Platinum - Series 2

Owner Occupied

10/29/2026

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%	
	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
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	1x30x12
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	Lee County – 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

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EQUAL HOUSING OPPORTUNITY

Platinum - Series 2

Investment

10/29/2026

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
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	1x30x12
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	Lee County – 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%

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EQUAL HOUSING OPPORTUNITY

DSCR - Series 2
Matrix

10/23/2026

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	1x30x12
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	Lee County – 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

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