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## LendingPros NonQM DSCR Matrix

| Solution of the context of the              | Effective Date: 04/17/25   Revised: 04/17/25 |  |           |               |               |  |   | vised: 04/17/25 |                 |               |                                    |  |               |                |            |          |  |
|---|--|--|-----------|---------------|---------------|--|---|-----------------|-----------------|---------------|------------------------------------|--|---------------|----------------|------------|----------|--|
| Select DSCP. Ratio 4.13         Core DSCP. Ratio 4.13           Total Face Parene RoyTem Core DSCP. Ratio 4.10           Total Face Parene RoyTem Core DSCP. Parene RoyTe  |  |  |           |               |               | ١  | IonQM Inv   | estor Pro       | ograms          |               |                                    |  |               |                |            |          |  |
| Constrained of the proof of the pr |  |  |           |               |               | Non-Owner                                      | Occupied Inv  | estment Prop    | erties, 1-4 Uni | ts only       |                                    |  |               |                |            |          |  |
| Loss And<br>S 1, 200, 200   |  |  |           |               |               |  |   |                 |                 |               | Sub1 DSCR - Ratio < 1.0            |  |               |                |            |          |  |
| 1         1000000000000000000000000000000000000   | Loan Amount                                  |  |           |               | Cash-Out      | Loan Amount                                    |   |                 |                 | Cash-Out      | l oan Am                           | nount  |               |                |            | Cash-Out |  |
| 1         1         1         0000         0000         100000         0000         100000         0000         100000         0000         100000            | Loan Amount                                  |  |           |               |               | Loan Anount                                    |   |                 |                 |               | Loan An                            | nount  |               |                |            |          |  |
| Sector         Sector<   |  |  | 75%       | 75%           | 70%           |  |   |                 |                 |               | \$ 1,000,000                       |  |               |                |            |          |  |
| Image: state in the s | \$ 1,000,000                                 |  |           |               |               | \$ 1,000,000                                   |   |                 |                 |               |                                    | 000,000                                      |               |                |            |          |  |
| 1         1         2001         700  |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               | 10%            | 10/10      | 0070     |  |
| \$         1.00.00         601         603 </th <th></th> <th rowspan="3">\$ 1,500,000</th> <th></th> <th>-</th> <th></th> <th></th> <th></th>  |  |  |           |               |               |  |   |                 |                 |               | \$ 1,500,000                       |  | -             |                |            |          |  |
| Hote         Hote <th< th=""><th>\$ 1,500,000</th><th></th><th>75%</th><th>75%</th><th>70%</th><th>\$ 1,500,000</th><th></th><th></th><th></th><th></th><th>500,000</th><th>-</th><th></th><th></th><th></th></th<>   | \$ 1,500,000                                 |  | 75%       | 75%           | 70%           | \$ 1,500,000                                   |   |                 |                 |               |                                    | 500,000                                      | -             |                |            |          |  |
| 141         770         705 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>70%</th> <th></th> <th>65%</th> <th></th> <th></th> <th>65%</th> <th>65%</th> <th>60%</th>  |  |  |           |               |               |  |   | 70%             |                 | 65%           |                                    |  |               | 65%            | 65%        | 60%      |  |
| 2         200000         700         700         60%         00% <th></th> <th></th> <th>75%</th> <th>75%</th> <th>70%</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>60%</th> <th>60%</th> <th>55%</th>  |  |  | 75%       | 75%           | 70%           |  |   |                 |                 |               |                                    |  |               | 60%            | 60%        | 55%      |  |
| 3         2.00,00         000-<br>000-<br>000-<br>000-<br>000-<br>000-<br>000-<br>000   |  |  |           |               |               |  |   |                 |                 |               |                                    | 2,000,000 —                                  |               |                |            |          |  |
