LENDZ

Series 7

10/29/2026

Diamond and Platinum

Income Types Include: Full Doc - 12, 24 months
Alt Doc - Bank Statements
Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and its neighborhoods) are temporarily suspended

Diamond					Platinum				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	**Credit Score**	**Purchase**	**Rate/Term**	**Cash-Out**	**Loan Amount**	**Credit Score**	**Purchase**	**Rate/Term**	**Cash-Out**
$1,000,000	700+	85%	80%	75%	$1,000,000	700+	90%	85%	80%
$1,500,000	720+	85%	80%	75%	$1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
$2,000,000	740+	85%	80%	75%	$2,000,000	740+	90%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
$2,500,000	740+	80%	80%	75%	$2,500,000	740+	85%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
$3,000,000	720+	75%	75%	70%	$3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
					$3,500,000	740+	75%	75%	65%
						720+	70%	70%	65%
					$4,000,000	740+	70%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%
					> $3,000,000:	Refer to product details or guidelines for overlays			

LOAN PROGRAMS

Diamond	Platinum
Fixed • 30-Year Fixed • 40-Year Fixed	**Interest Only (IO)** • 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • Not Available on Diamond

Additional Criteria

	Diamond	Platinum
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condos - Not Eligible 2 Unit - 80% | 3-4 Unit - 75% Rural - NA	Non-Owner Occupied - 85% 2nd Home - 85% Condos - Not Eligible 2 Unit - 85% | 3-4 Unit - 80% Rural - 70%
Min Loan Amount	$150,000	$125,000
Interest Only (IO)	Not Allowed	• 700 min FICO • 80% max LTV • Reserves based on IO payment
Housing History	0 x 30 x 24 Rent free not allowed	0 x 30 x 12
Credit Event (BK/SS/FC/DIL/CCC)	> 48 Months Multiple unrelated credit events not allowed	> 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed)
DTI	43% max	43% max
One Year Self-Employed	Not Allowed	• 80% max LTV • 75% max LTV - C/O • 700 min FICO • Income - Bank Statement only
Reserves	• 6 months min, cash-out cannot be utilized • > $2.0M LA = 6 mos, cash-out cannot be utilized • > $3.0M LA = 12 mos, cash-out cannot be utilized	**Owner Occupied & 2nd Home:** ≤ 75% LTV = no reserves, > 75% LTV = 3 mos | Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12 **Non Owner Occupied:** ≤ 70% LTV = no reserves, > 70% LTV = 3 mos | Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12 **All Occupancies**: • > $2.0M LA = 6 mos • > $3.0M LA = 12 mos, Cash-out may be utilized

Non-QM Product Details	
Appraisals **• < $2,000,000 LA**: CU < 2.5= No additional requirements CU > 2.5 or no score= Enhanced desk review (ARR, CCA, or CDA) required, 10% variance allowed **• > $2,000,000 LA:** 2 appraisals are required	**Cash In Hand Limits** • ≤ 65% LTV: $1.5M max, unlimited with qualifying criteria* • > 65% - ≤ 75% LTV & ≥ 700 FICO: $1.5M max • > 75% LTV: $500k max *Unlimited: ≥ 720 FICO, 0x30x12, primary residence only

Standard Tradeline Requirements	
Standard Tradelines	Borrower must meet one of the following, each with activity in the last 12 months: • 3 tradelines reporting for 12 months • 2 tradelines reporting for 24 months • 1 revolving tradeline reporting for 60 months • 1 installment tradeline reporting for 36 months
TRID	Primary wage earner has 3 credit scores: standard tradeline requirement is met Primary wage earner has fewer than 3 credit scores: each borrower must meet the standard tradeline requirement
Non-TRID Business Purpose	Each borrower has 3 credit scores: standard tradeline requirement is met Any borrower with fewer than 3 credit scores must meet the standard tradeline requirement independently Closing in an entity: requirement is met if the member with the highest ownership percentage has 3 credit scores. If all members have equal ownership, each borrower is evaluated individually
Thin Credit	Borrowers whose credit scores are primarily based on thin credit (authorized user accounts, self-reported accounts, or recently opened accounts with limited activity) must still meet one of the standard tradeline requirements
Limited Tradelines	Diamond: Not eligible Platinum: allowed when standard tradelines are not met and the borrower has a valid credit score. 80% max LTV - Primary and Second Homes, 70% max LTV - Investment

