

<b>DSCR</b>				
<b>All Types P/RT</b>				
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>
<b>720+</b>	80%	80%	80%	75%
<b>680 - 719</b>	75%	75%	70%	65%
<b>All Types Cash Out</b>				
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>
<b>720+</b>	75%	75%	75%	70%
<b>680 - 719</b>	70%	70%	65%	60%

**Reserves**

Loan Amount	≤ \$1,000,000	3 Months
	\$1,000,001 - \$2,000,000	6 Months
Derogatory Credit Event ≤ 4 Years		Additional 6 Months

<b>DSCR Elite</b>			
<b>All Types P/RT</b>			
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>
<b>720+</b>	75%	75%	75%
<b>All Types Cash Out</b>			
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>
<b>720+</b>	70%	70%	70%

**Reserves**

Loan Amount	≤ \$1,000,000	3 Months
	\$1,000,001 - \$2,000,000	6 Months

<b>DSCR Low Ratio</b>				
<b>All Types P/RT</b>				
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>
<b>700+</b>	70%	70%	70%	60%
<b>All Types Cash Out</b>				
<b>Credit Score</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	<b>\$1,500,000</b>	<b>\$2,000,000</b>
<b>700+</b>	65%	65%	65%	55%

### **Reserves**

Loan Amount	≤ \$1,000,000	3 Months
	\$1,000,001 - \$2,000,000	6 Months
Derogatory Credit Event ≤ 4 Years		Additional 6 Months