

golendingpros.com Rate Sheet

## LendingPros Non-QM DSCR Matrix

						Effective Date: 12.10.25   Revised: 12.10.25			
Non-QM Investor Programs									
Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*									
	Select DSCR - Ratio 1.25 FICO to Max LTV/CLTV	Core DSCR - Ratio 1.0  FICO to Max LTV/CLTV	DSCR Fusion - DSCR + Asset Utilization  FICO to Max LTV/CLTV	Sub1 DSCR - Ratio ≥ .75 - < 1.0  FICO to Max LTV/CLTV	No Ratio DSCR - Ratio < .75  FICO to Max LTV/CLTV	Foreign National DSCR - Ratio 1.0  FICO to Max LTV/CLTV			
Loop Amount									
Loan Amount	Credit Score         Purchase         Rate/Term         Cash-Out           720+         75%         75%         70%	Loan Amount         Credit Score         Purchase         Rate/Term         Cash-Out           720+         85%         85%         75%	Loan Amount         Credit Score         Purchase         Rate/Term         Cash-Out           720+         80%         75%         70%	Loan Amount         Credit Score         Purchase         Rate/Term         Cash-Out           720+         75%         70%         65%	Loan Amount         Credit Score         Purchase         Rate/Term         Cash-Out           720+         70%         65%         60%	Loan Amount         Credit Score         Purchase         Rate/Term         Cash-Out           720+         75%         70%         65%			
\$ 1,000,000	700+ 75% 75% 70% 680+	700+ 80% 80% 75% \$ 1,000,000 680+ 80% 80% 75%	\$ 1,000,000 \( \frac{700+}{680+} \) 75\% 75\% 70\% \( \frac{75\%}{75\%} \) 70\%	\$ 1,000,000	700+ 65% 65% 60% \$ 1,000,000 680+	700+ 70% 65% 60% \$ 1,000,000 680+/No FICO 65% 60% 55%			
	640+	640+ 75% 75% 70%	640+	640+ 70% 70% 65%	660+	660+			
	620+ 720+ 75% 75% 70%	620+ 70% 70% 65% 720+ 85% 85% 75%	620+ 720+ 70% 70% 65%	620+ 720+ 65% 65% 60%	640+ 720+ 65% 65% 55%	640+ 720+ 70% 65% 60%			
	700+ 75% 75% 70%	700+ 80% 80% 75%	700+ 70% 70% 65%	700+ 65% 65% 60%	700+ 60% 60% 55%	700+ 65% 60% 55%			
\$ 1,500,000	680+	\$ 1,500,000 680+ 80% 80% 75% 640+ 70% 70% 65%	\$ 1,500,000 680+ 70% 70% 65% 640+	\$ 1,500,000 680+ 65% 65% 60% 640+ 65% 65% 60%	\$ 1,500,000 <u>680+</u> 660+	\$ 1,500,000 680+/No FICO 60% 55% 50% 660+			
	620+ 740+ 75% 75% 70%	620+ 65% 65% 60% 740+ 80% 80% 75%	620+ 740+ 65% 65% 60%	620+ 740+ 60% 60% 55%	640+ 740+ 60% 60% 55%	640+ 740+ 65% 60% 55%			
	740+ 75% 75% 70% 720+ 70% 70% 65%	740+ 80% 80% 75% 720+ 80% 80% 75%	720+ 65% 65% 60%	720+ 60% 60% 55%	720+ 60% 60% 55%	740+ 65% 60% 55% 720+ 65% 60% 55%			
\$ 2,000,000	700+ 70% 70% 65% 680+	\$ 2,000,000 \[ \begin{array}{cccccccccccccccccccccccccccccccccccc	\$ 2,000,000 700+ 65% 65% 60% 680+ 65% 65% 60%	\$ 2,000,000 700+ 60% 60% 55% 680+ 60% 60% 55%	\$ 2,000,000	\$ 2,000,000 700+/No FICO 60% 55% 50%			
	640+	680+ 75% 75% 70% 640+ 70% 70% 65%	640+	640+ 60% 60% 55%	660+	660+			
	620+ 740+ 75% 75% 70%	620+ 60% 60% 55% 740+ 80% 80% 75%	620+ 740+ 60% 60% 55%	620+ 740+ 55% 55% 50%	640+ 740+ 55% 55%	640+ 740+			
	720+ 70% 70% 65%	720+ 80% 80% 75%	720+ 60% 60% 55%	720+ 55% 55% 50%	720+ 55% 55%	720+			
\$ 2,500,000	700+ 70% 70% 65% 680+	\$ 2,500,000 $\frac{700+}{680+}$ $\frac{75\%}{75\%}$ $\frac{70\%}{75\%}$ $\frac{70\%}{75\%}$	\$ 2,500,000 \( \frac{700+}{680+} \) 60% 60% 55% \( \frac{55\%}{680+} \)	\$ 2,500,000 \[ \frac{700+}{680+} \frac{55\%}{55\%} \frac{55\%}{50\%} \]	\$ 2,500,000	\$ 2,500,000 <del>700+</del>			
	640+	640+ 70% 70% 65%	640+	640+ 55% 55% 50%	660+	660+			
	620+ 740+ 65% 65% 60%	620+ 60% 60% 55% 740+ 75% 75% 70%	620+ 740+	620+ 740+ 50% 50% 45%	640+ 740+	640+ 740+			
	720+ 60% 60% 55%	720+ 75% 75% 70%	720+	720+ 50% 50% 45%	720+	720+			
\$ 3,000,000	700+ 60% 60% 55% 680+	\$ 3,000,000 <del>700+ 70% 70% 65%</del> 680+ 70% 70% 65%	\$ 3,000,000	\$ 3,000,000 <del>700+ 50% 50% 45%</del> 680+ 50% 50% 45%	\$ 3,000,000	\$ 3,000,000			
	640+	640+ 65% 65% 60%	640+	640+ 50% 50% 45%	660+	660+			
	620+ 740+	620+ 55% 55% 50% 740+ 65% 65% 60%	620+ 740+	620+ 740+	650+ 740+	650+ 740+			
\$ 3,500,000	720+ 680+	\$ 3,500,000 720+ 65% 65% 60% 680+	\$ 3,500,000 \(\frac{720+}{680+}\)	\$ 3,500,000 \[ \frac{720+}{680+} \]	\$ 3,500,000 720+ 680+	\$ 3,500,000 \( \frac{720+}{680+} \)			
	660+	660+	660+	660+	660+	660+			
	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR	Foreign National DSCR			
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo -NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%)	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)			
Max LTV	Condo - 75% (FL Condo - 70%)	Condo - 80% (FL Condo - 70%)	Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)	Condo - 60% (FL Condo - 50%)	·			
