LENDZ

Series 5
1st Lien - Matrices

10/29/2026

Matrix

Owner Occupied

Loan Amount $	Reserves mo	Max DTI %	Credit Score	Full Doc 12mo or 24mo Purch R/T	Full Doc 12mo or 24mo Cash Out	Bank Statement 12mo or 24mo Purch R/T	Bank Statement 12mo or 24mo Cash Out	1099 12mo or 24mo Purch R/T	1099 12mo or 24mo Cash Out	P & L Only Purch R/T	P & L Only Cash Out	WVOE Asset Depletion Purch R/T	WVOE Asset Depletion Cash Out
100,000 to 1,000,000	6	50	720	90	80	90	80	90	80	80	80	80	75
			700	90	80	90	80	90	80	80	75	80	75
			680	90	80	90	80	90	80	80	70	75	70
			660	80	75	80	75	80	75	75	70	75	70
			640	80	70	80	70	80	70				
			620	80	70	80	70	80	70				
1,000,001 to 1,500,000	9	50	720	90	80	90	80	90	80	80	80	80	75
			700	90	80	90	80	90	80	80	75	80	75
			680	85	75	85	75	85	75	75	70	75	70
			660	80	75	80	75	80	75	75	65	75	65
			640	70	65	70	65	70	65				
			620	70	65	70	65	70	65				
1,500,001 to 2,000,000	9	50	720	90	80	90	80	90	80	80	80	70	65
			700	85	75	85	75	85	75	80	70	70	65
			680	80	70	80	70	80	70	75	65	70	65
			660	75	65	75	65	75	65	75	65	70	65
			640	60		65		65					
2,000,001 to 2,500,000	12	50	720	80	75	80	75	80	75	80	70	70	65
			700	75	65	75	65	75	65	75	65	70	65
			680	75	65	75	65	75	65	70	65	70	65
			660	70	65	70	65	70	65	70	65	70	65
2,500,001 to 3,000,000	12	50	720	75	70	75	70	75	70	75	65	70	65
			700	75	65	75	65	75	65	70	65	70	65
			680	70	65	70	65	70	65	70	65	70	65
3,000,001 to 3,500,000	12	50	720	70	55	70	55	70	55				
			700	70	55	70	55	70	55				
3,500,001 to 4,000,000	12	50	720	70	50	70	50	70	50				

Non Owner Occupied

Loan Amount $	Reserves mo	Max DTI %	Credit Score	Full Doc 12mo or 24mo Purch R/T	Full Doc 12mo or 24mo Cash Out	Bank Statement & 1099 12mo or 24mo Purch R/T	Bank Statement & 1099 12mo or 24mo Cash Out	P & L Only Purch R/T	P & L Only Cash Out	Asset Depletion Purch R/T	Asset Depletion Cash Out	DSCR Purch R/T	DSCR Cash Out
100,000 to 1,000,000	6	50	720	85	80	85	80	80	75	75	70	80	80
			700	85	80	85	80	75	75	75	70	80	80
			680	80	75	80	75	75	65	75	65	80	75
			660	80	70	80	70	70	65	70	65	75	75
			640									75	70
			620										
1,000,001 to 1,500,000	9	50	720	85	80	85	80	80	75	75	70	80	75
			700	80	75	80	75	75	75	75	70	80	75
			680	80	75	80	75	70	65	70	65	80	75
			660	75	70	75	70	70	60	70	60	75	70
			640									65	65
			620										
1,500,001 to 2,000,000	9	50	720	80	75	80	75	70	60	70	60	75	70
			700	80	75	80	75	65	60	65	60	75	70
			680	75	70	75	70	65	60	65	60	70	65
			660	70	65	70	65	65	60	65	60	70	65
			640									65	
2,000,001 to 2,500,000	12	50	720	75	70	75	70	65	60	65	60	70	65
			700	75	65	75	65	65	60	65	60	70	65
			680	70	65	70	65	65	60	65	60	70	65
			660	70	65	70	65	65	60	65	60	70	65
2,500,001 to 3,000,000	12	50	720	75	65	75	65	65	60	65	60	70	65
			700	70	60	70	60	65	60	65	60	70	65
			680	70	60	70	60	65	60	65	60	65	60
3,000,001 to 3,500,000	12	50	720	70	55	70	55					70	55
			700	70	55	70	55					70	55
3,500,001 to 4,000,000	12	50	720									60	

