



Platinum - Series 2

Owner Occupied

10/14/2026

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%				
	680	\$2,000,000	85%	80%	80%	50%			
			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								
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								
Foreign National	Not Eligible - Refer to Platinum Investment or DSCR for Foreign National								
Mortgage History	0x30x12 - no restrictions 0x60x12 - max LTV 80% - Purchase only 0x90x12 - max LTV 75% - Purchase only								
Credit Events	Must be seasoned 24 months								
Cash-out - Cash in hand	Unlimited ≤65% LTV \$1,500,000 >65-70% 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								
Short Term Rental	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	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.								
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte - 5% LTV Reduction								
Geographic Restrictions	• Brooklyn, NY - Exception Required • Properties in Baltimore, MD are ineligible.								
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 85%								
Asset Depletion	Max LTV 85%								
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									



Platinum - Series 2 Investment

10/14/2026

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%		
	680	\$2,000,000	85%	80%	80%		
			\$1,000,000	80%	80%	80%	
			\$1,500,000	80%	80%	-	
			\$2,000,000	75%	75%	-	
Condo	700	\$2,000,000	85%	75%	75%		
			680	\$2,000,000	85%	75%	
	660	\$1,000,000	80%	75%	75%		
			\$1,500,000	80%	75%	-	
			\$2,000,000	75%	75%	-	
			Rural or 10+ Acres EXCEPTION BASIS	700	\$2,000,000	80%	
680	\$2,000,000	80%				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						
Investment Properties	85% LTV requires DTI <=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						
Foreign National	Max LTV 80% & no cash-out Bank Statement and P&L income types only 9 months reserves - 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.						
Mortgage History	0x30x12 - no restrictions 0x60x12 - max LTV 80% - Purchase only 0x90x12 - max LTV 75% - Purchase only						
Credit Events	Must be seasoned 24 months						
Cash-out - Cash in hand	Unlimited ≤65% LTV \$1,500,000 >65-70% 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	Must have PPP						
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						
Short Term Rental	Purchase: Min FICO 700, Max LTV 80% R/T and C/O Refi: Min FICO 700, Max LTV 75%						
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	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.						
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte - 5% LTV Reduction						
Geographic Restrictions	• Philadelphia County - no investment property allowed • Brooklyn, NY - Exception Required • Investment Properties in Baltimore, MD are ineligible.						
Income Restrictions							
Standard Doc	Max LTV 85%						
Bank Statements	Max LTV 85%						
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							





DSCR - Series 2 Matrix

10/14/2026

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	3 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	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	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						
Non-Perm - Not Eligible for DACA, Asylum or TPS status without exception	Max LTV 75% & no cash-out						
Foreign National	Max LTV 75% & no cash-out Foreign National eligible with No FICO - 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.						
Mortgage History	0x60x24						
Credit Events	Must be seasoned 48 months						
Cash-out - Cash in hand	Unlimited ≤65% LTV \$1,500,000 >65-70% 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	Must have PPP if listed in the last 6 months						
DSCR <1	Cash out allowed with minimum 720 FICO						
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	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.						
Florida County-Specific LTV Overlays	Polk, Lee, Charlotte - 5% LTV Reduction						
Geographic 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 Purchase: Min DSCR 1.00, Min FICO 700, Max LTV 80% R/T and C/O Refi: Min DSCR 1.25, Min FICO 700, Max LTV 75%						
Vacant/Unleased Properties	5% LTV Reduction						
Exceptions							
Foreign National	Foreign National Cash outs allowed on an exception basis DSCR <1 Foreign Nationals allowed on exception basis only						
DSCR <1	DSCR <1 Cash outs with FICO <720 allowed as exception DSCR <1 with FICO <720 allowed as exception						
Email: lockdesk@lendzfinancial.com							
Lock hours: 9 am - 6 pm EST Monday - Friday							
Lock window: 10 am - 5 pm EST Monday - Friday							

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