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%			
	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 24.0	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 80% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA			
Min Loan Amount	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA \$250,000	Condo - 80% (FL Condo - 70%)  NW Condo (Mas \$3.0M) - 75% (FL Condo - 65%)  2-4 Uhr - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: > 0.75 - < 0.99 ratio	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000 0.75 min ratio	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000			
Min Loan Amount	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA \$250,000	Condo - 80% (FL Condo - 70%)  NW Condo (Mas \$3.0M) - 75% (FL Condo - 65%)  2-4 Uhr - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Uni* - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio  Final DSCR w/Asset Utilization: ≥ 1.15	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000 0.75 min ratio	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000			
Min Loan Amount  DSCR  Interest Only (IO)  Housing History  Credit Event	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA \$250,000	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  > 36 months - FCICCC  > 12 months - BK Ch 13 w/jesy history	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States - Reserves based on IO Payment - 6	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  0.75 min ratio	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% 4 Unit - 80% Strail - NA \$100,000	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%, Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment			
Min Loan Amount  DSCR  Interest Only (IO)  Housing History  Credit Event (BK,SS,FC,DIL,CCC)	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%  Rural - 65%  \$100.000  1.00 min ratio   > 80% 1.20 min ratio  - Construction of the second of	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Lint - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 1.75 - ≤ 0.99 ratio  Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 x 30 x 12  > 36 months	Condo - 60% (FL Condo - 50%)  NW Condo - 80% (FL Condo - 50%)  24 tult - 60%  Rural - RV  \$100,000  0.75 min ratio  40 min FICO - 80% max LTV  0 x 30 x 12  > 36 months	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60%, Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 × 30 × 12 & 2 yr history required  > 36 months			
Min Loan Amount  DSCR  Interest Only (IO)  Housing History  Credit Event	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA \$250,000 1.25 min ratio	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  > 36 months - FCICCC  > 12 months - BK Ch 13 w/jesy history	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100.000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - 4.0.99 ratio Final D5CR w/Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 x 30 x 12	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  0.75 min ratio  40 min FICO • 80% max LTV	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000 No min ratio	Condo - 60% (FL Condo - 50%) 2-4 Linti - 60% Rural - NA \$100,000 1.00 min ratio • Qualify on IO Payment ALL States • Reserves based on IO Payment 0 x 30 x 12 & 2 yr history required			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK,SS,FC,DIL,CCC) Short Term	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA \$250,000 1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%  Rural - 65%  \$100.000  1.00 min ratio   > 80% 1.20 min ratio  - C  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  > 35 months - FC/ICCC > 12 months - 80 ft 13 w/leay history > 24 months - SS/DIL/BK Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O  > 65% LTV = 3 mos	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Lint - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 1.75 - ≤ 0.99 ratio  Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Not Allowed  6 mos	Condo - 60% (FL Condo - 50%)  NW Condo - 80% (FL Condo - 50%)  24 tuhr - 60%  Rural - NA  \$100,000  0.75 min ratio  40 min FICO - 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  6 mos	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months  Not Allowed  6 mos	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA  \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 × 30 × 12 & 2 yr history required  > 36 months  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK,SS,FC,DIL,CCC) Short Term	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA \$250,000 