Program Types

LENDZ

DSCR (1-4 Units)

Min 620 FICO – Up to 85% LTV

- No deposit sourcing
- No minimum DSCR ratio up to 75% LTV
- No tradeline requirement w/ 3 credit scores
- Unlimited cash out up to 80% LTV
- Cash-out used for reserves
- AIR DNA & STR income accepted
- Loan amounts up to $5m for preferred brokers
- Rural up to 20 acres allowed

Bank Statements

Min 620 FICO – Up to 90% LTV

- No tradeline requirement w/ 3 credit scores
- 50% standard expense
- Min 10% expense with accountant letter
- Non-perm up to 90% LTV
- Unlimited cash-in-hand
- SFR, condotels, condos, studios, 2-4
- Loan amounts up to $4m
- Loan amounts up to $5m for preferred brokers

Profit & Loss Only

Min 660 FICO – Up to 80% LTV

- No tradeline requirement w/ 3 credit scores
- No bank statements
- Non-perm up to 80% LTV
- Unlimited cash-in-hand
- Cash-out used for reserves
- SFR, condotels, condos, studios, 2-4
- Loan amounts up to $3m
- CPA, EA, CTEC, PTIN

Foreign National

No FICO or 680 – Up to 80% LTV

- Bank statement and P&L up to 80% LTV
- DSCR ≥ 1 up to 75% LTV
- No deposit sourcing
- No credit reference letters
- No asset seasoning in US account
- No visa
- Loan amounts up to $2.5m
- No 3rd party primary address verification

Standard Doc

Min 620 FICO – Up to 90% LTV

- No tradeline requirement w/ 3 credit scores
- Non-perm up to 90% LTV
- DTI up to 50%
- Unlimited cash-in-hand
- Cash-out used for reserves
- SFR, condotels, condos, studios, 2-4
- Loan amounts up to $4m
- Loan amounts up to $5m for preferred brokers

Asset Utilization

Min 640 FICO – Up to 85% LTV

- No tradeline requirement w/ 3 credit scores
- Non-perm up to 80% LTV
- Unlimited cash-in-hand
- SFR, condotels, condos, studios, 2-4
- Loan amounts up to $3.5m
- Loan amounts up to $5m for preferred brokers
- 100% of checking, savings, money market
- 70% of stocks, bonds, mutual funds

1099 Only

Min 620 FICO – Up to 90% LTV

- No tradeline requirement w/ 3 credit scores
- 12/24 month average minus expense ratio
- Non-perm up to 80% LTV
- Unlimited cash-in-hand
- 3 months cash-out seasoning allowed
- Cash-out used for reserves
- Loan amounts up to $4m
- Loan amounts up to $5m for preferred brokers

DSCR (5-8 units & 2-8 mixed use)

Min 700 FICO – Up to 75% LTV

- No deposit sourcing
- Min DSCR of 1
- No tradeline requirement w/ 3 credit scores
- $1m cash in hand
- Cash-out up to 65% LTV
- Commercial space <50% allowed
- Loan amounts up to $3m
- Non perms up to 75% LTV

WVOE Only

Min 660 FICO – Up to 80% LTV

- No tradeline requirement w/ 3 credit scores
- No tax return, W2, or paystubs
- Non-perm up to 80% LTV
- Unlimited cash-in-hand
- Cash-out used for reserves
- SFR, condotels, condos, 2-4
- Loan amounts up to $3m
- 2 months bank statements required

Closed End Second

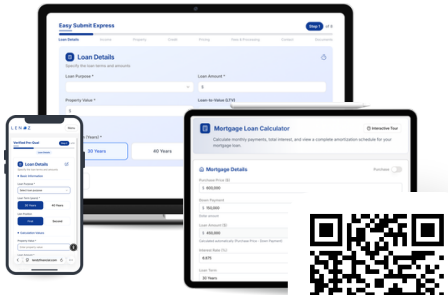
Min 660 FICO – Up to 90% CLTV

- Cash-out used for reserves
- Loan amounts up to $500k
- Loan amounts up to $1M case by case
- Combined loan amount up to $5m
- Standard doc, bank statements, P&L, WVOE, & 1099 income types
- Primary, second homes, and investment
- AVM only for loan amounts <$400k
- Non-permanent residents allowed

New: Bridge

Min 700 FICO – Up to 70% LTV

- Up to 70% LTV on purchases
- Up to 65% LTV on rate/term refinances
- Up to 60% LTV on cash-out refinances
- Loan amounts up to $20M with approval
- 12-month fixed-rate, interest-only terms
- Foreign nationals eligible
- 1–4 unit residential properties
- 5-20 units allowed by exception



Lendz tools for **more closings**

SCAN TO START

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