| Image: constraint of the  | \$ 2,000,000                                 |  | 70%       | 70%           | 65%           | \$ 2,000,000                                   |   |                 |                 |               | \$ 2,0                             |  |               |                |            |          |  |
| Source         Source<   |  |  |           |               |               |  |   |                 |                 |               | •                                  |  |               |                |            |          |  |
| 1         2,00000         700         700         605         605         605         705         705         705         605 </th <th></th> <th>620+</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>60%</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>   |  | 620+   |           |               |               |  |   | 60%             |                 |               |                                    |  |               |                |            |          |  |
| \$         2.00.00         70%         70%         70%         60%         50%         60% </th <th></th> <th>-</th> <th></th> <th></th> <th></th>  |  |  |           |               |               |  |   |                 |                 |               |                                    |  | -             |                |            |          |  |
| Bits         Bits <th< th=""><th>¢ 2,500,000</th><th></th><th></th><th></th><th></th><th>¢ 2,500,000</th><th></th><th></th><th></th><th></th><th>¢ 24</th><th>2 500 000</th><th>700+</th><th></th><th></th><th></th></th<>  | ¢ 2,500,000                                  |  |           |               |               | ¢ 2,500,000                                    |   |                 |                 |               | ¢ 24                               | 2 500 000                                    | 700+          |                |            |          |  |
| Non-         Table         Solution         So   | \$ 2,500,000                                 |  |           |               |               | \$ 2,500,000                                   |   |                 |                 |               | φ 2,500                            | 500,000                                      | 680+          |                |            |          |  |
| Total         Effect         Effect         Effect         Total   |  |  |           |               |               |  |   |                 |                 |               | -                                  |  | -             | 55%            | 55%        | 50%      |  |
| \$ 3,00,000       700+ 00% 00% 55% 00% 70% 70% 70% 65% 65% 60% 660+ 66% 66% 66% 66% 66% 66% 66% 66% 66% 66  |  | 740+   |           |               |               |  | 740+  | 75%             | 75%             | 70%           |                                    |  | 740+          |                |            |          |  |
| 3         3.00000         660-<br>640-<br>640-<br>640-<br>640-<br>640-<br>640-<br>640-  |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Opposite   | \$ 3,000,000                                 |  | 00%       | 00 %          | 55%           | \$ 3,000,000                                   |   |                 |                 |               | \$ 3,0                             | 000,000                                      |               |                |            |          |  |
| s         3,500,000         740-<br>720+<br>680+<br>680+         740-<br>58         740-58         740-58         740-58         740-57         740-57         740-57         740-57         740-57         740-57         740-57         740-57         740-57         74   |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               | 50%            | 50%        | 45%      |  |
| \$         3.500.00         720-<br>600+<br>600+<br>600+<br>600+<br>600+<br>600+<br>600+<br>60  |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Bit I Description         Bit I Description         Bit I Description           600+         Solet DSCR         Core DSCR         Subt DSCR           Max LTV         Condo -70% (FL Condo -70%)<br>NV Condo -80% (FL Condo -60%)<br>2.4 Unit -80%<br>Rural - NA         Condo -70% (FL Condo -50%)<br>2.4 Unit -80%<br>Rural - NA         Condo -70% (FL Condo -50%)<br>2.4 Unit -80%<br>Rural - 60%         Condo -70% (FL Condo -50%)<br>2.4 Unit -80%         Condo -70% (FL Condo -50%)<br>2.4 Unit -80%           Min Lean Amount         S250.000         \$100.000         \$100.000         \$2.4 Unit -80%           DSCR         1.25 min ratio         1.00 min ratio   20% 1.20 min ratio         0.75 min ratio           DSCR         1.25 min ratio         1.00 min ratio   2.80% 1.20 min ratio         0.75 min ratio           Interset Only (IO)         •0.204Hy on ID Payment ALL States -Reserves based on ID Payment -640 min FICO -80% max LTV         0 x 30 x 12           Interset Only (IO)         •0.30 x 12         Interpretenced Investors: 0 x 30 x 12         0 x 30 x 12           Interset Only (IO)         •0.30 x 12         Interpretenced Investors: 0 x 30 x 12         0 x 30 x 12           Interset Only (IO)         •0.41 minute         •65% reduction + 80% max LTV + 0.00         Not allowed           Short Team         Not allowed         •5% reduction + 80% max LTV + 0.00         Not allowed           Interset Only Usied<br>wrCiO         Value   | \$ 3,500,000                                 | 720+   |           |               |               | \$ 3,500,000                                   | 720+  |                 |                 |               | \$ 3,500,000                       | 720+   |               |                |            |          |  |