1.25 min ratio  0 x 30 x 12 > 48 months  Not Allowed	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  - 3-8 months - FC/CCC > 12 months - 8K oft 1 3w /ray history - 24 months - SS/DIL/BK Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≼ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15  Ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 × 30 × 12  > 36 months  Not Allowed	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000 0.75 min ratio 40 min FiCO + 80% max LTV 0 x 30 x 12 > 36 months  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unt - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months  Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio • Qualify on IO Payment ALL States • Reserves based on IO Payment 0 x 30 x 12 & 2 yr history required > 36 months  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (RK.SSF.C.III.CCC) Short Term Rentals Reserves	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$220,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2,00 LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement  Additional financed properties - Not applicable	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%  Rural - 85%  \$100.000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced investors: 0 x 30 x 12  > 36 months - FC/CCC  > 12 months - BK Ch 13 w/pay history > 24 months - SSIOIL/BK Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O  > 85% LTV = 3 mos - > \$2.0M LA = 6 mos -> \$3.0M LA = 12 mos Cash-out may be used  Additional financed properties - Not applicable	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 x 30 x 12  > 36 months  Not Allowed  6 mos > \$2,00 M LA = 6 mos	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  0.75 min ratio  40 min FICO • 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  6 mos > \$2.0M LA = 6 mos	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months  Not Allowed  6 mos	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA  \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 × 30 × 12 & 2 yr history required  > 36 months  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK,SSF,C,DL,CC) Short Term Rentals Reserves Recently Listed W/C/O	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rura' - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not application • Delisted ≥ 1 day prior to application • Delisted ≥ 1 day prior to application	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80%  Rural - 65%  \$100.000  1.00 min ratio   > 80% 1.20 min ratio  - C  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  > 35 months - FC/CCC  > 12 months - 8K of 1 3 w/pay history > 24 months - SS/DIL/BK Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O  > 65% LTV = 3 mos - \$2.0M LA = 6 mos -> \$3.0M LA = 12 mos Cash-cut may be used - Additional financed properties - Not applicable  state & may not have been listed for easie for > 180 days stripp rice w/m 180 days or applicable	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 × 30 × 12  > 36 months  Not Allowed  6 mos > \$2,0M LA = 6 mos Cash-out may be used	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  0.75 min ratio  40 min FiCO - 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  6 mos > \$2.0M LA = 6 mos Cash-out may be used	Condo - 60% (FL Condo - 50%) NW Cord of - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000 No min ratio  0 x 30 x 12  > 36 months  Not Allowed  6 mos Cash-out may be used	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  12 mos Cash-out can be utilized			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (RK.SS/C.DL.CCC) Short Term Rentals Reserves Recently Listed W/G/O (< 6 Mos Off Mkt)	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2,001 LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not application - 19 value is ower of lowest - 3 yr min PPP required, tran	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrl - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  - 3 6 months - FC/CCC > 12 months - 8K 6h 13 w/ray history > 24 months - SS/DIL/BK Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O  - 65% LTV = 3 mos - > \$2.0M LA = 6 mos -> \$3.0M LA = 12 mos Cash-out may be used  Additional financed properties - Not applicable  Additional financed properties - Not applicable  state & may not have been listed for sale for > 180 days sting price w/m 180 days or appraised value - 700 min FICO - \$1.5M max	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≼ 0.99 ratio  Final DSCR w/Asset Utilization: ≥ 1.15  Ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 x 30 x 12  > 36 months  Not Allowed  6 mos  > \$2.0M LA = 6 mos  Cash-out may be used  Additional financed properties - Not applicable  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100.000  0.75 min ratio  40 min FiCO - 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  6 mos  > \$2.0M LA = 6 mos  Cash-out may be used  Additional financed properties - Not applicable  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Cord of - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Lhril - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  12 mos Cash-out can be utilized  Additional financed properties - Not applicable  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SS.FC.DIL.CC) Short Term Rentals Reserves Recently Listed wiCiO (< 6 Mos Off Mkt)	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2,000 LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not application - 9 Value is lower of lovest in 3 yr min PPP required, tran Not Allowed	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uni - 80%  Rural - 65%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - CO  1 x 30 x 12  Inexperienced Investors: 0 x 30 x 12  > 36 months - FC/CCC > 12 months - BY Ch 13 w/psy history > 24 months - SS/DIL/BN Ch 7  - 5% reduction - 80% max LTV - 70% max LTV - C/O  > 65% LTV = 3 mos - > \$2.0M LA = 6 mos -> \$3.0M LA = 12 mos Cash-out may be used  Additional financed properties or x 180 days sting price w/m 180 days or appraised value suctions w/here PPP is prichibited are inclined.	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • 6  0 × 30 × 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  0.75 min ratio  40 min FICO - 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unt - 60% Rural - NA \$100,000 No min ratio  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  12 mos Cash-out can be utilized  Additional financed properties - Not applicable  Not Allowed  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK,SS,FC,DIL,CCC) Short Term Rentals Reserves Recently Listed w/CIO (*6 Mes Off Mkt) Foreign National	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Ruria - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not applicable  - Delisted ≥ 1 day prior to application - 3 yr min PPP required, tran Not Allowed  Not Allowed  Not Allowed  Not Allowed See Foreign National DSCR	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrl - 80%  Rural - 85%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - Construction   > 80% 1.20 min ratio  1 x 30 x 12  Inexperienced investors: 0 x 30 x 12  > > 36 morths - FC/CCC  > 12 months - 8K of 13 w/may history > 24 months - SS/DIL/BK Ch 7  - 55% reduction - 86% max LTV - 70% max LTV - C/O  - 55% LTV = 3 mos - > \$2.0M LA = 6 mos -> \$3.0M LA = 12 mos Cash-out may be used  Additional financed properties - Not applicable  state & may not have been listed for safe for > 180 days sting price w/m 180 days or appraised value  - 700 min FICO - \$1.5M max - 75% max LTV - 65% max LTV - C/O  Not Allowed See Foreign National DSCR	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Nxt Allowed  Nxt Allowed  Additional financed properties - Not applicable  Nxt Allowed  Nxt Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 80% (FL Condo - 50%)  24 Unit - 60%  Rural - RA  \$100,000  0.75 min ratio  40 min FICO • 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - NA  \$100,000  No min ratio  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Not Allowed  Not Allowed  See Foreign National DSCR	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SS.FC.DIL.CC) Short Term Rentals Reserves Recently Listed wiCiO (< 6 Mos Off Mkt)	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not applicable  - Delisted ≥ 1 day prior to application - 3 yr min PPP required, tran Not Allowed  Not Allowed  Not Allowed See Foreign National DSCR Not Allowed	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 85%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - Color	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out asset Utilization: ≥ 1.75 - ≤ 0.99 ratio Final DSCR w/out asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unit - 60%  Rural - RA  \$100,000  0.75 min ratio  40 min FICO - 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unt - 60%  Rural - NA  \$100,000  No min ratio  0 × 30 × 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  See Foreign National DSCR  Not Allowed  See Foreign National DSCR  Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Allowed  