Details

			LTV Matrix Adjust	Reserves Matrix Adjust	LTV Max	Credit Score Min	Loan Amount Max	Reserves Min	DTI Max	Details
Property Type	Purchase & Rate-Term	Condo			90					
		Non-Warr Condo			85					No Foreign National
		Condotel			-					Not Eligible
		2-4 Unit			85					
		Modular			90					
		Rural			80					
	Cash-Out	Condo			80					
		Non-Warr Condo			80					No Foreign National
		Condotel			-					Not Eligible
		2-4 Unit			80					
		Modular			80					
		Rural			75					
Housing Lates		1x30x12								
		0x60x12	-5							
		0x90x12	-20							No Cash Out
Credit Event Seasoning	FC, SS, DIL	36 months								
		24 months	-5							
		12 months	-15							
	BK	36 months								
		24 months	-5							
		12 months	-5							No Cash Out
Overlays	Cash-Out				Unlimited					
	Interest Only				90					Max 90 LTV
	2nd Home				85					
	Residual Income DTI > 43									Per VA or 2,500+150/dependent
	LTV >85%								43%	Max 43% DTI for 90LTV
	No Reserves - RT Refi Only				65					Max 65 LTV
	Reduced Reserves		-5	-3						5% LTV Reduction
	Foreign National (DSCR Only)									Not Eligible
	FTHB with rental history					640				
	FTHB w/o rental history				80	680	1.5M		50	See Product & Documentation for Restrictions
					75	660	1.0M		50	
					70	640	1.0M		50	
	Short Term Rental									
	DSCR .750 to .999									
	DSCR .000 to .749 See additional details below									
	1st Time Investor w/ Mtg History									
	First Time Investor									
	Prepayment Penalty									
	Unleased Properties	Purchase								
		Refinance								
		DSCR								
	Florida County-Specific LTV Overlays		The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. • Lee County – 5% LTV Reduction							
	Geographic Restrictions		Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required							
Expanded Criteria Product	Limited Credit	Purchase			80				45	
		Rate-Term			80				45	
		Cash-Out			70				45	

			LTV Matrix Adjust	Reserves Matrix Adjust	LTV Max	Credit Score Min	Loan Amount Max	Reserves Min	DTI Max	Details
Property Type	Purchase & Rate-Term	Condo			85					
		Non-Warr Condo			80					No Foreign National
		Condotel			-					Not Eligible
		2-4 Unit			80					
		Modular			80					
		Rural			80					
	Cash-Out	Condo			80					
		Non-Warr Condo			75					No Foreign National
		Condotel			-					Not Eligible
		2-4 Unit			75					
		Modular			75					
		Rural			75					
Housing Lates		1x30x12								
		0x60x12	-5							
		0x90x12								Not Allowed
Credit Event Seasoning	FC, SS, DIL	36 months								
		24 months	-5							
		12 months	-15							
	BK	36 months								
		24 months	-5							
		12 months	-5							No Cash Out
Overlays	Cash-Out				Unlimited					
	Interest Only				80					Max 80 LTV
	2nd Home									
	Residual Income DTI > 43									Per VA or 2,500+150/dependent
	LTV >85%									
	No Reserves - RT Refi Only				65					Max 65 LTV
	Reduced Reserves		-5	-3						5% LTV Reduction
	Foreign National (DSCR Only)									Not Eligible
	FTHB with rental history									Not Eligible
	FTHB w/o rental history									
	Short Term Rental		-5							80 LTV Purch and R/T with 720+ FICO Eligible up to 1.5m Loan Amt
	DSCR .750 to .999		-5			680				Cash Out Max 70% LTV
	DSCR .000 to .749 See additional details below		-5			700	3.0M			Refi Max Loan Amt $2.0M
			-10			680	3.0M			Refi Max Loan Amt $2.0M
			-15			660	1.0M			Purchase Only
	1st Time Investor w/ Mtg History					660	1.5M			6mo Mortgage History Reqd
	First Time Investor				75	700	1.5M	12		Min 1.00 DSCR
	Prepayment Penalty									Optional
	Unleased Properties	Purchase								Qualify with market rents
		Refinance								Max 1 2-4 Unit vacancy - Use market rent for vacancy
		DSCR	-5							Qualify with market rents
	Florida County-Specific LTV Overlays		The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. • Lee County – 5% LTV Reduction							
	Geographic Restrictions		Investment Properties in Baltimore, MD are ineligible. Philadelphia County - no investment property allowed Brooklyn, NY - Exception Required							
Expanded Criteria Product	Limited Credit	Purchase			80				45	
		Rate-Term			80				45	
		Cash-Out			70				45	

