



Platinum - Series 2 Matrix

10/31/2024

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	DTI	Reserves
Single Family, PUD, Townhouse, 2-4	700	\$2,000,000	90%	80%	80%	45%	6 months
		\$2,500,000	85%	80%	80%		
		\$3,000,000	80%	80%	80%		
	680	\$2,000,000	85%	80%	80%		
		\$2,500,000	80%	80%	-		
		\$3,000,000	75%	75%	-		
	660	\$1,000,000	80%	80%	80%		
		\$1,500,000	80%	80%	-		
		\$2,000,000	75%	75%	-		
	Property Type	Credit Score	Max Loan	Purchase	R/T Refi		
Condo & Condotel	700	\$2,000,000	85%	75%	75%	50%	6 months
		\$2,500,000	80%	75%	-		
		\$3,000,000	75%	75%	-		
	680	\$2,000,000	85%	75%	75%		
		\$2,500,000	80%	70%	-		
		\$3,000,000	75%	75%	-		
	660	\$1,000,000	80%	75%	75%		
		\$1,500,000	80%	75%	-		
		\$2,000,000	75%	75%	-		
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi		
Rural & 10+ Acres	700	\$2,000,000	80%	70%	70%	50%	6 months
		\$2,500,000	80%	70%	-		
		\$3,000,000	75%	70%	-		
	680	\$2,000,000	80%	70%	70%		
		\$2,500,000	80%	70%	-		
		\$3,000,000	75%	70%	-		
	660	\$1,000,000	80%	70%	70%		
		\$1,500,000	80%	70%	-		
		\$2,000,000	75%	70%	-		
Additional Restrictions							
First Time Homebuyer	No interest only						
Non-Perm	Max LTV 80% & no cash-out						
Foreign National	Not Eligible						
Mortgage History	0x30x12						
Credit Events	Must be seasoned 48 months						
Investment Properties	Max LTV 80%						
Cash-out - Cash in hand	Unlimited <65% LTV; \$1,500,000 >=65% LTV; \$1,000,000 >= 70% LTV						
Cash-out - Seasoning	6 months						
Recently Listed	Investment must have PPP Owner Occupied Not Eligible						
Condotel	Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.						
Reserves	If Credit Score <700 then Cashout Cannot be used for reserves						
Co-op	Not Eligible						
Condo	Max LTV						
	- Investment Purchase: 75 LTV - All Refinance (RT or CO): 70 LTV						
Income Restrictions							
Standard Doc	Max LTV 90%						
Bank Statements	Max LTV 90%						
P&L Only	Max LTV 80% DTI to not exceed 43% CPA, CTEC, EA, PTIN Eligible						
1099 Only	Max LTV 80%						
Asset Depletion	Max LTV 80%						
WVOE	Max LTV 80%						

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DSCR - Series 2 Matrix

10/31/2024

Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	Reserves
Single Family, PUD, Townhouse, 2-4	720	\$2,000,000	75%	-	-	0.75	9 months
	680	\$2,000,000	80%	75%	75%	1	
	660	\$2,000,000	75%	75%	75%	1	
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	
Condo & Condotel	720	\$2,000,000	80%	-	-	0.75	
	680	\$2,000,000	80%	70%	70%	1	
	660	\$2,000,000	75%	75%	75%	1	
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR	
Rural & 10+ Acres	720	\$2,000,000	70%	-	-	0.75	
	680	\$2,000,000	70%	65%	65%	1	
	660	\$2,000,000	75%	65%	65%	1	
Additional Restrictions							
First Time Homebuyer	Not Eligible						
First Time Investor	No restrictions						
Non-Perm	Max LTV 75% & no cash-out						
Foreign National	Not Eligible						
Mortgage History	0x30x12						
Credit Events	Must be seasoned 48 months						
Cash-out - Cash in hand	\$1.75m <65% LTV; \$1.25m >= 65% LTV; \$750k >=70% LTV						
Cash-out - Seasoning	6 months						
Recently Listed	Must have PPP if listed in the last 6 months						
Condotel	Kitchenette, Studio and co-insurance is not allowed. Full kitchen required.						
Reserves	If Credit Score <700 then Cashout Cannot be used for reserves						
Co-op	Not Eligible						
Condo	Max LTV						
	- Primary Purchase: 80 LTV						
	- Secondary Purchase: 80 LTV						
	- Investment Purchase: 75 LTV						
	- All Refinance (RT or CO): 70 LTV						
Income Restrictions							
DSCR Long Term Rent Calculation	Always use the 1007 OR 1025						
Short term rentals	100% of the revenue from 1007 or 80% of the AIR DNA revenue DSCR >= 1.25						
Vacant Properties	No restrictions						
Exceptions							
Foreign National	Foreign National Cashouts allowed on an exception basis DSCR <1 Foreign Nationals allowed as exception						
DSCR <1	DSCR <1 Cash outs allowed as exception DSCR <1 with FICO <720 allowed as exception						

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