LENDZ

Platinum - Full Doc OO

Effective 8/15/25

LTV PROGRAM LIMITS

Transaction Type	FICO	Primary					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Purchase	760 +	90%	90%	80%	80%	75%	70%
	740 - 759	90%	90%	80%	80%	75%	70%
	720 - 739	90%	90%	80%	80%	75%	70%
	700 - 719	90%	85%	80%	75%	75%	NA
	680 - 699	85%	85%	80%	70%	70%	NA
	660 - 679	80%	80%	80%	70%	70%	NA
Transaction Type	**FICO**	**Primary**					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Rate/Term Refinance	760 +	85%	85%	80%	75%	70%	70%
	740 - 759	85%	85%	80%	75%	70%	70%
	720 - 739	85%	85%	80%	75%	70%	70%
	700 - 719	85%	80%	75%	70%	70%	NA
	680 - 699	80%	80%	75%	70%	70%	NA
	660 - 679	80%	80%	75%	70%	70%	NA
Transaction Type	**FICO**	**Primary**					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Cash Out Refinance	760 +	80%	75%	75%	70%	65%	NA
	740 - 759	80%	75%	75%	70%	65%	NA
	720 - 739	80%	75%	75%	70%	65%	NA
	700 - 719	80%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	70%	70%	NA	NA	NA	NA
Transaction Type	**FICO**	**Second Home**					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Purchase	760 +	85%	85%	80%	75%	70%	NA
	740 - 759	85%	85%	80%	75%	70%	NA
	720 - 739	85%	85%	80%	75%	70%	NA
	700 - 719	80%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA
Transaction Type	**FICO**	**Second Home**					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Rate/Term Refinance	760 +	80%	80%	75%	70%	65%	NA
	740 - 759	80%	80%	75%	70%	65%	NA
	720 - 739	80%	80%	75%	70%	65%	NA
	700 - 719	75%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA
Transaction Type	**FICO**	**Second Home**					
		≤ $1.0M	≤ $1.5M	≤ $2.0M	≤ $2.5M	≤ $3.0M	≤ $3.5M
Cash Out Refinance	760 +	75%	75%	70%	65%	60%	NA
	740 - 759	75%	75%	70%	65%	60%	NA
	720 - 739	75%	75%	70%	65%	60%	NA
	700 - 719	70%	70%	65%	60%	60%	NA
	680 - 699	65%	65%	60%	60%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA

PRODUCT TYPE RESTRICTIONS

Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Interest Only	85%	85%	80%
Non-Warrantable Condo	75%	75%	70%
2-4 Unit	85%	80%	75%

PRODUCT TYPE ELIGIBILITY

Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident
Occupancy	Owner Occupied, Second Home
Doc Type	1 & 2 year Full Doc, 1 & 2 year 1099
Debt Ratio	45% Max, 50% Max when LTV is equal to or less than 80%
Mortgage Rating	0 x 30 x 12 months for all mortgages
Credit Event Seasoning	48 Months (BK, FC, SS, FB, Mod)
Reserves	• 0 Months PITIA when LTV <= 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV >65 & <= 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $3,500,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Interest Only Term	120 Months • Qualify off of 30 year amortization, min FICO 680
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo 10 acres maximum Rural properties are subject to a maximum LTV of 80%
Non - Warrantable Condo	680 Min FICO, Condotel ineligible
Cash Out Refinance	Maximum cash out proceeds $1,000,000
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.

Platinum - Alt Doc OO

Effective 8/15/25

LTV PROGRAM LIMITS

Transaction Type	FICO	Primary < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Purchase	760 +	90%	90%	80%	80%	75%	70%
	740 - 759	90%	90%	80%	80%	75%	70%
	720 - 739	90%	90%	80%	80%	75%	70%
	700 - 719	90%	85%	80%	75%	75%	NA
	680 - 699	85%	85%	80%	70%	70%	NA
	660 - 679	80%	80%	80%	70%	70%	NA

Transaction Type	FICO	Primary < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Rate/Term Refinance	760 +	85%	85%	80%	75%	70%	70%
	740 - 759	85%	85%	80%	75%	70%	70%
	720 - 739	85%	85%	80%	75%	70%	70%
	700 - 719	85%	80%	75%	70%	70%	NA
	680 - 699	80%	80%	75%	70%	70%	NA
	660 - 679	80%	80%	75%	70%	70%	NA