Allowed  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SF/CD.IC.CC) Short Term Rentals Reserves Recently Listed w/C/O (< 6 Mos Off Mkt) ITIN Foreign National DACA	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2,0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement  Additional financed properties - Not applicable  - Delisted > 1 day prior to application - 3 yr min PPP required, tran  Not Allowed  Not Allowed  Not Allowed  See Foreign National DSCR  Not Allowed  Not Allowed  Not Allowed  LOAN PROC	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 85%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - Color	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Nxt Allowed  Nxt Allowed  Additional financed properties - Not applicable  Nxt Allowed  Nxt Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 80% (FL Condo - 50%)  24 Unit - 60%  Rural - RA  \$100,000  0.75 min ratio  40 min FICO • 80% max LTV  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  24 Unt - 60%  Rural - NA  \$100,000  No min ratio  0 × 30 × 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  See Foreign National DSCR  Not Allowed  See Foreign National DSCR  Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Nxt Allowed  12 mos Cash-out can be utilized  Additional financed properties - Not applicable  Nxt Allowed  Nxt Allowed  Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SF/CD.IC.CC) Short Term Rentals Reserves Recently Listed w/C/O (< 6 Mos Off Mkt) ITIN Foreign National DACA	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not applicable  - Delisted ≥ 1 day prior to application - 3 yr min PPP required, tran Not Allowed  Not Allowed  Not Allowed  See Foreign National DSCR  Not Allowed  LOAN PROC	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 85%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - Color	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Nxt Allowed  Nxt Allowed  Additional financed properties - Not applicable  Nxt Allowed  Nxt Allowed	Condo - 60% (FL Condo - 50%)   NW Condo - 60% (FL Condo - 50%)   24 - Unit - 60%     Rural - 10%     S100,000     0.75 min ratio     40 min FICO - 80% max LTV     0 x 30 x 12     > 36 months     Not Allowed     S2.0M LA = 6 mos     Cash-out may be used     Additional financed properties - Not applicable     Not Allowed     DEBT SERVICE COVERAGE RATIO REQUIREMENT     Gross Income + PITIA or ITIA, Qualifying Ratio     Gross Income + PITIA or ITIA, Qualifying Ratio	Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 24 Unit - 60% Rural - NA \$100,000 No min ratio  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable Not Allowed  Not Allowed  Not Allowed  See Foreign National DSCR Not Allowed  See Foreign National DSCR Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 × 30 × 12 & 2 yr history required  > 36 months  Not Allowed  12 mos Cash-out can be utilized  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Allowed  Allowed  Not Allowed  CASH IN HAND LIMITS			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SF/CD.IC.CC) Short Term Rentals Reserves Recently Listed w/C/O (< 6 Mos Off Mkt) ITIN Foreign National DACA	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Rural - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement Additional financed properties - Not application • Delisted ≥ 1 day prior to application • 3 value is lower of lowest if • 3 ym in PPP required, tean Not Allowed  Not Allowed  Not Allowed  Not Allowed  • 15 Year Fixed • 30 Year Fixed • 15 Year Fixed • 30 Year Fixed • 15 Year Fixed • 30 Year Fixed	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uni - 80% Rural - 65% \$100,000  1.00 min ratio   > 80% 1.20 min ratio  1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12  > 36 months - FC/CCC > 12 months - 80 K 13 w/pay history > 24 months - SS/DIL/BK Ch 7  • 55% LTV - 3 mos • > \$5.0M LA + 12 mos Cash-out may be used Additional financed properties - Not applicable date & may not have been listed for sale for > 180 days sting price win 180 days or appraised value  - 700 min FICO - \$1.5M max • 75% max LTV - 65% max LTV - C/O  Not Allowed See Foreign National DSCR • 80% max LTV - 75% max LTV - C/O  RAMS  • 40 Year Fixed • Nonstandard Terms Available	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 Unit - 60%  Rural - NA  \$100,000  Initial DSCR w/out Asset Utilization: ≥ 1.75 - ≤ 0.99 ratio Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Not Allowed  Not Allowed  See Foreign National DSCR  Not Allowed	Condo - 60% (FL Condo - 50%)   NW Condo - 60% (FL Condo - 50%)   24 Unit - 60%     Rural - RNA     \$100,000     0.75 min ratio     40 min FICO * 80% max LTV     0 x 30 x 12     > 36 months     Not Allowed     See	Condo - 60% (FL Condo - 50%)   NW Condo - 60% (FL Condo - 50%)   24 Unit - 60%   Rural - NA     \$100,000     No min ratio     0 x 30 x 12     > 36 months     Not Allowed     Additional financed properties - Not applicable     Not Allowed     See Foreign National DSCR     Not Allowed     Not Allowed	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  Allowed  Allowed  Not Allowed			