| Select DSCR         Core DSCR         Sub1 DSCR           Max LTV         Condo - 77% (FL Condo - 70%)<br>NW Condo (Nax 32 MU) * 75% (FL Condo - 65%)<br>2:4 Unit - 80%<br>Rural - NA         Condo - 80% (FL Condo - 50%)<br>NW Condo (Nax 32 MU) * 75% (FL Condo - 65%)<br>2:4 Unit - 80%<br>Rural - NA         Condo - 80% (FL Condo - 50%)<br>2:4 Unit - 80%<br>Rural - NA           Min Loan Amount         \$250,000         \$100,000         \$100,000         \$100,000           DSCR         1.25 min ratio         1.00 min ratio ] = 80% (1.20 min ratio         0.75 min ratio           Interest Only (0)         • 0 x30 x 12         1 x 30 x1 2 x 12         0 x 30 x 12           Gredit Event<br>(ex.ssFr.CulL.ccc)         48 months         1 28 months - FCCCC         36 months           Short Term<br>Rentals         Not allowed         • 55% reduction + 80% max LTV         • 70% max LTV - 70% max LTV - C/O         Not allowed           MucCo         Value is lowerd from CO), 1 yr min PPP required diversed value<br>Additional financed properties - Not applicable         6 mos, cash-out cannot be utilized<br>Additional financed properties - Not applicable           Rescritly Listed<br>wCO<br>(< 6 Mos Off Mkt)         Not Allowed         • 700 min FICO - 915% max LTV - CIO<br>Not Allowed         Not Allowed           TIN         Not Allowed         • 700 min FICO - 915% max LTV - CIO<br>Not Allowed         Not Allowed         • 700 min FICO - 915% max LTV - CIO<br>Not Allowed         Not Allowed           TIN   | ,,   |  |           |               |               | φ 0,000,000                                    | 680+  | -               |                 |               |                                    |  | 680+          |                |            |          |  |
| Max LTV         Condo - 75% (FL Condo - 70%)<br>NW Condo 4A<br>24 Unit - NA<br>Ruat - NA         Condo - 80% (FL Condo - 60%)<br>NW Condo (Max 33.0%) - 75% (FL Condo - 55%)<br>24 Unit - NA<br>Ruat - NA         Condo - 80% (FL Condo - 55%)<br>Ruat - NA           Min Loan Amount         \$250,000         \$100,000         \$100,000         \$100,000           DSCR         1.25 min ratio         1.00 min ratio   26% 1.20 min ratio         0.75 min ratio         0.75 min ratio           Interest Only (IQ)         • 0 x 30 x 12           KRSRFC.DLCCC         48 months         12 months - FCCCC         38 months         58 months           Short Term<br>Remails         Not allowed         -55% FLTV: 3 mos, cash-out cannot be utilized         6 mos, cash-out cannot be utilized         6 mos, cash-out cannot be utilized           Reserves         Inseperienced Investors: 3 mos, cash-out cannot be utilized         5 mos, cash-out cannot be utilized         6 mos, cash-out cannot be utilized           Mix Not Allowed         -700 min FICO - 70% max LTV         70% max LTV - C/O         Not allowed           Image File Condo - 70% (PL Condo - 70%)         -700 min FICO - 70% max LTV - C/O         Not allowed           Reserves         Image File Condo - 80% (PL Condo - 80% max LTV - C/O         Not Allowed           Image File Condo - 80% (PL Condo - 80% max LTV - 70% max LTV - C/O         Not Allowed   |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Max LTV         NW Condo -NA<br>2.4 Luni - NA<br>Rural - NA         NW Condo (Max 33.0M) - 75% (FL Condo - 65%)<br>Rural - 65%         NW Condo - 60% (FL Condo - 50%)<br>Rural - NA           Min Loan Amount         526.000         \$100.000         \$100.000           DSCR         1.25 min ratio         1.00 min ratio  > 80% 1.20 min ratio         0.75 min ratio           Interest Only (IO)         - Ouslity on IO Payment L States         Reserves based on IO Payment - 640 min FICO - 80% max LTV           Housing History         0 x 30 x 12         1 mexperimened Investors: 0 x 30 x 12         0 x 30 x 12           Credit Event<br>Restata         48 months         12 months - BK Ch 13 whay history 124 months - SD/LUBK Ch 7         36 months           Short Term<br>Restata         Not allowed         - 5% reduction - 60% max LTV - 70% max LTV - C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out cannot be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced Investors: 3 mos, cash-out cannot be utilized         Mot Allowed         Not Allowed           v2/CO<br>v2/C0<br>v2/GV v3/Lue Is lower of lowest listing price Win 180 days or appraised value<br>v2/C0 w2/C0<br>v3 mos reserves (nd fmc Cr), 1 yr min PPP required, 70% max LTV - C/O         Not Allowed           -TTIN         Not Allowed         -700 min FICO - \$1.5M max<br>- 75% max LTV - C/O         Not Allowed <td< th=""><th colspan="9"></th><th></th></td<>   |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Image: market  | Max LTV                                      |  |           |               |               | NW C   |   |                 |                 |               |                                    |  | NW Condo -    | • 60% (FL Co   | ndo - 50%) |          |  |
