

**PLATINUM ITIN – ALT DOC
Matrix**

Maximum LTV/CLTVs		Primary Residence		
Credit Score	Loan Amount	Purchase & R/T	Cash-Out	Number of Units
740	100,000 - 1,500,000	80	80	1-Unit SFR, Condo, PUD
	1,500,001 – 2,000,000	80	80	
	2,000,001 - 2,500,000	75	70	
720	100,000 - 1,500,000	80	80	
	1,500,001 - 2,000,000	80	75	
	2,000,001 – 2,500,000	60	60	
700	100,000 - 1,500,000	80	80	
	1,500,001 - 2,000,000	70	70	
660	100,000 - 1,500,000	80	80	
640	100,000 - 1,500,000	75	70	
720	100,000 - 1,500,000	80	75	2-4-Units Family Housing
	1,500,001 - 2,000,000	75	60	
700	100,000 - 1,500,000	80	70	
	1,500,001 - 2,000,000	70	60	
680	100,000 - 1,500,000	75	70	

Notes • Non-Warrantable Projects: Max 70% LTV

Maximum LTV/CLTVs		Second Home		
Credit Score	Loan Amount	Purchase & R/T	Cash-Out	Number of Units
720	100,000 – 1,500,000	75	70	1-Unit SFR, Condo, PUD
	1,500,001 – 2,000,000	75	60	
700	100,000 – 1,500,000	75	70	
	1,500,001 – 2,000,000	70	60	
660-699	100,000 – 1,500,000	70	65	

Notes • Second Homes: 2-4 Unit Properties are Ineligible
• Non-Warrantable Projects: Max 70% LTV

Maximum LTV/CLTVs		Investment Property (Business Purpose)		
Credit Score	Loan Amount	Purchase & R/T	Cash-Out	Number of Units
700	100,000 – 1,500,000	75	70	1-4-Units, Condo, PUD
	1,500,001 – 2,000,000	75	70	
	2,000,001 – 2,500,000	70	65	
680	100,000 – 1,500,000	70	65	
	1,500,001 – 2,000,000	70	65	
	2,000,001 – 2,500,000	65	60	
660	100,000 – 1,500,000	70	65	
	1,500,001 – 2,000,000	60	N/A	

Notes • Non-Warrantable Condos: Max 70% LTV

**Platinum ITIN – Alt Doc
Requirements**

ITIN Requirements	<ul style="list-style-type: none"> • Max DTI: 50% • Min Loan Amount: \$100,000 • Max Loan Amount: \$2,500,000 • Eligible Products/Terms: <ul style="list-style-type: none"> ○ 5/6 & 7/6 SOFR ARM 30-Yr Term ○ 35/6 & 7/6 I/O SOFR ARM 30-Yr ○ 30-Yr FRM Full Am & I/O ○ 15-Year Fixed Fully Amortizing • I/O: ARMs and 30-Yr FRM/30-yr term only • Housing/Rental History: 0x30x12 • Credit Event Seasoning: 4 -years for BK, SS, DIL and 7-years for FCL • Income Doc Type: <ul style="list-style-type: none"> ○ 12- or 24- months personal or business bank statements ○ CPA/Tax Prep/EA 12-Month P&L + 2 months bank statements ○ 12- or 24- months 1099s ○ Not eligible for Express ○ Asset Utilization (60 months) • Assets: <ul style="list-style-type: none"> ○ Must be sourced and verified for 30-days. 	<ul style="list-style-type: none"> • Max Cash-Out: <ul style="list-style-type: none"> ○ LTV <= 60% = Unlimited ○ LTV > 60% = Max \$750K • Gift Funds: <ul style="list-style-type: none"> ○ 100% of down payment and closing cost may come from a gifted funds for OO and SH to 75% LTV. ○ Gift funds not permitted on NOO. ○ May not be used to meet reserves. • Reserves: <ul style="list-style-type: none"> ○ <= \$500,000 = 3 months PITIA ○ \$500,001 - \$1,500,000 = 6 months PITIA ○ > \$1,500,000 = 12 months PITIA ○ OO/SH: Cash-out proceeds may not be used to meet reserves. ○ NOO: Cash Out may be used for reserves. • Eligible Properties: <ul style="list-style-type: none"> ○ 1-4 Family ○ Condo Warrantable ○ Condo Non-Warrantable 70% LTV ○ PUDs
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PLATINUM ITIN – FULL DOC MATRIX				
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740	100,000 – 1,500,000	80	80	1-Unit SFR, Condo, PUD
	1,500,001 – 2,000,000	80	80	
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	1,500,001 – 2,000,000	80	75	
	2,000,001 – 2,500,000	60	60	
700	100,000 – 1,500,000	80	80	
	1,500,001 – 2,000,000	70	70	
660	100,000 – 1,500,000	80	80	
640	100,000 – 1,500,000	75	70	
720	100,000 – 1,500,000	80	75	2-4-Units Family Housing
	1,500,001 – 2,000,000	75	60	
700	100,000 – 1,500,000	80	70	
	1,500,001 – 2,000,000	70	60	
680	100,000 – 1,500,000	75	70	

