LENDZ

Diamond

10/29/2026

LTV Matrix					
Purpose	**FICO**	**Max Loan Size**	**Owner Occupied**	**Second Home**	**Investor**
Purchase or Rate/Term Refinance	740	1,500,000	80	80	80
		2,000,000	80	80	80
		2,500,000	80	75	75
		3,000,000	75	70	70
	720	1,500,000	80	80	80
		2,000,000	80	80	80
		2,500,000	75	75	75
		3,000,000	70	70	70
	700	1,500,000	80	80	80
		2,000,000	80	80	75
		2,500,000	75	75	75
		3,000,000	70	70	70
	680	1,500,000	75	75	75
		2,000,000	75	75	75
		2,500,000	65	60	60
		3,000,000	NA	NA	NA
Cashout	740	1,500,000	75	75	75
		2,000,000	75	75	75
		2,500,000	65	65	65
		3,000,000	60	60	60
	720	1,500,000	75	75	75
		2,000,000	75	75	75
		2,500,000	65	65	65
		3,000,000	60	50	50
	700	1,500,000	75	75	75
		2,000,000	75	75	75
		2,500,000	65	65	65
		3,000,000	NA	NA	NA
	680	1,500,000	70	70	70
		2,000,000	70	70	70
		2,500,000	60	NA	NA
		3,000,000	NA	NA	NA

General Eligibility *(see Guidelines for details)*	
Products	30Y FRM, 30Y IO, 40Y IO
Interest Only	Min FICO – 700 First time homebuyers ineligible
Max Loan Size	$3,000,000
Min Loan Size	$125,000
Max DTI	50% Min FICO for DTI > 43% - 700
2-4 Unit	Max LTV for FICOs ≥ 720 – 80% Max LTV for FICOs < 720 – 75%
Ineligible Geographies	US territories Investor loans in Baltimore City and Philadelphia MSA Hawaii properties located in lava zones 1 and 2
Condos	Ineligible (warrantable and non-warrantable)
Rural Properties	Primary residence only, no cash out
Eligible borrowers	US citizens, permanent resident aliens, non-permanent resident aliens Max LTV for non-permanent resident aliens – 75% Max DTI for first time homebuyers – 43%
Non-occupant co-borrower	Owner-occupied only, max 43% DTI, no cashout
Housing History	0x30x12
Credit Event	Min seasoning of 4 years
P&L Program Limits	Min FICO - 700 Max LTV for FICOs ≥ 700 - 70% Max LTV for FICOs ≥ 720 - 75% Max LTV for FICOs ≥ 740 - >75%
Cashout	Max Cashout for LTV >70% - $500,000
Misc	Borrowers living rent free are limited to 43% DTI, 80% LTV, and single unit properties
Reserves by Loan Size	≤2,000,000 – 6 months >$2,000,000 – 9 months

Additional Overlays	
Non-Profit Income	Non-profit income is ineligible for the bank statement program
PTIN	PTIN isn't allowed for bank statement or P&L
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

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EQUAL HOUSING OPPORTUNITY

LENDZ

Platinum

10/29/2026

LTV Matrix					
Purpose	**FICO**	**Max Loan Size**	**Owner Occupied**	**Second Home**	**Investor**
Purchase or Rate/Term Refinance	740	1,500,000	90	85	80
		2,000,000	85	85	80
		2,500,000	80	75	75
		3,000,000	80	70	70
		3,500,000	70	65	NA
	720	1,500,000	90	85	80
		2,000,000	85	80	80
		2,500,000	80	75	75
		3,000,000	80	70	70
		3,500,000	70	65	NA
	700	1,500,000	85	80	80
		2,000,000	85	80	80
		2,500,000	80	75	75
		3,000,000	80	70	70
		3,500,000	70	NA	NA
	680	1,500,000	85	80	80
		2,000,000	80	75	75
		2,500,000	75	70	70
		3,000,000	75	65	65
	660	1,500,000	80	75	75
		2,000,000	80	70	70
		2,500,000	75	70	70
Cashout	740	1,500,000	80	80	80
		2,000,000	80	75	75
		2,500,000	75	70	70
		3,000,000	75	65	65
	720	1,500,000	80	80	80
		2,000,000	80	75	75
		2,500,000	75	70	70
		3,000,000	75	65	65
	700	1,500,000	80	75	75
		2,000,000	80	75	75
		2,500,000	75	70	70
		3,000,000	75	65	65
	680	1,500,000	80	75	75
		2,000,000	75	70	70
		2,500,000	70	65	65
		3,000,000	70	60	60
	660	2,000,000	75	70	70
		2,500,000	70	65	65