| DSCR         1.25 min ratio         1.00 min ratio         8.0% 1.20 min ratio         0.75 min ratio           Interest Only (IO)         • Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV         1 x 30 x 12         0 x 30 x 12   |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| DSCR         1.25 min ratio         1.00 min ratio         8.0% 1.20 min ratio         0.75 min ratio           Interest Only (IO)         • Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV         1 x 30 x 12         0 x 30 x 12   |  |  |           | \$100.000     |               |  |   |                 | \$100.000       |               |                                    |  |               |                |            |          |  |
| Interest Only (ID)         • Quality on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV           Housing History         0 x 30 x 12         1 x 30 x 12         0 x 30 x 12           Credit Event<br>(BK.SF.F.DLL.CCC)         48 months         12 months • BC h 13 w/pay history   24 months • SS/DLL/BK Ch 7         36 months           Short Term<br>Rentals         Not allowed         • 5% reduction • 80% max LTV • 70% max LTV • 70% max LTV • C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced Investors: 3 mos, cash-out can be utilized         0 mos, cash-out cannot be utilized         Not allowed           Reserves         Inexperienced Investors: 3 mos, cash-out can be utilized         Not Allowed         Not Allowed           TIN         Not Allowed         • 700 min FICO • 75% max LTV • C/O         Not Allowed           Foreign National         Not Allowed         • 700 min FICO • 75% max LTV • C/O         Not Allowed           DACA         Not Allowed         • 700 min FICO • 75% max LTV • C/O         Not Allowed           DACA         Not Allowed         • 80% max LTV  |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Housing History         0 x 30 x 12         1 x 30 x 12<br>Inexperienced Investors: 0 x 30 x 12         0 x 30 x 12           Credit Event<br>(BK.SS.FC.DL,CCC)         48 months         12 months - BK Ch 13 w/pay history   24 months - SS/DL/BK Ch 7         36 months           Short Term<br>Rentals         Not allowed         - 5% reduction - 80% max LTV - 70% max LTV - C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% treduction - 80% max LTV - 70% max LTV - C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% treduction - 80% max LTV - 70% max LTV - C/O         Not allowed           Reserves         1 moxperienced Investors: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           MC/O         Value is lower of lowest listing price win 180 days or appriated value         Not Allowed           WC/O         Value is lower of lowest listing price win 180 days or appriated value         Not Allowed           WC/O         Value is lower of lowest listing price win 180 days or appriated value         Not Allowed           WC/O         Value is lower of lowest listing price win 180 days or appriated value         Not Allowed           ITIN         Not Allowed         -700 min FICO - \$1.5M max         Not Allowed           WC/O         Not Allowed         -700 min FICO - \$1.5M max LTV - C/O         Not Allowed   |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Housing History         0 X 30 X 12         Inexperienced Investors: 0 X 30 X 12         0 X 30 X 12           Credit Event<br>(RK,SS,FC,DL,CC)         48 months         12 months - BC/CCC         36 months - SS/DIL/BK Ch 7         36 months           Short Term<br>Rentals         Not allowed         -5% reduction +80% max LTV - 70% max LTV - C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Delistel > 0 adys and leased allowed<br>wC/O<br>(< 6 Mos Off Mikt)  | Interest Only (IO)                           |  |           |               | • Quali       | ly on IO Payment                               |   |                 | ised on IO Pay  | yment • 640   | min FICC                           | J • 80%                                      | maxLIV        |                |            |          |  |
| (BK, SS, FC, DL, CCC)         40 months         12 months - BK Ch 13 w/pay history   24 months - SS/DL/BK Ch 7         30 months           Short Term<br>Rentals         Not allowed         -5% reduction - 80% max LTV - 70% max LTV - C/O         Not allowed           Beserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced investors:         3 mos, cash-out cannot be utilized         Loan Amt: > \$3 0M, 12 mos, > \$2.0M, 6 mos, cash-out cannot be utilized           Recently Listed<br>w/C/O         Value is lower of lowest listing price w/m 180 days and leased allowed<br>w/C/O         Not Allowed         Not Allowed           TIN         Not Allowed         -700 min FICO +15.5M max<br>+75% max LTV - 70% max LTV - C/O         Not Allowed           Foreign National         Not Allowed         -700 min FICO +75% max LTV - C/O         Not Allowed           DACA         Not Allowed         -700 min FICO +75% max LTV - C/O         Not Allowed           Fixed         -15 Year Fixed -30 Year Fixed +40 Year Fixed         DEBT SERVICE COVERAGE RATIO REQUIREMENTS           Cualifying Ratio<br>-30 Year Fixed IO (120 mos IO + 240 mos Amortization)         -6 ross Income = Lower of estimated market rent from Form 1007 or monthy rent from existing lease<br>documented with 2 mos proof of rocepit           Interest Only (IO)         -40 Year Fixed IO (120 mos IO + 240 mos Amortization)   | Housing History 0 x 30 x 12                  |  |           |               |               |  |   |                 | 0 x 30 x 12     |               |                                    |  |               |                |            |          |  |