Notes • Non-Warrantable Projects: Max 70% LTV

Maximum LTV/CLTVs		Second Home		
Credit Score	Loan Amount	Purchase & R/T	Cash-Out	Number of Units
720	100,000 – 1,500,000	75	70	1-Unit SFR, Condo, PUD
	1,500,001 – 2,000,000	75	60	
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	1,500,001 – 2,000,000	70	60	
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• Non-Warrantable Projects: Max 70% LTV

Maximum LTV/CLTVs		Investment Property (Business Purpose)		
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	1,500,001 – 2,000,000	75	70	
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680	100,000 – 1,500,000	70	65	
	1,500,001 – 2,000,000	70	65	
	2,000,001 – 2,500,000	65	60	
660	100,000 – 1,500,000	70	65	
	1,500,001 – 2,000,000	60	N/A	

Notes • Non-Warrantable Condos: Max 70% LTV

PLATINUM ITIN – Full Doc

- Max DTI: 50%
- Min Loan Amount: \$100,000
- Max Loan Amount: \$2,500,000
- Eligible Products/Terms:
 - 5/6 & 7/6 SOFR ARM 30-Yr Term
 - 5/6 & 7/6 I/O SOFR ARM 30-Yr
 - 30-Yr FRM Full Am & I/O
 - 15-Year Fixed Fully Amortizing
- I/O: ARMs and 30-Yr FRM/30-yr term only
- Housing/Rental History: 0x30x12
- Credit Event Seasoning: 4 -years for BK, SS, DIL and 7-years for FCL
- Income Doc Type:
 - WVOE, 12- or 24- months 1040s & transcripts
 - S/E Borrower: 12- or 24- months Tax Returns, YTD P&L, plus transcripts
 - Not eligible for Express
- Max Cash-Out:
 - If LTV <= 60% = Unlimited
 - If LTV > 60% = Max \$750K
- Assets:
 - Must be sourced and verified for 30-days.
- Gift Funds:
 - 100% of down payment and closing cost may come from a gifted funds for OO and SH to 75% LTV.
 - Gift funds not permitted on NOO.
 - May not be used to meet reserves.
- Reserves:
 - <= \$500,000 = 3 months PITIA
 - \$500,001 - \$1,500,000 = 6 months PITIA
 - > \$1,500,000 = 12 months PITIA
 - OO/SH: Cash-out proceeds may not be used to meet reserves.
 - NOO: Cash Out may be used for reserves.
- Eligible Properties:
 - 1-4 Family
 - Condo Warrantable
 - Condo Non-Warrantable 70% LTV
 - PUDs

PPP Requirements Matrix

Required on Investment Properties as follows:

- AK, DE, MN, NH, NM: Penalties not permitted.
- CO: Loan Product Choice Disclosure form included with the Disclosure & Closing package - Max permitted: 5% for 60 months
- IL –Cook County: < 8%, >250K Loan Amount – Max permitted 5% for 60 months; all other counties <8% - Max permitted; 5% for 60 months.
- MD: 2 months advance interest for 36 months; or >36-60 months, 6 months interest on 80%.
- MI: Max permitted: 1% for 36 months.
- MS: Declining Prepay only, Max permitted: 5%/60, 4%/48, 3%/36, 2%/24, or 1%/12.
- OH: >100K Loan Amount – Max permitted: 5% for 60 Months
- OR: Additional Notice to Borrower verbiage included in the Prepay Addendum in the Closing Package - Max permitted: 5% for 60 months
- PA: 1-2-units w/loan amount < \$301,022 permitted when closing in an LLC, and 3-4 units permitted regardless of loan size.
- RI: Max permitted: 2% for 12 Months
- WI: Loan Product Choice Disclosure Included with the Disclosure and Closing package - Max Allowable PPP 5% for 60 months
- All Other States: Max PPP Permitted 5% for 60 months – see rate sheet