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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 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         0000	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- 000- 000- 000- 000- 000- 000- 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- 640- 640- 640- 640- 640- 640- 640-																	
Opposite	\$ 3,000,000		00%	00 %	55%	\$ 3,000,000					\$ 3,0	000,000					
s         3,500,000         740- 720+ 680+ 680+         740- 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- 600+ 600+ 600+ 600+ 600+ 600+ 600+ 60																	
Bit I Description         Bit I Description         Bit I Description           600+         Solet DSCR         Core DSCR         Subt DSCR           Max LTV         Condo -70% (FL Condo -70%) NV Condo -80% (FL Condo -60%) 2.4 Unit -80% Rural - NA         Condo -70% (FL Condo -50%) 2.4 Unit -80% Rural - NA         Condo -70% (FL Condo -50%) 2.4 Unit -80% Rural - 60%         Condo -70% (FL Condo -50%) 2.4 Unit -80%         Condo -70% (FL Condo -50%) 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 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%) NW Condo (Nax 32 MU) * 75% (FL Condo - 65%) 2:4 Unit - 80% Rural - NA         Condo - 80% (FL Condo - 50%) NW Condo (Nax 32 MU) * 75% (FL Condo - 65%) 2:4 Unit - 80% Rural - NA         Condo - 80% (FL Condo - 50%) 2:4 Unit - 80% 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 (ex.ssFr.CulL.ccc)         48 months         1 28 months - FCCCC         36 months           Short Term 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 Additional financed properties - Not applicable         6 mos, cash-out cannot be utilized Additional financed properties - Not applicable           Rescritly Listed wCO (< 6 Mos Off Mkt)         Not Allowed         • 700 min FICO - 915% max LTV - CIO Not Allowed         Not Allowed           TIN         Not Allowed         • 700 min FICO - 915% max LTV - CIO Not Allowed         Not Allowed         • 700 min FICO - 915% max LTV - CIO Not Allowed         Not Allowed           TIN	,,					φ 0,000,000	680+	-					680+				
Max LTV         Condo - 75% (FL Condo - 70%) NW Condo 4A 24 Unit - NA Ruat - NA         Condo - 80% (FL Condo - 60%) NW Condo (Max 33.0%) - 75% (FL Condo - 55%) 24 Unit - NA Ruat - NA         Condo - 80% (FL Condo - 55%) 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 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 2.4 Luni - NA Rural - NA         NW Condo (Max 33.0M) - 75% (FL Condo - 65%) Rural - 65%         NW Condo - 60% (FL Condo - 50%) 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 Restata         48 months         12 months - BK Ch 13 whay history 124 months - SD/LUBK Ch 7         36 months           Short Term 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 v2/C0 v2/GV v3/Lue Is lower of lowest listing price Win 180 days or appraised value v2/C0 w2/C0 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 - 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 (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 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 Inexperienced Investors: 0 x 30 x 12         0 x 30 x 12           Credit Event (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 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 (RK,SS,FC,DL,CC)         48 months         12 months - BC/CCC         36 months - SS/DIL/BK Ch 7         36 months           Short Term 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 wC/O (< 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 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 w/C/O         Value is lower of lowest listing price w/m 180 days and leased allowed w/C/O         Not Allowed         Not Allowed           TIN         Not Allowed         -700 min FICO +15.5M max +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 -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 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 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 wiC/O         Value is lower of lowest listing price w/in 180 days or appraised value wiC/O         Not Allowed         Not Allowed           TTIN         Not Allowed         · 700 min FICO · 51.5M max · 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 · 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 wC/O (< 6 Mos Off Mkt)         Delisted ≥ 30 days and leased allowed Value is lower of lowest listing price win 180 days or apprised value 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 • 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 (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 w/C/O (< 6 Mos Off Mkt)         Delisted ≥ 30 days and leased allowed w/C/O Value is lower of lowest listing price w/in 180 days or appraised value 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 • 75% max LTV • 70% max LTV • C/O         Not Allowed           Foreign National         Not Allowed         -700 min FICO • \$5% max LTV • C/O • \$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 • Gross Income + PITLA or ITLA, Qualifying Ratio • 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 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				• 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 w/C/O (< 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 (< 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 ·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 •\$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 • \$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 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 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   (VOM/VOR)  C/O not allowed for Sub1   Min 3 mos reserves, cash out cannot be utilized   STR and 5-8 ineligible</li> </ul>						
last 12 m	es reflected on credit report that have been p mos can be used to meet the above require rties to meet above definitions must be dom (Foreign National excluded)	ements.	<ul> <li>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 (Foreign National excluded)</li> </ul>						
Additional Product Details									
	Appraisals			In Hand Limit (Based on LTV & FICO)					
1 Appraisal required & CU > 1 appraisal if c 2 appraisals requ 2nd 2 apprais	• < \$1,500,000 LA: isal required & CU ≤ 2.5 = No add'l requiren > 2.5 or no score = ARR or CCA required, • > \$1,500,000 & ≤ \$2,000,000 LA: f completed by Preferred AMC, ARR or CC/ quired if 1st appraisal NOT completed by Pr d Appraisal must be from the Preferred AMU •> \$2,000,000 LA: isals, 1st appraisal must be from Preferred m Approved AMC, ARR or CCA required on	d, 10% variance allowed 2A required   Preferred AMC   1C 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 m: 1,000,000 – 70% Max LTV 2,000,000 – 65% Max LTV ut : 1,500,000 – 60% Max LTV erred AMC only (contact AE for details)	Experienced investo STR rental history i 20% Management F Income documented	X/T & C/O) it, PUD and Condo eligible ors only, must also have at least 12 mos	Interested Party Contribution IPC ≤ 80% LTV = 6% Max > 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 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 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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