General Eligibility *(see Guidelines for details)*	
Products	30Y FRM, 30Y IO, 40Y IO
Interest Only	Min FICO – 700 First time homebuyers ineligible
Max Loan Size	$3,500,000
Min Loan Size	$125,000
Max DTI	50%
2-4 Unit	Max LTV – 85%
Ineligible Geographies	US territories Investor loans in Baltimore City and Philadelphia MSA Hawaii properties located in lava zones 1 and 2
Condos	Ineligible (warrantable and non-warrantable)
Rural Properties	Primary residence only, no cash out, max 80% LTV
Eligible borrowers	US citizens, permanent resident aliens, non-permanent resident aliens Max LTV for non-permanent resident aliens – 75% Max DTI for first time homebuyers – 43%
Non-occupant co-borrower	Owner-occupied only, max 43% DTI, no cashout
Housing History	1x30x12 Max LTV – 80%
Credit Event	Min seasoning of 2 years Max LTV with derogatory credit event 2-4 years – 80%
P&L Program Limits	Min FICO - 700 Max LTV for FICOs ≥ 700 – 75% Max LTV for FICOs ≥ 720 – 80%
Asset Depletion Limits	Max LTV – 80%; Min FICO - 700
WVOE Program Limits	Max LTV – 80%; Min FICO - 700
Cashout	Max cashout for LTV >75% - $750,000
Misc	Borrowers living rent free are limited to 43% DTI, 80% LTV, and single unit properties
Reserves by Loan Size	≤$2,000,000 – 3 months >$2,000,000 and ≤$2,500,000 – 6 months >$2,500,000 – 9 months

Additional Overlays	
Non-Profit Income	Non-profit income is ineligible for the bank statement program
PTIN	PTIN isn’t allowed for bank statement or P&L
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

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EQUAL HOUSING OPPORTUNITY

LENDZ

Diamond DSCR

10/29/2026

LTV Matrix					
Credit Score	**Min DSCR**	**Loan Size**	**Purchase**	**Rate/Term Refi**	**Cashout**
740+	1.0x	1,000,000	80	75	75
	1.0x	1,500,000	75	70	70
	1.0x	2,000,000	70	65	65
720-739	1.0x	1,000,000	80	75	75
	1.0x	1,500,000	75	70	70
	1.0x	2,000,000	70	65	65
700-719	1.0x	1,000,000	80	75	75
	1.0x	1,500,000	75	70	70
	1.0x	2,000,000	70	NA	NA
FN	1.0x	1,000,000	70	65	65
	1.0x	1,500,000	65	60	60

DSCR Underwriting	
Type	**Documentation Requirements**
Debt Service Coverage Ratio	• Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment • If in-place lease < market rent, proof of rent is not required • New leases: Proof of security deposit and 1st month's rent • Unoccupied units: Appraised market rents • Proof of investor experience

Reserves *(based on PITIA at origination)*		
Metric	**≤ 70% LTV**	**> 70% LTV**
Reserves	6 Months	6 Months

General Eligibility *(see Guidelines for details)*	
Products	30Y FRM, 30Y IO, 40Y IO
Max Loan Size	$2,000,000
Min Loan Size	$125,000
Max Number of Units per Property	4
Min DSCR	Min DSCR for FICOs ≥ 700 – 1.0x
Ineligible Geographies	AK, HI, US territories Baltimore City and Philadelphia MSA
Condos	Ineligible
Short Term Rentals	Ineligible
Rural Properties	Ineligible
Declining Markets	Max LTV is reduced by 5%
Eligible borrowers	US citizens, permanent resident aliens, non-permanent resident aliens Max LTV for non-permanent resident aliens – 75%
Housing History	0x30x24
Credit Event	Min seasoning of 3 years
Foreign Nationals	5% LTV reduction if less than 12 months reserves
Cashout	Max Cashout for LTV >70% - $500,000

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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EQUAL HOUSING OPPORTUNITY

LENDZ

Platinum DSCR

10/29/2026

LTV Matrix			
Credit Score	**Loan Size**	**Purchase/Refi**	**Cashout**
740	1,000,000	80	75
	1,500,000	80	75
	2,000,000	75	75
	2,500,000	65	60
720	1,000,000	80	75
	1,500,000	75	70
	2,000,000	75	65
	2,500,000	65	60
700	1,000,000	80	75
	1,500,000	75	70
	2,000,000	75	65
	2,500,000	65	65
680	1,000,000	75	70
	1,500,000	70	65
	2,000,000	65	55
660	1,000,000	70	60
	1,500,000	60	55
	2,000,000	60	55

DSCR Underwriting	
Type	**Documentation Requirements**
Debt Service Coverage Ratio	• Tenant occupied units: Leases in place, appraised market rents, and two months of proof of rent payment • If in-place lease < market rent, proof of rent is not required • New leases: Proof of security deposit and 1st month's rent • Unoccupied units: Appraised market rents • Proof of investor experience • Appraised market rent must be long-term rent

Reserves *(based on PITIA at origination)*		
Metric	**≤ 70% LTV**	**> 70% LTV**
Reserves	3 Months	3 Months

General Eligibility *(see Guidelines for details)*	
Products	30Y FRM, 30Y IO, 40Y IO
Max Loan Size	$2,500,000
Min Loan Size	$125,000
Max Number of Properties	1
Max Number of Units per Property	4
Minimum DSCR	1.0x
Ineligible Geographies	AK, HI, US territories Baltimore City and Philadelphia MSA
Condos	Ineligible
Short Term Rentals	Ineligible
Rural Properties	Ineligible
Declining Markets	Max LTV is reduced by 5%
Eligible borrowers	US citizens, permanent resident aliens, non-permanent resident aliens
Housing History	1x30x24
Credit Event	Min seasoning of 3 years
Cashout	Max cashout for LTV >70% - $750,000

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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