Transaction Type	FICO	Primary < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Cash Out Refinance	760 +	80%	75%	75%	70%	65%	NA
	740 - 759	80%	75%	75%	70%	65%	NA
	720 - 739	80%	75%	75%	70%	65%	NA
	700 - 719	80%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	70%	70%	NA	NA	NA	NA

Transaction Type	FICO	Second Home < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Purchase	760 +	85%	85%	80%	75%	70%	NA
	740 - 759	85%	85%	80%	75%	70%	NA
	720 - 739	85%	85%	80%	75%	70%	NA
	700 - 719	80%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA

Transaction Type	FICO	Second Home < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Rate/Term Refinance	760 +	80%	80%	75%	70%	65%	NA
	740 - 759	80%	80%	75%	70%	65%	NA
	720 - 739	80%	80%	75%	70%	65%	NA
	700 - 719	75%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA

Transaction Type	FICO	Second Home < $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Cash Out Refinance	760 +	75%	75%	70%	65%	60%	NA
	740 - 759	75%	75%	70%	65%	60%	NA
	720 - 739	75%	75%	70%	65%	60%	NA
	700 - 719	70%	70%	65%	60%	60%	NA
	680 - 699	65%	65%	60%	60%	60%	NA
	660 - 679	NA	NA	NA	NA	NA	NA

PRODUCT TYPE RESTRICTIONS

Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Interest Only	85%	85%	80%
Non-Warrantable Condo	75%	75%	70%
2-4 Unit	85%	80%	75%

PRODUCT TYPE ELIGIBILITY

Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident
Occupancy	Owner Occupied, Second Home
Doc Type	12 & 24 month Bank Statement
Debt Ratio	45% Max, 50% Max when LTV is equal to or less than 80%
Mortgage Rating	0 x 30 x 12 months for all mortgages
Credit Event Seasoning	48 Months (BK, FC, SS, FB, Mod)
Reserves	• 0 Months PITIA when LTV <= 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV >65 & <= 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $3,500,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Interest Only Term	120 Months • Qualify off of 30 year amortization, min FICO 680
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo 10 acres maximum Rural properties are subject to a maximum LTV of 80%
Non - Warrantable Condo	680 Min FICO, Condotel ineligible
Cash Out Refinance	Maximum cash out proceeds $1,000,000
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.

Platinum - Asset Depletion OO

Effective 8/15/25

LTV PROGRAM LIMITS

Transaction Type	FICO	Primary					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Purchase	760 +	80%	80%	80%	80%	75%	70%
	740 - 759	80%	80%	80%	80%	75%	70%
	720 - 739	80%	80%	80%	80%	75%	70%
	700 - 719	80%	80%	80%	75%	75%	NA
	680 - 699	80%	80%	80%	70%	70%	NA
	660 - 679	80%	80%	80%	70%	70%	NA
Transaction Type	FICO	Primary					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Rate/Term Refinance	760 +	75%	75%	75%	75%	70%	70%
	740 - 759	75%	75%	75%	75%	70%	70%
	720 - 739	75%	75%	75%	75%	70%	70%
	700 - 719	75%	75%	75%	70%	70%	NA
	680 - 699	75%	75%	75%	70%	70%	NA
	660 - 679	75%	75%	75%	70%	70%	NA
Transaction Type	FICO	Primary					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Cash Out Refinance	760 +	75%	75%	75%	70%	65%	NA
	740 - 759	75%	75%	75%	70%	65%	NA
	720 - 739	75%	75%	75%	70%	65%	NA
	700 - 719	75%	75%	70%	65%	60%	NA
	680 - 699	75%	75%	70%	65%	60%	NA
	660 - 679	70%	70%	NA	NA	NA	NA

PRODUCT TYPE RESTRICTIONS

Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Asset Depletion	80%	75%	75%
Asset Qualifier	80%	75%	75%
Non-Warrantable Condo	75%	75%	70%
2-4 Unit	80%	80%	75%

PRODUCT TYPE ELIGIBILITY

Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident
Occupancy	Owner Occupied
Doc Type	Asset Depletion/Qualifier (Primary only)
Debt Ratio	45% Max, 50% Max when LTV is equal to or less than 80%
Mortgage Rating	0 x 30 x 12 months for all mortgages
Credit Event Seasoning	48 Months (BK, FC, SS, FB, Mod)
Reserves	• 0 Months PITIA when LTV <= 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV >65 & <= 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $3,500,000
Fixed Products	30 Year fixed or 40 Year fixed
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo 10 acres maximum Rural properties are subject to a maximum LTV of 80%
Non - Warrantable Condo	680 Min FICO, Condotel ineligible
Cash Out Refinance	Maximum cash out proceeds $1,000,000
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.