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.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties in excess of 6 bedrooms will be allowed on an exception basis only.
- Transferred Appraisal will require a CDA

Products

		Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity
Fixed Rate	30yr	All	Note Rate	-	-	-	-	30yr	30yr
	30yr I/O	All					10yr	20yr	30yr
	40yr I/O	All					10yr	30yr	40yr

		Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity
Fixed Rate	30yr	All	Note Rate	-	-	-	-	30yr	30yr
	30yr I/O	All					10yr	20yr	30yr
	40yr I/O	All					10yr	30yr	40yr

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Series 5
2nd Lien - Matrices

10/29/26

Matrix				Owner Occupied				2nd Home				Non Owner Occupied			
				Full Doc	Bank Statement 1099	WVOE	P & L Only	Full Doc	Bank Statement 1099	WVOE	P & L Only	Full Doc	Bank Statement 1099	WVOE	P & L Only
				12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo		
Loan Amount	Max DTI %	Credit Score		CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV
100,000 To 350,000	50	720		90	90	85	80	80	80	75	70	80	80	75	70
		700		90	85	80	75	80	75	70	65	80	75	70	65
		680		85	80	75	70	75	70	65	60	75	70	65	60
		660		80	75	70	65	70	60	60	55	70	60	60	55
		640		70											
350,001 To 500,000	50	720		90	85	80	75	80	75	70	65	80	75	70	65
		700		85	80	75	70	80	70	65	60	80	70	65	60
		680		80	75	70	65	70	65	60	55	70	65	60	55
		660		75	65	65	60	65	60	55	50	65	60	55	50
500,001 to 750,000 Exception Only	50	720		80	80	75	70	75	70	65	60	75	70	65	60
		700		80	75	70	65	70	65	60	55	70	65	60	55
		680		75	65	65	60	65	55	55	50	65	55	55	50
		660		70	60	60	55	60	50	50	45	60	50	50	45