| (ifkKSS.FC.DIL.CCC)         12 months - BK Ch 13 wipay history   24 months - SS/DIL/BK Ch 7           Short Term<br>Rentals         Not allowed         • 5% reduction + 80% max LTV + 70% max LTV - C/O         Not allowed           3 mos, cash-out cannot be utilized         > 65% treduction + 80% max LTV + 70% max LTV - C/O         Not allowed           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced Investors: 3 mos, cash-out cannot be utilized         0.65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Recently Listed<br>wiC/O         Value is lower of lowest listing price w/in 180 days or appraised value<br>wiC/O         Not Allowed         Not Allowed           TTIN         Not Allowed         · 700 min FICO · 51.5M max<br>· 75% max LTV · C/O         Not Allowed           Foreign National         Not Allowed         · 700 min FICO · 75% max LTV · C/O         Not Allowed           LOAN PROGRAMS         DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Califying Ratio<br>· 6 ross income + PITIA or ITIA, Qualify on cash flow of subject property           Fixed         · 15 Year Fixed · 0 (210 mos IO + 240 mos Amortization)         · 40 Year Fixed IO (120 mos IO + 240 mos Amortization)         · Gross income = Lower of estimated markets rents, the lesser of actual rents or 125% of market rents used)   |  | 48 months  |           |               |               |  |   |                 |                 |               | 36 months                          |  |               |                |            |          |  |
| Rentals         Not allowed         *5% feduction         *30% max L1V         *0% max L1V         *0% max L1V         *0%           Reserves         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced Investors: 3 mos, cash-out cannot be utilized         1 Coa Amt: >\$3.0M, 12 mos, >\$2.0M, 6 mos, cash-out cannot be utilized           Recently Listed<br>wC/O<br>(< 6 Mos Off Mkt)         Delisted ≥ 30 days and leased allowed<br>Value is lower of lowest listing price win 180 days or apprised value<br>3 mos reserves (not from C/O), 1 yr min PPP required, 70% max LTV         Not Allowed           ITIN         Not Allowed         • 700 min FICO • \$1.5M max<br>• 75% max LTV • C/O         Not Allowed           Foreign National         Not Allowed         • 700 min FICO • \$1.5M max LTV • C/O         Not Allowed           DACA         Not Allowed         • 700 min FICO • \$5% max LTV • C/O         Not Allowed           LOAN PROGRAMS         DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Caalifying Ratio           Fixed         • 15 Year Fixed • 30 Year Fixed         • Gross Income + PITIA or TIA, Qualify on cash flow of subject property           • Gross Income + LOAN PROGRAMS         Couemented with 2 mos proof of receipt<br>(If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)   | (BK,SS,FC,DIL,CCC)                           |  | TO MONUNS |               |               |  | 12 months - BK Ch 13 w/pay history   24 months - SS/DIL/BK Ch 7 |                 |                 |               |                                    |  |               |                |            |          |  |
| Rentals         3 mos, cash-out cannot be utilized         > 65% LTV: 3 mos, cash-out can be utilized         6 mos, cash-out cannot be utilized           Reserves         Inexperienced Investors: 3 mos, cash-out cannot be utilized         Loan Amt. > \$3.0M, 12 mos, > \$2.0M, 6 mos, cash-out cannot be utilized           Recently Listed<br>w/C/O<br>(< 6 Mos Off Mkt)         Delisted ≥ 30 days and leased allowed<br>w/C/O<br>Value is lower of lowest listing price w/in 180 days or appraised value<br>3 mos reserves (not from C/O), 1 yr min PPP required, 70% max LTV         Not Allowed           ITIN         Not Allowed         -700 min FICO • \$1.5M max<br>• 75% max LTV • 70% max LTV • C/O         Not Allowed           Foreign National         Not Allowed         -700 min FICO • \$5% max LTV • C/O<br>• \$2.0M max LA • 12 mos min reserves required         Not Allowed           LOAN PROGRAMS         Delist • 40 Year Fixed         Out Allowed         • Gross Income + PITLA or ITLA, Qualifying Ratio<br>• Gross Income + PITLA or ITLA, Qualifying Ratio<br>• Gross Income + PITLA or ITLA, Qualify on cash flow of subject properfy           ARM         • 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)         • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease<br>documented with 2 mos proof of receipt<br>(If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)  |  | Not allowed  |           |               |               | • 5% reduction • 80% max LTV • 70% max LTV C/O |   |                 |                 |               | Not allowed                        |  |               |                |            |          |  |
