

Professional Investor Matrix

Minimum FICO	600		
Housing Event Seasoning	2+ Years		
Recent Mortgage Delinquency	0 x 60 x 12		
Chapter 7/11 Bankruptcy Seasoning	2+ Years from Discharge		
Chapter 13 Bankruptcy Seasoning	2+ Years from Discharge/Dismissal Date		
Maximum Loan to Value	620+ 80%, 600+ 70%		
Minimum Loan Amount	\$100,000.00		
Maximum Loan Amount	\$5,000,000.00		
Minimum Reserve Requirements	N/A		
Maximum Cash Out	\$500,000.00		
Non Warrantable Condo	Max 75% LTV		
2 - 4 Unit Properties Max LTV / DSCR	Max 80% LTV Minimum DSCR of 1.00		
Interest Only Available (ARM's Only)	Minimum 600 FICO to 80% LTV		
Loan to Value Grid Up to \$1,500,000			
Purchase Money Loans (Non-Owner)	DSCR ≥ 1.00 Only	DSCR 0.75-0.999	No Ratio / DSCR < 0.75
720	80%	75%	70%
700	80%	75%	70%
680	80%	75%	70%
660	80%	75%	70%
640	80%	75%	70%
620	80%	75%	70%
600	70%	70%	N/A
Cash Out (Non-Owner)	DSCR ≥ 1.00 Only	DSCR 0.75-0.999	No Ratio / DSCR < 0.75
720	80%	75%	70%
700	75%	75%	70%
680	75%	70%	70%
660	75%	70%	70%
640	75%	70%	65%
620	75%	70%	65%
600	65%	65%	N/A
Loan Amount \$1,500,001 - \$3,000,000			
Purchase Money Loans (Non-Owner)	DSCR ≥ 1.00 Only	DSCR 0.75-0.999	No Ratio / DSCR < 0.75
720	80%	70%	65%
700	80%	70%	65%
680	80%	70%	65%
640	75%	70%	65%
620	75%	70%	65%
Cash Out (Non-Owner)	FICO	DSCR ≥ 1.00 Only	DSCR 0.75-0.999
720		75%	65%
700		75%	65%
680		75%	65%
640		70%	65%
620		70%	65%
Loan Amount \$3,000,001 - \$5,000,000* 10% LTV Reduction >\$3,500,000			
Purchase Money Loans (Non-Owner)	DSCR ≥ 1.00 Only	DSCR 0.75-0.999	No Ratio / DSCR < 0.75
720	70%	N/A	N/A
700	70%	N/A	N/A
680	70%	N/A	N/A
640	55%	N/A	N/A
Cash Out (Non-Owner)	DSCR ≥ 1.00 Only	DSCR 0.75-0.999	No Ratio / DSCR < 0.75
720	65%	N/A	N/A
700	65%	N/A	N/A
680	65%	N/A	N/A
640	50%	N/A	N/A

Notes	
Appraisal Review	Clear Capital CDA is required with a maximum 10% tolerance, if the 10% is exceeded, then the CDA value will be used.
Assets (Cash to Table)	All funds for the transaction must be seasoned for 60 days (or sourced). Assets used for down payment and closing costs must also be seasoned in a U.S. depository institution for 30 days prior to closing. Assets held in foreign accounts are eligible for reserves.
Credit	3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months
First Time Investor	Any borrower who has not owned at least one investment property for a minimum of 12 months anytime during the most recent 12-month period.
Debt Ratios	DTI is not calculated for Professional Investor DSCR is Calculated by Dividing the Rent by the Monthly Rent: Debt-Service Coverage Ratio = Monthly Rent / Proposed PITIA
Foreign Nationals	Qualify at 640 FICO Score Max \$1.5
Personal Guarantee	Personal Guarantee required for loans titled in the name of an LLC or Corporation
Points Allowed	Total borrower paid points & fees must be < 5%
Product Types Allowed	5/1 ARM - 7/1 ARM & FIXED RATE (I/O on 5/1 & 7/1 is 10 years)
Prepayment Penalty	Investment Only: 6 months interest on 80% of the original principal balance (Standard Term = 3 years); Not allowed in IL, MD, NJ, NM, OH, and PA
Property Types Allowed	Single Family Residence 2-4 Units Townhomes Condo's (Warrantable & Non-Warrantable)
Recent Mortgage Delinquency	1x30x12 on primary residence and 0x60x12 all other properties owned. 1x60 allowed on purchase transactions with 5% LTV reduction
Seller Concessions	Up to 2% of the purchase price towards closing costs
Subordinate Financing	Not permitted at any Loan to Value

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