LENDZ

Platinum - Credit OO

Effective 8/15/25

LTV PROGRAM LIMITS

Transaction Type	FICO	Primary				
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M
Purchase	760 +	85%	85%	80%	70%	70%
	740 - 759	85%	85%	80%	70%	70%
	720 - 739	85%	85%	80%	70%	70%
	700 - 719	85%	85%	80%	70%	70%
	680 - 699	80%	80%	75%	70%	65%
	660 - 679	80%	80%	75%	70%	65%
	640 - 659	80%	80%	70%	NA	NA
Transaction Type	**FICO**	**Primary**				
		< $1.0M	**< $1.5M**	**< $2.0M**	**< $2.5M**	**< $3.0M**
Rate/Term Refinance	760 +	80%	80%	80%	70%	70%
	740 - 759	80%	80%	80%	70%	70%
	720 - 739	80%	80%	80%	70%	70%
	700 - 719	80%	80%	80%	70%	70%
	680 - 699	80%	80%	75%	70%	65%
	660 - 679	80%	80%	75%	70%	65%
	640 - 659	80%	75%	65%	NA	NA
Transaction Type	**FICO**	**Primary**				
		< $1.0M	**< $1.5M**	**< $2.0M**	**< $2.5M**	**< $3.0M**
Cash Out Refinance	760 +	80%	80%	80%	60%	60%
	740 - 759	80%	80%	80%	60%	60%
	720 - 739	80%	80%	80%	60%	60%
	700 - 719	80%	80%	80%	60%	60%
	680 - 699	75%	75%	75%	60%	60%
	660 - 679	75%	75%	75%	60%	60%
	640 - 659	75%	70%	60%	NA	NA
Transaction Type	**FICO**	**Second Home**				
		< $1.0M	**< $1.5M**	**< $2.0M**	**< $2.5M**	**< $3.0M**
Purchase	760 +	80%	80%	80%	70%	65%
	740 - 759	80%	80%	80%	70%	65%
	720 - 739	80%	80%	80%	70%	65%
	700 - 719	80%	80%	80%	70%	60%
	680 - 699	80%	80%	75%	70%	60%
	660 - 679	80%	80%	75%	70%	60%
	640 - 659	75%	75%	NA	NA	NA
Transaction Type	**FICO**	**Second Home**				
		< $1.0M	**< $1.5M**	**< $2.0M**	**< $2.5M**	**< $3.0M**
Rate/Term Refinance	760 +	75%	75%	75%	65%	65%
	740 - 759	75%	75%	75%	65%	65%
	720 - 739	75%	75%	75%	65%	65%
	700 - 719	75%	75%	75%	65%	60%
	680 - 699	75%	75%	75%	65%	60%
	660 - 679	75%	75%	75%	65%	60%
	640 - 659	70%	70%	NA	NA	NA
Transaction Type	**FICO**	**Second Home**				
		< $1.0M	**< $1.5M**	**< $2.0M**	**< $2.5M**	**< $3.0M**
Cash Out Refinance	760 +	75%	75%	75%	NA	NA
	740 - 759	75%	75%	75%	NA	NA
	720 - 739	75%	75%	75%	NA	NA
	700 - 719	75%	75%	75%	NA	NA
	680 - 699	75%	75%	75%	NA	NA
	660 - 679	75%	75%	75%	NA	NA
	640 - 659	NA	NA	NA	NA	NA

PRODUCT TYPE RESTRICTIONS

Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Credit Grade A	85%	80%	80%
Credit Grade B	80%	70%	70%
Credit Grade C	80%	70%	NA
Asset Depletion	80%	75%	70%
Asset Qualifier	80%	75%	70%
Interest Only	80%	80%	75%
Non-Permanent Resident	75%	70%	70%
Non-Warrantable Condo	75%	75%	70%
Condotel	75%	70%	65%
2-4 Unit	80%	75%	70%