Additional Product Details	
> $3,000,000 Loan Amount	Allowed on Platinum only, refer to guidelines for additional overlays
Concentrated Risk	70% max LTV when single borrower or entity is financing 3 or more investment properties in the same area.
Debt Consolidation	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV
Delayed Financing	≤ $1.5M LA: follow program max | > $1.5M LA: 70% max LTV/CLTV
Geographic Restrictions	**Texas Cash-Out**: 80% max LTV (Owner-Occ, per TX 50(a)(6)) **Texas SB 17**: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only **Arizona SB 1082**: prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent **TRID (Non-Business Purpose)**: Row Homes ineligible in Baltimore City, MD **Investment and Non-TRID (Business Purpose)**: All subject properties located in Baltimore City, MD (and its neighborhoods) are temporarily ineligible
Gift Funds	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds Gift of Equity not allowed on Diamond
Financed Property Limits	20 financed properties including subject | Lendz Financial exposure - $5.0M or 6 properties
First Time Homebuyers	Primary Residence and Investment Properties allowed (2nd Homes ineligible), payment shock should not exceed 300% Investment - Purchase & Refinance: Full Doc and Bank Statement income only, 80% Max LTV, 700 Min FICO, 43% Max DTI, $1.5M Max LA
Impound Waivers	Owner/2nd Home: Allowed if NOT HPML loan | Non-Owner allowed (see rate sheet)
Interested Party Contribution (IPC)	≤ 75% LTV = 9% max | > 75% LTV = 6% max
Minimum Square Footage	SFR: 700 sq. ft. | 2-4 Units: 400 sq. ft. each
Non-Occupant Co-Borr	Purchase, Rate & Term & Platinum only
Pre-Payment Penalty	Not allowed in: AK, MN, NJ*, NM *Allowed to close in the name of a Corp. PPP Required on NOO with > 80% LTV Refer PPP Matrix for state specific requirements.
Private Party VOR's	LTV ≤ 80% & ≥ 700 FICO
Residual Income	$1250/month + $250 1st + $125 others
Seasoning	Cash-out: ≥ 6 months ownership or since prior Cash-out < 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash out must be on the current Note & LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value

Additional Overlays	
Florida County-Specific LTV Overlays	Lee County – 5% LTV Reduction
Geographical Restrictions	Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required for investment properties Investment properties in Baltimore, MD are ineligible
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA

**All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.*

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EQUAL HOUSING OPPORTUNITY

LENDZ

Series 7

10/29/2026

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only

** All subject properties located in Baltimore City, MD (and its neighborhoods) are temporarily suspended**

Diamond DSCR - Ratio 1.25

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$1,000,000	720+	75%	75%	70%
	700+	75%	75%	70%
$1,500,000	720+	75%	75%	70%
	700+	75%	75%	70%
$2,000,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
$2,500,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
$3,000,000	740+	65%	65%	60%
	720+	60%	60%	55%
	700+	60%	60%	55%
$3,500,000	740+			
	720+			

DSCR - Ratio 1.0

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$1,000,000	720+	85%	85%	80%
	700+	80%	80%	75%
$1,500,000	720+	85%	85%	75%
	700+	80%	80%	75%
$2,000,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
$2,500,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
$3,000,000	740+	75%	75%	70%
	720+	75%	75%	70%
	700+	70%	70%	65%
$3,500,000	740+	65%	65%	60%
	720+	65%	65%	60%

	Diamond DSCR	DSCR
Max LTV	Condos - Not Eligible 2-4 Unit - NA Rural - NA	Condos - Not Eligible 2-4 Unit - 80% Rural - 65%
Min Loan Amount	$250,000	$125,000
DSCR	1.25 min ratio	1.00 min ratio | > 80% 1.20 min ratio
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 700 min FICO • 80% max LTV	
Housing History	0 x 30 x 12	1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12
Credit Event (BK,SS,FC,DIL,CCC)	> 48 months	> 36 months - FC/CCC > 12 months - BK Ch 13 w/pay history > 24 months - SS/DIL/BK Ch 7
Short Term Rentals	Not Eligible	Not Eligible
Reserves	3 mos, cash-out cannot be utilized > $2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement	> 65% LTV = 3 mos • > $2.0M LA = 6 mos • > $3.0M LA = 12 mos Cash-out may be used
	Additional financed properties - Not applicable	Additional financed properties - Not applicable
Recently Listed w/C/O (< 6 Mos Off Mkt)	• Delisted ≥ 1 day prior to application date & may not have been listed for sale for > 180 days • Value is lower of lowest listing price w/in 180 days or appraised value • 1 yr min PPP required, transactions where PPP is prohibited are ineligible	

LOAN PROGRAMS

Fixed	• 30 Year Fixed • 40 Year Fixed
Interest Only (IO)	• 30 Year Fixed IO (120 mos IO + 240 mos Amortization) • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)

DEBT SERVICE COVERAGE RATIO REQUIREMENTS

Qualifying Ratio

Gross Income ÷ PITIA or ITIA, Qualify on cash flow of subject property

Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease with 2 mos proof of receipt