| Reserves       Inexperienced Investors: 3 mos, cash-out cannot be utilized   Loan Amt: > \$3.0M, 12 mos, > \$2.0M, 6 mos, cash-out cannot be utilized Additional financed properties - Not applicable         Recently Listed w/C/O (< 6 Mos Off Mkt)   | Rentals                                      |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Inexperienced Investors: 3 mos, cash-out cannot be utilized _ Additional financed properties - Not applicable           Recently Listed with CiCO (< 6 Mos Off Mkt)   |  | 3 mos, cash-out cannot be utilized   |           |               |               | > 65% LTV: 3 mos, cash-out can be utilized     |   |                 |                 |               | 6 mos, cash-out cannot be utilized |  |               |                |            |          |  |
| Additional financed properties - Not applicable         Recently Listed<br>w/C/O<br>(< 6 Mos Off Mkt)   | Reserves                                     | Inexperienced Investors: 3 mos. cash-out cannot be utilized 1 Loan Amt > \$3.0M_12 mos |           |               |               |  |   |                 |                 |               |                                    | > \$2.0M, 6 mos, cash-out cannot be utilized |               |                |            |          |  |
| w/Č/O<br>(< 6 Mos Off Mkt)  |  |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| (< 6 Mos Off Mkt)   | Recently Listed De                           |  |           |               | Delisted ≥    | l ≥ 30 days and leased allowed                 |   |                 |                 |               |                                    |  |               |                |            |          |  |
| ITIN       Not Allowed       ·700 min FICO ·\$1.5M max<br>·75% max LTV ·70% max LTV · C/O       Not Allowed         Foreign National       Not Allowed       ·700 min FICO ·55% max LTV · C/O       Not Allowed         DACA       Not Allowed       ·80% max LTV · 75% max LTV · C/O       Not Allowed         DACA       Not Allowed       ·80% max LTV · 75% max LTV · C/O       Not Allowed         DACA       Not Allowed       ·80% max LTV · 75% max LTV · C/O       Not Allowed         Fixed       ·15 Year Fixed · 30 Year Fixed · 40 Year Fixed       DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Gross Income + PITIA or ITIA, Qualify on cash flow of subject property       ·Gross Income + PITIA or ITIA, Qualify on cash flow of subject property         ·30 Year Fixed IO (120 mos IO + 240 mos Amortization)       ·Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)   |  |  |           |               |               |  |   |                 |                 |               | Not Allowed                        |  |               |                |            |          |  |
| ITIN       Not Allowed       •75% max LTV •70% max LTV • C/O       Not Allowed         Foreign National       Not Allowed       •700 min FICO •75% max LTV • 65% max LTV - C/O<br>•\$2.0M max LA • 12 mos min reserves required       Not Allowed         DACA       Not Allowed       •80% max LTV • 75% max LTV • 75% max LTV - C/O       Not Allowed         DACA       Not Allowed       •80% max LTV • 75% max LTV - C/O       Not Allowed         DACA       Not Allowed       •80% max LTV • 75% max LTV - C/O       Not Allowed         Event       •04 Allowed       •80% max LTV • 75% max LTV - C/O       Not Allowed         DACA       Not Allowed       •80% max LTV • 75% max LTV - C/O       Not Allowed         Event       •04 Allowed       •80% max LTV • 75% max LTV - C/O       Not Allowed         DEBT SERVICE COVERAGE RATIO REQUIREMENTS       Output       <  |  | -  |           | 3 mos reserv  | es (not nom   | G/O), T yr min Pr                              | -r iequiieu, /  | 0 % IIIdX L I V |                 |               |                                    |  |               |                |            |          |  |
| Foreign National       Not Allowed       • 700 min FICO • 75% max LTV • 65% max LTV - C/O<br>• \$2.0M max LA • 12 mos min reserves required       Not Allowed         DACA       Not Allowed       • 80% max LTV • 75% max LTV - C/O       Not Allowed         DACA       Not Allowed       • 80% max LTV • 75% max LTV - C/O       Not Allowed         EVEN       LOAN PROGRAMS       DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Fixed       • 15 Year Fixed • 30 Year Fixed • 40 Year Fixed       Gross Income + PITIA or ITIA, Qualify on cash flow of subject property         ARM       • 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap)       • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)         Interest Only (IO)       • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)       • Gross Income than markets rents, the lesser of actual rents or 125% of market rents used)  | ITIN   |  | Not A     | llowed        |               |  |   |                 |                 |               |                                    |  |               | Not Allowed    |            |          |  |