Details		OO/ 2nd	NOO	
Combined Lien Balance		x	x	Max Combined Lien Bal: 2,000,000 | 3,000,000 | 3,500,000 | 4,000,000 | 5,000,000 Max CLTV: 90 | 85 | 80 | 75 | 60
Assets		x	x	• None required on stand alone CES. Piggyback purchases require copy of assets for 1st lien.
Appraisal Requirements		x	x	• See Product Valuation Requirements Chart on page 2
Declining Markets		x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV
Recently Listed Properties		x	x	• Full Doc <= $500K: Properties listed for sale in the last 120 days are not eligible | Full Doc > $500K/Other Doc Types (all loan amts): Properties listed for sale in last 6mos not eligible.
Borrowers - Eligible		x	x	• US Citizen
		x	x	• Non-Permanent Resident Alien (with US Credit)
		x	x	• Permanent Resident Alien
Borrowers - Ineligible		x	x	• Non-occupant co-borrowers; Foreign Nationals, First Time Homebuyers (Except for Piggyback CES on a Purchase of Primary)
Compliance		x	x	• No Section 32 or state High Cost
		x	x	• Loans must comply with all applicable federal and state regulations
		x	x	• Fully documented Ability to Repay
		x	x	• Higher-Priced Mortgage Loans (HPML) and Higher-Priced Covered Transactions (HPCT) are permitted subject to complying with all applicable regulatory requirements.
		x	x	• Loans that do not pass NY Subprime test are ineligible
Prepayment Penalty (Business Purpose Only)			x	• Prepayment penalties eligible on non-owner occupied business purpose loans where allowed by state. Prepayment penalty must be in compliance with the terms and limitations of the applicable state or federal law
Credit	Stand-Alone	x	x	• 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months. If borrower has 3 credit scores, min tradeline requirments are met
	Piggy-Back	x	x	• Default to AUS Approval (If applicable), no minimum tradelines required.
	Limited Credit	x		• Does not meet tradeline requirements. Primary only ok with 0x30x12 mortgage reported on credit (No private party mortgages)
Credit Scores		x	x	• Qualifying score is the lowest of 2 scores or middle of 3 scores from the primary income earner. Asset Depletion loans qualify using the lowest middle score of all borrowers.
		x	x	• Non-traditional credit ineligible.
Credit Event Seasoning		x	x	• 48 months - Foreclosure, short-sale, deed in lieu, bankruptcy. No multiple events in last 7 years.
Derogatory Credit		x	x	• Open charge-offs or collections < $1000 per occurrence ok. No delinquent tradelines at closing.
				• Open Medical collections < $1000 per occurrence ok.
Housing Lates		x	x	• 0x30x12 On all mortgages for all borrowers. Minimum 12 months housing history required.
Ineligible Senior Liens		x	x	• Loans in active forbearance or deferment are ineligible. Deferred balance from modifications > 12mos may remain open.
		x	x	• Negative amortization
		x	x	• Reverse mortgages
		x	x	• Balloon loans that the balloon payment comes due during the amortization period of the 2nd lien.
Interest Only Senior Lien		x	x	• Interest-Only senior liens acceptable when qualified at max 50% DTI
		x	x	• Qualify 1st lien I/O on Fully Amortized payment on remaining term after I/O period.
Lien Position		x	x	• 2nd Position Only
CLTV > 85%		x		• Maximum DTI is 43%.
States		x	x	• Investment Properties in Baltimore, MD are ineligible. • Investment Properties in Philadelphia County, PA are ineligible • Brooklyn, NY - Exception Required • Texas Section 50(a)(6) Equity Cash-Out & Texas Section 50(a)(4) by exception only. Loans in Maryland not eligible. TX non-business purpose CES w/ APR > 10% not eligible
Senior Lien Payment Calc (ARM)		x	x	• 1st lien ARMS with < 3 years fixed period remaining qualified on fully indexed payment.
Property Type		x	x	• SFR max 10 Acres • PUD • Warrantable Condo - Full Doc <= $500K: Max 90% OO; 80% NOO | Full Doc > $500K/Other Doc Types (all loan amts): max 75%
		x	x	• 2-4 Unit - Full Doc <= $500K: Max 85% for O/O, 80% for NOO | Full Doc > $500K/Other Doc Types (all loan amts): max 75%
Rural Property		x		• Rural Primary to 80CLTV, Max 10 Acres
Qualifying Payment		x	x	• Qualifying ratios based on Full Note Rate
Title Report		x	x	• Owner & Encumbrance (O&E) Report (stand-alone refinance loans up to $350K max), ALTA, Jr ALTA, ALTA Lite, ALTA Short Form – Lenders Policy
Seasoning		x	x	• Full Doc <= $500K: no min ownership seasoning required
		x	x	• Full Doc > $500K/Other Doc Types (all loan amts): > 6 mos ownership seasoning no restrictions. • ≤ 6 mos ownership seasoning ineligible for refinance.
		x	x	• ≤ 6 months seasoning since previous refinance on either 1st lien or 2nd lien max 80 CLTV
Guidelines		x	x	• Refer to CES program Guidelines for details on topics not covered here.
				• CES loans closing concurrently with Lendz Financial must qualify to the guideline requirements of both products
Florida County-Specific LTV Overlays		x	x	• The following Florida counties have new LTV reductions due to elevated value concerns. All loans in the below counties will need to be reviewed on a case-by-case basis. - Lee County – 5% LTV Reduction

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- 65% LTV Cash out refinance

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- 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.

