO >= 740 - 75% Max LTV for FICO >= 760 - 80%
Max Cashout	LTV >70% - $500,000

Reserves	
Loan Size	Months
<=$1.5mm	6 months
>$1.5mm & <=$2.5mm	9 months
>$2.5mm	12 months

- Reserves based on initial PITIA
- All cashout proceeds may be used as reserves
- Undrawn HELOC lines may not be used as reserves

LENDZ

Series 8
Diamond DSCR

9/3/2026

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	· Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment · New Leases: Proof of security deposit and 1st months rent · Unoccupied units: appraised market rents

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	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 and Charlotte Counties = 5% LTV reduction

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
Non-Perm Resident Max LTV - 75%
Declining markets: Max LTV is reduced by 5%

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

- Reserves based on initial PITIA
- All cashout proceeds may be used as reserves
- Undrawn HELOC lines may not be used as reserves

Series 8 Platinum

9/3/2026

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
		3,500,000	NA	NA	NA
	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

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

General Information	
Products	30 Year fixed, 30 Year IO 40 Year IO
Interest Only	Min FICO - 700 First time home buyers ineligible
Max Loan Size	Max loan size: $3,500,000
Min loan size:	$125,000
Max DTI	50%
2-4 Unit	Max LTV - 85%
Ineligible Locations	US territories Investor loans in Baltimore City and Philadelphia Hawaii properties located in lava zones 1 and 2
Condos	Not eligible
Rural Properties	Primary residence only ; No cashout Max LTV - 80%
Eligible Borrowers	US Citizens, permanent resident aliens, non-permanent resident aliens Max LTV for non-permanent resident aliens – 75%
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
Housing History	1x30x12 Max LTV - 80%
Credit Event	Min seasoning of 2 years Max LTV - 80%
Declining Markets	Max LTV is reduced by 5% based on the appraisal assessment of the market
P&L Program Limits	<=75 LTV: limited to 700+ FICO 75.01 – 80 LTV: limited to 720+ FICO
Asset Depletion	Max 80% LTV; Min FICO - 700
Max Cashout	Max Cashout for LTV > 70%: $750k

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

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

Series 8
Platinum DSCR

9/3/2026

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: $125,000
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
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	· Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment · Unoccupied units: Appraised market rents · New Leases: proof of security deposit and 1st months rent

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
Reserves based on initial PITIA for amortizing mortgages and		
All cashout proceeds may be used as reserves		
Undrawn HELOC lines may not be used as reserves		

Additional Overlays

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

Additional Overlays
Non-Profit Income Ineligible

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

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