Min Loan Amount DSCR Interest Only (IO) Housing History Credit Event (BK.SF/CD.IC.CC) Short Term Rentals Reserves Recently Listed w/C/O (< 6 Mos Off Mkt) ITIN Foreign National DACA	Condo - 75% (FL Condo - 70%) NW Condo -NA 2.4 Unit - NA Ruria - NA 2.24 Unit - NA Ruria - NA \$250,000  1.25 min ratio  0 x 30 x 12  > 48 months  Not Allowed  3 mos, cash-out cannot be utilized  > \$2.0M LA = 6 mos - Cash-out can be used to satisfy up to \$50° enserve requirement  Additional financed properties - NAt applicable  - Delisted ≥ 1 day prior to application - 3 value is lower of lowest Iris - 3 v min PPP required, tran  Not Allowed  Not Allowed  Not Allowed  - 15 Year Fixed 0 30 Year Fixed 10 ( - 40	Condo - 80% (FL Condo - 70%)  NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Uhrt - 80%  Rural - 85%  \$100,000  1.00 min ratio   > 80% 1.20 min ratio  - Color	Condo - 60% (FL Condo - 50%)  NW Condo - 60% (FL Condo - 50%)  2-4 tult - 60%  Rural - 10%  St00,000  Initial DSCR w/out Asset Utilization: ≥ 1.75 - ≤ 0.99 ratio Final DSCR w/out Asset Utilization: ≥ 1.15  ualify on IO Payment ALL States • Reserves based on IO Payment • €  0 x 30 x 12  > 36 months  Not Allowed  Additional financed properties - Not applicable  Not Allowed  See Foreign National DSCR	Condo - 60% (FL Condo - 50%)   NW Condo - 60% (FL Condo - 50%)   24 - Unit - 60%     Rural - 10%     S100,000     0.75 min ratio     40 min FICO - 80% max LTV     0 x 30 x 12     > 36 months     Not Allowed     S2.0M LA = 6 mos     Cash-out may be used     Additional financed properties - Not applicable     Not Allowed     DEBT SERVICE COVERAGE RATIO REQUIREMENT     Gross Income + PITIA or ITIA, Qualifying Ratio     Gross Income + PITIA or ITIA, Qualifying Ratio	Condo - 60% (FL Condo - 50%)   NW Condo - 60% (FL Condo - 50%)   24 Unit - 60%   Rural - NA     24 Unit - 60%   Rural - NA     \$100,000	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA \$100,000  1.00 min ratio  • Qualify on IO Payment ALL States • Reserves based on IO Payment  0 x 30 x 12 & 2 yr history required  > 36 months  Not Allowed  12 mos Cash-out can be utilized  Additional financed properties - Not applicable  Not Allowed  Not Allowed  Allowed  Not Allowed  Allowed  CASH IN HAND LIMITS  \$ 65% LTV: \$1.5M max > 65% - \$75% LTV: \$1.0M max > 75% LTV: \$5.10M max > 75% LTV: \$5.00M max			



golendingpros.com Rate Sheet

## LendingPros Non-QM DSCR Matrix

				Effective Date: 12.10.25   Revised: 12.10.25					
Additional Product Details									
	Experienced Investor	Inexperienced Investor	Vacant / Unleased Properties	Foreign National DSCR - Additional Requirements					
	Experienced investor	mexperienced investor	vacant / Onleased Properties	Foreign National DSCR - Additional Requirements					
Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs		<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>	Purchase: Follow Program Max	Borrower Eligibility: Borrowers who reside in & are citizens of the following countries/regions are eligible:					
Only 1 borrower h	has to meet the Experienced Investor definition	80% Max LTV   \$1,500,000 Max LA • 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized.	Refinance:	Canada					
Living rent free allowed		<ul> <li>60% Max LTV &amp; C/O not allowed for Sub1</li> <li>No Ratio, DSCR Fusion, STR and 5-8 ineligible</li> </ul>	70% Max LTV - Rate/Term 65% Max LTV - Cash-out	Caribbean (excluding Cuba)     China (excluding Hong Kong) as permitted by applicable state law					
Mortgage Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements		All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed	LOE for cause of vacancy     No Ratio Ineligible (refinances only)	Europe (excluding Russia)     Japan     Latin America (excluding Nicaragua)					
	finitions must be domiciled in the US (Foreign National excluded)	Note: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)	- No valid menglible (remarkes drify)	South America (excluding Venezuela)					