Appraisal
- Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis.
- Transferred Appraisal will require a CDA

Products			Min Amt	Doc Type Option	Qual Rate	Amort Term
Fixed Rate	Full Am	N/A	N/A	All	Note Rate	N/A
		30yr	50k			30yr

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LENDZ

Series 5
2nd Lien - Matrices

9/4/26

Documentation Options			Additional Program Requirements
Full Doc 2Yr	1	Standard FNMA Documentation	• NonQM and Agency Eligible • Salaried: 2 years W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 2 years tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Full Doc 1Yr	2	W-2 (12mo) Tax Returns (12mo)	• NonQM and Agency Eligible • Salaried: 1 year most recent W2 and YTD paystub reflecting minimum 30 days earnings. • Self-Employed: 1 year tax returns, all schedules. YTD P&L or 3 months business bank statements to support continuance of tax return income.
Bank Statement	3	Bank Statement (24mo, 12mo)	• Personal & Business-Combined or Business (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Standard expense factors apply: 50% expense factor • If business operates < standard expense factor, P&L or expense letter from CPA, CTEC (California Tax Education Council), or EA (Enrolled Agent) required • Expense factor per the CPA/CTEC/EA letter must be reasonable. • Personal & Business Separated (12mo or 24mo): • At least one of the borrowers must be self-employed for at least 2 years (25% or greater ownership) • Personal used to qualify, 2 months business to show business cash flows in order to utilize 100% of business related deposits in personal account (no expense factor)
P & L Only	7	P & L (12 mo) [CPA, CTEC, EA]	• Self-employed (2yrs - 25% or greater ownership) P&L prepared by CPA, CTEC or EA - see guidelines for additional requirements • Qualifying income based on the net income reflected on P&L statement (multiplied by borrower's ownership percentage) / 12 months
1099	14	1099 (12mo)	• 1099 plus either: Current check/check stub or bank statement showing deposits from each 1099 payor (10% expense factor applied). • Qualifying income = 1099 gross - 10% expense factor. Current check stub or bank statement deposits must support amounts consistent with 1099 levels
WVOE	15	FNMA Form 1005	• WVOE FNMA Form 1005 completed by HR, Payroll, Company Officer plus 2 mos personal bank statements supporting wages, or WVOE from online data supplier (Work Number, etc.) • Borrowers employed by a family owned or managed business are ineligible for WVOE documentation program
Asset Depletion	13	Asset Statements (6mos)	• Most recent 6 months asset documentation verified by: cash-in-bank (100%); stocks, bonds and/or mutual funds (90%); IRA's, 401K and/or retirement accts (80%) • Allowable assets divided by 60 months = qualifying income • Owner-occupied only (2nd home & Non-Owner Occupied not allowed); Min 700 credit score

Property Valuation Requirements				
Details	**OO/ 2nd**	**NOO**	**Additional Program Requirements**	
HPML / QM Safe Harbor or QM Rebuttable Presumption (Full Doc Only)	x		• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loans amounts up > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Non-HPML (QM or Non-QM)	x	x	• Loans amounts up to $400,000	• AVM with a 90% Confidence Factor AND Property Condition Inspection from one of the following: Clear Capital, Collateral Analytics, CoreLogic, HouseCanary, Homegenius, Quantarium, Veros - In cases where the AVM Confidence Factor is < 90%, a Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required) • 2-4 Unit - Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
			• Loans amounts up > $400,000	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
HPML / non-QM	x		• All loan amounts	• Full Appraisal (1004, 1025, 1073) is required (secondary valuation product not required)
Declining Markets	x	x	• Owner Occupied/Second Home - Max 75% CLTV; Non-Owner Occupied - Max 70% CLTV	

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