



Platinum - Series Z 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%	-		
	680	\$2,000,000	75%	75%	-		
		\$2,500,000	85%	80%	80%		
		\$3,000,000	80%	80%	-		
	660	\$1,000,000	75%	75%	-		
		\$1,500,000	80%	80%	80%		
		\$2,000,000	80%	80%	-		
Property Type							
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							
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 & Foreign National	Max LTV 80% & no cash-out Foreign National reserves 9 months						
Foreign National	Bank Statement and P&L Income types Only						
Mortgage History	0x30x12 - no restrictions 0x60x12 - max LTV 80% - Purch Only 0x90x12 - max LTV 75% - Purch Only						
Credit Events	Must be seasoned 24 months						
Investment Properties	<=80LTV - No Restrictions <=85LTV - Requires DTI <43 90LTV requires DTI <43% + DSCR > 1 + 24m reserves						
Cash-out - Cash in hand	Unlimited <65% LTV; \$1,500,000 >=65% LTV; \$1,000,000 >= 70% LTV						
Cash-out - Seasoning	3-6 months - 2 appraisals to use appraised value 6 months 1 appraisal to use appraised value						
Recently Listed	Investment must have PPP Owner Occupied see rate sheet for LLPA						
Condotel	Kitchenette, Studio and co-insurance is allowed.						
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 (R/T or C/O): 70 LTV						
Income Restrictions							
Standard Doc	No restrictions						
Bank Statements	No restrictions						
P&L Only	Max LTV 80% DTI never to exceed 43% CPA, CTEC, EA & PTIN allowed						
1099 Only	No restrictions						
Asset Depletion	Max LTV 85%						
WVOE	Max LTV 80%						

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DSCR - Series Z 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%				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR		9 months	
Condo & Condotel	720	\$2,000,000	80%	-	-	0.75			
	680	\$2,000,000	80%	70%	70%	1			
	660	\$2,000,000	75%	75%	75%				
Property Type	Credit Score	Max Loan	Purchase	R/T Refi	C/O Refi	Min DSCR			9 months
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%				
Additional Restrictions									
First Time Homebuyer	Not Eligible								
First Time Investor	No restrictions								
Non-Perm & Foreign National	Max LTV 75% & no cash-out								
Mortgage History	0x60x12								
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	3-6 months - 2 appraisals to use appraised value 6 months 1 appraisal to use appraised value								
Recently Listed	Must have PPP if listed in the last 6 months								
Condotel	Kitchenette, Studio and co-insurance is allowed.								
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 (R/T or C/O): 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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