LOAN CREDIT GRADE

Credit Grade	A	B	C
All Mortgage History	0x30x12	1x30x12	1x60x12
Foreclosure	36 Months	24 Months	12 Months
Bankruptcy	36 Months	24 Months	12 Months
Short Sale	36 Months	24 Months	12 Months
Deed in Lieu	36 Months	24 Months	12 Months
Modification	36 Months	24 Months	12 Months
Loan Amount	$3,000,000	$2,000,000	$1,000,000
Occupancy	All	All	Primary Only

PRODUCT TYPE ELIGIBILITY

Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident, Non-Permanent Resident No ITIN, DACA, Asylees, or borrowers under deferred deportation orders
Occupancy	Owner Occupied, Second Home
Doc Type	1 & 2 year Full Doc, 12 & 24 month Bank Statement, 1& 2 year 1099, Asset Depletion/Qualifier (Primary only)
Debt Ratio	45% Max, 50% Max when LTV is equal to or less than 80%
Mortgage Rating	See Credit Grade Matrix above
Credit Event Seasoning	See Credit Grade Matrix above
Reserves	• 0 Months PITIA when LTV <= 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV >65 & <= 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $3,000,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Interest Only Term	120 Months , Qualify off of 30 Year amortization, A Credit Only, Full/Bank Statement doc only
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo • Condotel • Rural 10 acres maximum Rural properties are subject to a maximum LTV of 80%
Non - Warrantable Condo	680 Min FICO
Cash Out Refinance	Maximum cash out proceeds $1,000,000
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte – 5% LTV Reduction
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.

Platinum - Investor Income NOO

Effective 8/15/25

LTV PROGRAM LIMITS

Transaction Type	FICO	Investment Property				
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M
Purchase	760 +	85%	80%	80%	NA	NA
	740 - 759	85%	80%	80%	NA	NA
	720 - 739	80%	80%	80%	NA	NA
	700 - 719	80%	80%	80%	NA	NA
	680 - 699	80%	80%	75%	NA	NA
	660 - 679	80%	80%	75%	NA	NA
	640 - 659	75%	75%	NA	NA	NA
Transaction Type	**FICO**	**Investment Property**				
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M
Rate/Term Refinance	760 +	80%	80%	80%	NA	NA
	740 - 759	80%	80%	80%	NA	NA
	720 - 739	80%	80%	80%	NA	NA
	700 - 719	80%	80%	80%	NA	NA
	680 - 699	80%	80%	75%	NA	NA
	660 - 679	80%	80%	75%	NA	NA
	640 - 659	70%	70%	NA	NA	NA
Transaction Type	**FICO**	**Investment Property**				
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M
Cash Out Refinance	760 +	80%	80%	80%	NA	NA
	740 - 759	80%	80%	80%	NA	NA
	720 - 739	75%	75%	75%	NA	NA
	700 - 719	75%	75%	75%	NA	NA
	680 - 699	75%	75%	75%	NA	NA
	660 - 679	75%	75%	75%	NA	NA
	640 - 659	65%	65%	NA	NA	NA

PRODUCT TYPE RESTRICTIONS

Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Credit Grade A	85%	80%	80%
Credit Grade B	75%	75%	70%
Credit Grade C	NA	NA	NA
Asset Depletion/Qualifier	NA	NA	NA
Interest Only	80%	80%	75%
Non-Permanent Resident	75%	70%	70%
Non-Warrantable Condo	75%	75%	70%
Condotel	75%	70%	65%
2-4 Unit	80%	75%	70%
Short Term Rental	75%	75%	70%

LOAN CREDIT GRADE

Credit Grade	A	B	C
All Mortgage History	0x30x12	1x30x12	1x60x12
Foreclosure	36 Months	24 Months	12 Months
Bankruptcy	36 Months	24 Months	12 Months
Short Sale	36 Months	24 Months	12 Months
Deed in Lieu	36 Months	24 Months	12 Months
Modification	36 Months	24 Months	12 Months
Loan Amount	$2,000,000	$1,500,000	NA
Occupancy	All	All	NA