| Foreign National       Not Allowed       •\$2.0M max LA •12 mos min reserves required       Not Allowed         DACA       Not Allowed       •80% max LTV •75% max LTV - C/O       Not Allowed         LOAN PROGRAMS       DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Fixed       •15 Year Fixed •30 Year Fixed •40 Year Fixed         6       •15 Year Fixed •30 Year Fixed •40 Year Fixed         6       •5/6 SOFR (2/1/5 Cap) •7/6 SOFR (5/1/5 Cap)         •5/6 SOFR (2/1/5 Cap) •7/6 SOFR (5/1/5 Cap)       •Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt         •30 Year Fixed IO (120 mos IO + 240 mos Amortization)       •40 Year Fixed IO (120 mos IO + 360 mos Amortization)  |  |  |           |               |               |  |   |                 |                 | 1             |                                    |  |               |                |            |          |  |
| LOAN PROGRAMS       DEBT SERVICE COVERAGE RATIO REQUIREMENTS         Fixed       • 15 Year Fixed       • 30 Year Fixed       • 40 Year Fixed         ARM       • 5/6 SOFR (2/1/5 Cap)       • 7/6 SOFR (5/1/5 Cap)       • Gross Income + PITIA or ITIA, Qualify on cash flow of subject property         • Sross Income + DITIA or ITIA, Qualify on cash flow of subject property       • Gross Income + DITIA or ITIA, Qualify on cash flow of subject property         • Sid Year Fixed IO (120 mos IO + 240 mos Amortization)       • Gross Income = Lower of estimated markets rents, the lesser of actual rents or 125% of market rents used)         Interest Only (IO)       • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)       • (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)   | Foreign National                             | Not Allowed  |           |               |               |  |   |                 | Not Allowed     |               |                                    |  |               |                |            |          |  |
| Fixed       • 15 Year Fixed       • 30 Year Fixed       • 40 Year Fixed       Qualifying Ratio         ARM       • 5/6 SOFR (2/1/5 Cap)       • 7/6 SOFR (5/1/5 Cap)       • Gross Income + PITIA or ITIA, Qualify on cash flow of subject property         • Since + pitted       • 30 Year Fixed IO (120 mos IO + 240 mos Amortization)       • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt         • 10 Year Fixed IO (120 mos IO + 240 mos Amortization)       • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)   | DACA   |  |           |               |               | V ∙75% max                                     |   |                 |                 |               |                                    |  |               |                |            |          |  |
| ARM       • 5/6 SOFR (2/1/5 Cap)       • 7/6 SOFR (5/1/5 Cap)         · S0 Year Fixed IO (120 mos IO + 240 mos Amortization)       • Gross Income + PITIA or ITIA, Qualify on cash flow of subject property         · Interest Only (IO)       • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)   |  |  | LOAN      | PROGRAM       | 1S            |  |   |                 | DE              | BT SERVI      | CE COV                             | <b>VERAG</b>                                 | E RATIO RI    | EQUIREME       | NTS        |          |  |
| ARM       • 5/6 SOFR (2/1/5 Cap)       • 7/6 SOFR (5/1/5 Cap)         • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt         • 30 Year Fixed IO (120 mos IO + 240 mos Amortization)       • Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease documented with 2 mos proof of receipt         • Interest Only (IO)       • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)  | Fixed  |  | • 15 Year | Fixed • 30 Ye | ear Fixed •   | 40 Year Fixed                                  |   |                 | • Gro           | ss Income ÷ [ |                                    |  |               | w of subject   | property   |          |  |
| • 30 Year Fixed IO (120 mos IO + 240 mos Amortization) Interest Only (IO)     • 40 Year Fixed IO (120 mos IO + 360 mos Amortization)  | ARM • 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR        |  |           |               | R (5/1/5 Cap) | 1/5/1/5 (Com)                                  |   |                 |                 |               |                                    |  |               |                |            |          |  |
| Interest Only (IO) •40 Year Fixed IO (120 mos IO + 360 mos Amortization)  |  | • 30 Year Fixed IO (120 mos IO + 240 r   |           |               |               | ( ·······                                      | documented with 2 mos proof of receipt                          |                 |                 |               |                                    |  |               |                |            |          |  |
|   |  |  |           |               |               | ios Anonization)                               |   |                 |                 | irkets rent   | its, the le                        | sser of actual                               | rents or 125% | % of market re | nts used)  |          |  |
|   | Interest Only (IO)                           |  |           |               |               |  |   |                 |                 |               |                                    |  |               |                |            |          |  |
|   |  |  | -         | . 0           |               | . 17   |   |                 |                 |               |                                    |  |               |                |            |          |  |