(If current rents are more than market rents, the lesser of actual rents or 125% of market rents used)

CASH IN HAND LIMITS

• ≤ 65% LTV: $1.5M max, unlimited with qualifying criteria*

• > 65% - ≤ 75% LTV & ≥ 700 FICO: $1.5M max

• > 75% LTV: $500k max

*Unlimited: ≥ 1.20 DSCR, ≥ 720 FICO, Experienced Investor only, vacant properties ineligible

Additional Product Details	
Experienced Investor	**Inexperienced Investor**
• Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs • Only 1 borrower has to meet the Experienced Investor definition • Living rent free allowed • Mortgage Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements Note: All properties to meet above definitions must be domiciled in the US	• Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs • 80% Max LTV | $1,500,000 Max LA • 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized • All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed Note: All properties to meet above definitions must be domiciled in the US
Vacant / Unleased Properties	**Appraisals**
Purchase: Follow Program Max **Refinance:** 70% Max LTV • LOE for cause of vacancy	• **≤ $1,500,000 LA**: 1 appraisal required & CU ≤ 2.5 = No add'l requirements 1 Appraisal required & CU > 2.5 or no score = Enhanced Desk Review (ARR/CDA/CVA/CCA) required, 10% variance allowed • **> $1,500,000 & ≤ $2,000,000 LA**: 1 appraisal if completed by Preferred AMC, Enhanced Desk Review (ARR/CDA/CVA/CCA) required 2 appraisals required if 1st appraisal NOT completed by Preferred AMC 2nd Appraisal must be from the Preferred AMC • **> $2,000,000 LA**: 2 appraisals, 1st appraisal must be from Preferred AMC 2nd appraisal can be from Approved AMC

Standard Tradeline Requirements	
Standard Tradelines	Borrower must meet one of the following, each with activity in the last 12 months: • 3 tradelines reporting for 12 months • 2 tradelines reporting for 24 months • 1 revolving tradeline reporting for 60 months • 1 installment tradeline reporting for 36 months
Credit Scores	Each borrower has 3 credit scores: standard tradeline requirement is met Any borrower with fewer than 3 credit scores must meet the standard tradeline requirement independently Closing in an entity: requirement is met if the member with the highest ownership percentage has 3 credit scores. If all members have equal ownership, each borrower is evaluated individually
Thin Credit	Borrowers whose credit scores are primarily based on thin credit (authorized user accounts, self-reported accounts, or recently opened accounts with limited activity) must still meet one of the standard tradeline requirements
Limited Tradelines	Diamond DSCR: Not eligible DSCR: allowed when standard tradelines are not met and the borrower has a valid credit score. Max 70% LTV
> $3,000,000 Loan Amount	Allowed on DSCR Ratio 1.0 only, refer to guidelines for additional overlays
Cash Out Restrictions	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable
Concentrated Risk	70% Max LTV & Minimum Ratio 1.0 when single borrower or entity is financing 3 or more investment properties in the same area.
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV
Delayed Financing	> $1.5M loan amount, 70% max LTV/CLTV | Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions
Financed Property Limits	Unlimited financed properties | Lendz Financial exposure - $5.0M or 6 properties
First Time Home Buyer	Not Allowed
Geographic Restrictions	All subject properties located in Baltimore City, MD (and its neighborhoods) are temporarily ineligible Georgia DSCR: $2,000,000 max loan amount Texas SB 17: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only. Arizona SB 1082: Prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent.
Gift Funds	100% allowed with 10% LTV reduction from program Max LTV (see above) | No LTV reduction required with min 5% buyer own funds | Gift of Equity not allowed for Diamond DSCR
Impound Waivers	Allowed (see rate sheet)
Interested Party Contributions (IPC)	6% Max
Minimum Square Footage	SFR: 700 sq. ft. | 2-4 Units: 400 sq. ft. each
Occupancy	Non-Owner Occupied, Investment Properties Only
Pre-Payment Penalty	Not allowed in: NJ*, NM. *Allowed to close in the name of a Corp. PPP Required on NOO with > 80% LTV Refer to PPP Matrix for State Specific Requirements
Private Party VOR's	LTV ≤ 80% & ≥ 700 FICO
Seasoning	Cash-Out: ≥ 6 months ownership or since prior Cash-out < 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash-out must be on the current Note and LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value
Temporary Buydowns	Ineligible
Additional Overlays	
Florida County-Specific LTV Overlays	Lee County – 5% LTV Reduction
Geographical Restrictions	Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required for investment properties Investment properties in Baltimore, MD are ineligible
Appraisal	Max 6 Bedroom allowed for SFR. Additional bedrooms allowed on exception basis. Transferred appraisals require CDA
DSCR Unleased/Vacant for Refinances	Unleased/Vacant Properties require a 5% LTV Reduction

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