PRODUCT TYPE ELIGIBILITY

Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident, Non-Permanent Resident No ITIN, DACA, Asylees, or borrowers under deferred deportation orders
Occupancy	Non-Owner Occupied
Doc Type	1 & 2 year Full Doc, 12 & 24 month Bank Statement, 1 & 2 year 1099
Debt Ratio	45% Max, 50% Max when LTV is equal to or less than 80%
Mortgage Rating	See Credit Grade Matrix above
Credit Event Seasoning	See Credit Grade Matrix above
Reserves	• 0 Months PITIA when LTV <= 65% • 6 Months PITIA when LTV > 65% • 3 Months PITIA for purchase loans with a credit score > 720 and LTV < 80 • 12 Months PITIA for loan amounts greater than $1,500,000 regardless of LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $2,000,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Interest Only Term	120 Months , Qualify off of 30 Year amortization, A Credit Only, Full/Bank Statement doc only
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo • Condotel • Rural Rural properties are subject to a maximum LTV of 80%
Non - Warrantable Condo	680 Min FICO
Max Borrowers	Max 4 individuals
Consumer Purpose Investment Property	Consumer purpose qualified with any of the above eligible document types. No prepayment penalty allowed on consumer loans.
Business Purpose Investment Property	Bona fide business purpose qualified with any of the above eligible document types. Prepayment penalty allowed on business purpose loans, see guide for restrictions. Business purpose certification must be completed and validated by underwriter.
Cash Out Refinance	Maximum cash out proceeds $500,000
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.
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.

LENDZ

Platinum - DSCR Non Owner Occupied

Effective 8/15/25

LOAN TYPE RESTRICTIONS					
Transaction Type	FICO	DSCR > 1.00			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Purchase	760 +	85% (4)	80%	75%	70%
	740 - 759	85% (4)	80%	75%	70%
	720 - 739	80%	75%	70%	65%
	700 - 719	75%	70%	65%	60%
	680 - 699	75%	70%	65%	60%
	660 -679	70%	65%	60%	55%
Transaction Type	FICO	DSCR > 1.00			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Rate/Term Refinance	760 +	80%	75%	70%	65%
	740 - 759	80%	75%	70%	65%
	720 - 739	80%	75%	70%	65%
	700 - 719	75%	70%	65%	60%
	680 - 699	75%	70%	65%	60%
	660 -679	70%	65%	60%	55%
Transaction Type	FICO	DSCR > 1.00			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Cash Out Refinance	760 +	75%	70%	70%	65%
	740 - 759	75%	70%	70%	65%
	720 - 739	75%	70%	70%	65%
	700 - 719	75% (1)	65%	65%	60%
	680 - 699	70% (1)	65%	65%	60%
	660 -679	65% (1)	60%	60%	55%
Transaction Type	FICO	DSCR > .75 < 1.00 (3)			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Purchase	760 +	75%	70%	65%	N/A
	740 - 759	75%	70%	65%	N/A
	720 - 739	75%	70%	65%	N/A
	700 - 719	75%	70%	65%	N/A
	680 - 699	70%	70%	65%	N/A
	660 -679	70%	65%	60%	N/A
Transaction Type	FICO	DSCR > .75 < 1.00 (3)			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Rate/Term Refinance	760 +	70%	65%	60%	N/A
	740 - 759	70%	65%	60%	N/A
	720 - 739	70%	65%	60%	N/A
	700 - 719	70%	65%	60%	N/A
	680 - 699	65%	65%	60%	N/A
	660 -679	65%	65%	60%	N/A
Transaction Type	FICO	DSCR > .75 < 1.00 (3)			
		< $1.0M	< $1.5M	< $2.0M	< $3.0M
Cash Out Refinance	760 +	70%	65%	60%	N/A
	740 - 759	70%	65%	60%	N/A
	720 - 739	70%	65%	60%	N/A
	700 - 719	70% (1)	65%	60%	N/A
	680 - 699	65% (1)	65%	60%	N/A
	660 -679	65% (1)	60%	60%	N/A

PRODUCT TYPE RESTRICTIONS			
Eligibility	Max LTV Purchase	Max LTV R&T	Max LTV Cash Out
2 - 4 Units	80%	80%	75%
Short Term Rental	75% (2)	70%	70%
Non-Warrantable Condo	75%	75%	70%
Condotel	75%	70%	65%
Interest Only	80%	75%	75%
Non-Permanent Resident	75%	70%	70%