				Note: Citizens or individuals from countries subject to OFAC sanctions are not eligible					
Appraisals		Standard Tradeline Requirements	Short Term Rentals	Tradelines:					
- < \$1,500,000 LA:  1 appraisal required & CU > 2.5 = No add1 requirements  1 Appraisal required & CU > 2.5 or no score = ARR or CCA required, 10% variance allowed  - > \$1,500,000 & \$2,000,000 LA:  1 appraisal if completed by Preferred AMC, ARR or CCA required  2 appraisals required 11 stat appraisals NOT completed by Preferred AMC  2nd Appraisal must be from the Preferred AMC  - \$2,000,000 LA:  2 appraisals, 1st appraisal must be from Preferred AMC  2nd appraisal can be from Approved AMC		3 tradelines reporting 12 months with activity in last 12 months, or 2 tradelines reporting for 24 months with activity in last 12 months, or 1 revolving tradeline reporting for 69 months with activity in the last 12 months, or 1 installment tradeline reporting for 69 months with activity in the last 12 months.  If each borrower has 3 credit scores, minimum tradeline requirement is met  If each borrower has 3 credit scores, minimum tradeline requirement is met  Closing in an entity - If member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement.  **Closing in an entity - If member when the preventing of ownership has 3 credit scores, minimum tradeline requirement if all members have equal ownership has 3 credit scores, minimum tradeline requirement.  Note: Borrower's credit scores primarily based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradelines: If standard tradelines: If standard tradelines: If standard tradelines: If standard tradelines are not met and borrower has a valid credit score  Max 70% LTV   Not available on Select DSCR, Sub1 DSCR, No Ratio DSCR, DSCR Fusion and Foreign National DSCR	Purchase or Refi (R/T & C/O)  1 Unit SFR, 24 Unit, PUD and Condo eligible Experienced investors only  Purchases only: 12+ mos STR rental history in last 3 yrs required If <12 months STR rental history, addnt 5% LTV reduction required 20% management fee reduction anglied Rents documented with 1007/1025 supported by 12 mos history of payments AirDNA/Overview Report  Vacant allowed Rural not allowed DSCR Fusion, Sub1, Foreign National and No Ratio ineligible	Borrowers with FICO/credit history:  • Must meet himinum standard tradeline requirements  • United tradelines not allowed  Borrowers without FICO/credit history:  • 12 month credit rating from an internationally known financial institution in the borrower country of origin  Note: US tri-merge credit report required for each borrower to verify credit or confirm no credit history					
Cash Out Restrictions LTV is	the lower of max LTV based on FICO, loan amount, occupancy and property type or program	am specific max LTV as applicable							
Declining Markets > 70%	> 70% LTV. Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max.TV								
Delayed Financing > \$1.5M	> \$1.5M loan amount, 70% max LTVICLTV   Vacant/unlessed > 3 mos must follow unlessed property LTVICLTV restrictions								
Financed Property Limits Unlimite	ited financed properties   OCMBC exposure - \$5.0M or 6 properties								
First Time Home Buyer Not Allo	No. Allowed								
Geographic Restrictions Georgia Texas S	All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods), and Philadelphia County, PA are temporarily ineligible Georgia DSCR: \$2,000,000 max loan amount Texas SB 17: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only. Arizona SB 108: Prohibits loans when a borrower or any x30% beneficial owner is classified as a foreign adversary nation or agent.								
Gift Funds 100% a	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	nd (see rate sheet)								
Interested Party Contributions (IPC) ≤ 80%	LTV = 6% Max   > 80% LTV = 4% Max								
Minimum Square Footage SFR: 70	SFR-700 sq. ft. [Condo: 500 sq. ft. ] 2-4 Units: 400 sq. ft. each								
Occupancy Non-Ov	Non-Owner Coupled, Investment Properties Only  Non-Owner Coupled, Investment Properties Only  Non-Owner Coupled, Investment Properties Only								
Pre-Payment Penalty Not allo									
Private Party VOR's LTV ≤ 8									
	Cash-Out: ≥ 6 months ownership or since prior Cash-out < 6 mons seasoning allowed: All borrowers on the original Note at acquisition or prior cash-out must be on the current Note and LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value								
Temporary Buydowns Ineligible	Temporary Buydowns Ineligible								

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

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