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## LendingPros NonQM DSCR Matrix

|  |  | Experienced / Ir   | nexperienced Investor   |  |  |  |  |  |  |
|--|--|--|---|--|--|--|--|--|--|
|  | Experienced Investor:  |  | Inexperienced Investor:   |  |  |  |  |  |  |
| Borrower(s) with history of  | f owning & managing NOO income-produci<br>for at least 1 yr within the last 3 yrs  | ing investment real estate   | <ul> <li>Borrower without history of owning &amp; managing NOO income-producing investment real estate<br/>for at least 1 yr within the last 3 yrs</li> </ul>   |  |  |  |  |  |  |
| Only 1 borro   | rower has to meet the Experienced Investor <ul> <li>Living rent free allowed</li> </ul>  | r definition   | <ul> <li>80% Max LTV   \$1,500,000 Max LA   60% Max LTV for Sub1 &lt; 1.00   0x30x12 housing history  <br/>(VOM/VOR)  C/O not allowed for Sub1   Min 3 mos reserves, cash out cannot be utilized  <br/>STR and 5-8 ineligible</li> </ul>  |  |  |  |  |  |  |
| last 12 m  | es reflected on credit report that have been p<br>mos can be used to meet the above require<br>rties to meet above definitions must be dom<br>(Foreign National excluded)  | ements.  | <ul> <li>All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed<br/>NOTE: All properties to meet above definitions must be domiciled in the US<br/>(Foreign National excluded)</li> </ul>   |  |  |  |  |  |  |
| Additional Product Details   |  |  |   |  |  |  |  |  |  |
|  | Appraisals   |  |   | In Hand Limit (Based on LTV & FICO)  |  |  |  |  |  |
| 1 Appraisal required & CU ><br>1 appraisal if c<br>2 appraisals requ<br>2nd<br>2 apprais | • < \$1,500,000 LA:<br>isal required & CU ≤ 2.5 = No add'l requiren<br>> 2.5 or no score = ARR or CCA required,<br>• > \$1,500,000 & ≤ \$2,000,000 LA:<br>f completed by Preferred AMC, ARR or CC/<br>quired if 1st appraisal NOT completed by Pr<br>d Appraisal must be from the Preferred AMU<br>•> \$2,000,000 LA:<br>isals, 1st appraisal must be from Preferred<br>m Approved AMC, ARR or CCA required on | d, 10% variance allowed<br>2A required  <br>Preferred AMC  <br>1C<br>1 AMC           | ≤ 70% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 65% LTV & < 700 FICO: \$1.0M max cash in hand* > 65% - 5 70% LTV & < 700 FICO: \$500k max cash in hand* > 70% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750K max cash in hand *Free & Clear Properties: Must follow FICO requirements, 70% max LTV |  |  |  |  |  |  |
| • Refinance Rate/Term  | ions follow Program Max<br>m:<br>1,000,000 – 70% Max LTV<br>2,000,000 – 65% Max LTV<br>ut :<br>1,500,000 – 60% Max LTV<br>erred AMC only (contact AE for details)  | Experienced investo<br>STR rental history i<br>20% Management F<br>Income documented | X/T & C/O)<br>it, PUD and Condo eligible<br>ors only, must also have at least 12 mos  | Interested Party Contribution IPC<br>≤ 80% LTV = 6% Max<br>> 80% LTV = 4% Max                |  |  |  |  |  |
| Cook Out Postrictions  | LTV is the lower of max LTV based or   | n FICO, loan amount, occupan   | cy and property type or program specific n  | max LTV as applicable  |  |  |  |  |  |
| Cash Out Restrictions<br>Declining Markets   |  |  | ake a 5% LTV reduction from program Ma  |  |  |  |  |  |  |
| booming manae  | > \$1.5M LA 70% max LTV/CLTV   | •  |   |  |  |  |  |  |  |
| Delayed Financing  | Vacant/unleased > 3 mos must follow  | unleased property LTV/CLTV r   | restrictions and Cash in Hand Limit - Vaca  | ant Properties   |  |  |  |  |  |
| First Time Home Buyer  | Not Allowed  |  |   |  |  |  |  |  |  |
| Gift Funds   | 100% allowed with 10% LTV reduction from program Max LTV (see above), no LTV reduction required with min 5% buyer own funds<br>Gift of Equity not allowed for Select DSCR  |  |   |  |  |  |  |  |  |
| Impound Waivers  | Allowed (see rate sheet)   |  |   |  |  |  |  |  |  |
| Limited Tradelines   | Max 70% LTV (see guidelines)   Not available on Select DSCR and Sub1 DSCR  |  |   |  |  |  |  |  |  |
| Minimum Square Footage   | SFR: 700 sq. ft.   Condo: 500 sq. ft.   2-4 Units: 400 sq. ft. each  |  |   |  |  |  |  |  |  |
| Occupancy  | Non-Owner Occupied, Investment Properties Only   |  |   |  |  |  |  |  |  |
| Pre-Payment Penalty  | Not allowed in: MI, MN, NJ*, NM. *Allowed to close in the name of a Corp. Refer to PPP Matrix for State Specific Requirements.   |  |   |  |  |  |  |  |  |
|  | LTV ≤ 80% & ≥ 660 FICO   LTV ≤ 70% & ≥ 600 FICO  |  |   |  |  |  |  |  |  |
| Private Party VOR's  | Cash-Out: $\geq$ 6 months ownership, $\geq$ 6 months since a prior Cash-Out   ITIN: $\geq$ 12 months ownership for Cash-Out, $\geq$ 6 months ownership for Rate/Term   |  |   |  |  |  |  |  |  |
| Seasoning  | Georgia DSCR \$2,000,000 max LA  |  |   |  |  |  |  |  |  |
| State Restrictions   | 0  |  |   |  |  |  |  |  |  |
| Temporary Buydowns   | Ineligible   |  |   |  |  |  |  |  |  |
| *All Adjustments on this matrix are cumul  | lative, all LTV calculations start from the highest LTV allo   | owed her product.  |   |  |  |  |  |  |  |
|  |  |  | some products may not be available in all states. Proor   | ams and rates are subject to change without notice. Turn time estimates are not warranted or |  |  |  |  |  |

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