PRODUCT TYPE ELIGIBILITY	
Eligibility	Description
Eligible Borrowers	US Citizen, Permanent Resident, Non-Permanent Resident No ITIN, DACA, Asylees, or borrowers under deferred deportation orders
Occupancy	Non-Owner Occupied
Doc Type	DSCR
Mortgage Rating	1x30x12
Credit Event Seasoning	36 Months
Reserves	6 Months PITIA unless: • 3 Months PITIA for purchase loans with a credit score > 720 and LTV <= 80 • 12 Months PITIA for loan amounts greater than $1,500,000 • 12 Months PITIA for DSCR < 1.00 • 12 Months PITIA for > 80% LTV
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $3,000,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Interest Only Term	120 Months
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo • Condotel Rural properties are ineligible
Non - Warrantable Condo	680 Min FICO
Max Borrowers	4 borrowers
Cash Out Refinance	Maximum cash out proceeds $500,000
(1) Cash Out FICO < 720	• FICO 680 - 719 and the LTV is greater than 70% or • FICO 660 - 679 and the LTV is greater than 65% the following limitations apply: • Max loan amount of $750,000 • Max cash out proceeds $100,000
(2) Short Term Rental	In addition to all short term rental guidelines: • 75% max LTV purchase requires 700 FICO • 0x30x12 mortgage rating • 1.00 short term rental DSCR ratio
(3) DSCR >.75 < 1.00	• 2-4 Units and Condos Max LTV Purchase 75% / Refinance 70% • Interest only requires a 700 FICO and max LTV of 75% • Vacant properties ineligible for refinances • 5% LTV reduction on declining markets (See Declining Markets Table in guide) • Minimum $150,000 loan amount • No Non-Warrantable Condo • No Condotel • Mortgage History rating of 0x30x12
(4) LTV > 80%	• Minimum credit score 740 • Minimum DSCR 1.00 • 12 months PITIA reserves • No First Time Investors • 0 x 30 x 12 required
ACH Requirements	• Required on all cash out refinances with a qualifying score below 700 • Required on all cash out refinances with an LTV greater than 70% • Required on all DSCR ratios less than 1
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.
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.
DSCR Unleased/Vacant	Unleased/Vacant Properties require a 5% LTV Reduction

Platinum - Foreign National

Effective 8/15/25

LTV PROGRAM LIMITS							
Transaction Type	Occupancy	LTV					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Purchase	Second Home	75%	75%	70%	NA	NA	NA
	Investor Inc Qual	75%	75%	70%	NA	NA	NA
	DSCR >= 1.00	75%	75%	70%	NA	NA	NA
	DSCR >=0.75, <1.0	65%	65%	65%	NA	NA	NA
Transaction Type	Occupancy	LTV					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Rate/Term Refinance	Second Home	70%	70%	65%	NA	NA	NA
	Investor Inc Qual	70%	70%	65%	NA	NA	NA
	DSCR >= 1.00	70%	70%	65%	NA	NA	NA
	DSCR >=0.75, <1.0	65%	65%	60%	NA	NA	NA
Transaction Type	Occupancy	LTV					
		< $1.0M	< $1.5M	< $2.0M	< $2.5M	< $3.0M	< $3.5M
Cash Out Refinance	Second Home	65%	65%	60%	NA	NA	NA
	Investor Inc Qual	65%	65%	60%	NA	NA	NA
	DSCR >= 1.00	65%	65%	60%	NA	NA	NA
	DSCR >=0.75, <1.0	60%	60%	55%	NA	NA	NA

PRODUCT TYPE RESTRICTIONS			
Eligibility	Max LTV Purchase	Max LTV Rate/Term	Max LTV Cash Out
Interest Only	75%	70%	65%
Non-Warrantable Condo	70%	70%	65%
Condotel	65%	60%	60%
2-4 Unit	70%	65%	60%

PRODUCT TYPE ELIGIBILITY	
Eligibility	Description
Eligible Borrowers	Foreign National
Occupancy	Second Home, Non-Owner Occupied
Doc Type	1 & 2 year Full Doc, 12 & 24 month Bank Statement, DSCR
Debt Ratio	50% Max
Mortgage Rating	0 x 30 x 24 months for all mortgages
Credit Event Seasoning	36 Months (BK, FC, SS, FB, Mod)
Reserves	12 months
Loan Amount	Minimum loan amount $100,000 & Maximum loan amount $2,000,000
Fixed Products	30 Year fixed or 40 Year fixed w/ 10 year interest only
Property Type	SFR 1 - 4 Units • PUD • Condo • Non-Warrantable Condo • Condotel • Rural
ACH Requirements	Required
Cash Out Refinance	Maximum cash out proceeds $500,000
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.
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
Florida Condos	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.
DSCR Unleased/Vacant	Unleased/Vacant Properties require a 5% LTV Reduction