GIANT LENDING

TheGiantLending.com

GIANT Non-QM DSCR Matrix

Effective Date: 10.08.26 | Revised: 10.08.26

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily suspended*

Select DSCR - Ratio 1.25

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	75%	75%	70%
	700+	75%	75%	70%
	680+			
	640+			
	620+			
$ 1,500,000	720+	75%	75%	70%
	700+	75%	75%	70%
	680+			
	640+			
	620+			
$ 2,000,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
	680+			
	640+			
	620+			
$ 2,500,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
	680+			
	640+			
	620+			
$ 3,000,000	740+	65%	65%	60%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+			
	640+			
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Core DSCR - Ratio 1.0

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	85%	85%	80%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	75%	75%	70%
	620+	70%	70%	65%
$ 1,500,000	720+	85%	85%	75%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	70%	70%	65%
	620+	65%	65%	60%
$ 2,000,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 2,500,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 3,000,000	740+	75%	75%	70%
	720+	75%	75%	70%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	65%	65%	60%
	620+	55%	55%	50%
$ 3,500,000	740+	65%	65%	60%
	720+	65%	65%	60%
	680+			
	660+			

DSCR Fusion - DSCR + Asset Utilization

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	80%	75%	70%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+			
	620+			
$ 1,500,000	720+	70%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+			
	620+			
$ 2,000,000	740+	65%	65%	60%
	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+			
	620+			
$ 2,500,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+			
	620+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	640+			
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Sub1 DSCR - Ratio ≥ .75 - < 1.0

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	75%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	70%	70%	65%
	620+			
$ 1,500,000	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+	65%	65%	60%
	620+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+	60%	60%	55%
	620+			
$ 2,500,000	740+	55%	55%	50%
	720+	55%	55%	50%
	700+	55%	55%	50%
	680+	55%	55%	50%
	640+	55%	55%	50%
	620+			
$ 3,000,000	740+	50%	50%	45%
	720+	50%	50%	45%
	700+	50%	50%	45%
	680+	50%	50%	45%
	640+	50%	50%	45%
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

No Ratio DSCR - Ratio < .75

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	70%	65%	60%
	700+	65%	65%	60%
	680+			
	660+			
	640+			
$ 1,500,000	720+	65%	65%	55%
	700+	60%	60%	55%
	680+			
	660+			
	640+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	55%	55%	50%
	680+			
	660+			
	640+			
$ 2,500,000	740+	55%	55%	
	720+	55%	55%	
	700+	55%	55%	
	680+			
	660+			
	640+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	660+			
	650+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max $3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%	Condo - 75% (FL Condo - 50%) NW Condo - 65% (FL Condo - 50%) 2-4 Unit - 65% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
Min Loan Amount	$250,000	$100,000	$100,000	$100,000	$100,000
DSCR	1.25 min ratio	1.00 min ratio | > 80% 1.20 min ratio	Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15	0.75 min ratio	No min ratio
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV				
Housing History	0 x 30 x 12	1 x 30 x 12 1 x 30 x 6: 10% LTV reduction Inexperienced Investors: 0 x 30 x 12	0 x 30 x 12	0 x 30 x 12	0 x 30 x 12
Credit Event (BK,SS,FC,DIL,CCC)	> 48 months	> 36 months - FC/CCC > 12 months - BK Ch 13 w/pay history > 24 months - SS/DIL/BK Ch 7	> 36 months	> 36 months	> 36 months
Short Term Rentals	Not Allowed	• 5% reduction • 80% max LTV • 70% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed
Reserves	3 mos, cash-out cannot be utilized > $2.0M LA = 6 mos - Cash-out can be used to satisfy up to 50% of reserve requirement	> 65% LTV = 3 mos • > $2.0M LA = 6 mos • > $3.0M LA = 12 mos Cash-out may be used	6 mos > $2.0M LA = 6 mos Cash-out may be used	6 mos > $2.0M LA = 6 mos Cash-out may be used	6 mos Cash-out may be used
	Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable	Additional financed properties - Not applicable
Recently Listed w/C/O (< 6 Mos Off Mkt)	• Delisted ≥ 1 day prior to application date & may not have been listed for sale for > 180 days • Value is lower of lowest listing price w/in 180 days or appraised value • 1 yr min PPP required, transactions where PPP is prohibited are ineligible		Not Allowed	Not Allowed	Not Allowed
ITIN	Not Allowed	• 700 min FICO • $1.5M max • 75% max LTV • 65% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed

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Foreign National	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed
DACA	Not Allowed	• 80% max LTV • 75% max LTV - C/O	Not Allowed	Not Allowed	Not Allowed

LOAN PROGRAMS		DEBT SERVICE COVERAGE RATIO REQUIREMENTS
Fixed	• 15 Year Fixed • 30 Year Fixed • 40 Year Fixed • Nonstandard Terms Available	**Qualifying Ratio** Gross Income ÷ PITIA or ITIA, Qualify on cash flow of subject property (**DSCR Fusion**: Gross Income + Asset Utilization ÷ PITIA or ITIA) Gross Income = Lower of estimated market rent from Form 1007 or monthly rent from existing lease with 2 mos proof of receipt (If current rents are more than markets rents, the lesser of actual rents or 125% of market rents used)
ARM - Fully Amortizing	• 5/6 SOFR (2/1/5 Cap) – 30-Year & 40-Year terms • 7/6 SOFR (5/1/5 Cap) – 30-Year & 40-Year terms	
Interest Only (IO)	• 30 Year Fixed IO (120 mos IO + 240 mos Amortization) • 40 Year Fixed IO (120 mos IO + 360 mos Amortization) • 30-Year 5/6 ARM IO (2/1/5 Cap) • 30-Year 7/6 ARM IO (5/1/5 Cap)	

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Additional Product Details

Experienced Investor

• Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs

• Only 1 borrower has to meet the Experienced Investor definition

• Living rent free allowed

• Mortgage Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements

Note: All properties to meet above definitions must be domiciled in the US

Inexperienced Investor

• Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs

• 80% Max LTV | $1,500,000 Max LA • 0x30x12 housing history (VOM/VOR) • Min 3 mos reserves, cash out cannot be utilized
• Sub1: 60% Max LTV & C/O not allowed
• No Ratio, DSCR Fusion, STR and 5-8 ineligible

• All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed

Note: All properties to meet above definitions must be domiciled in the US

Vacant / Unleased Properties

Purchase:
Follow Program Max

Refinance:
70% Max LTV

• LOE for cause of vacancy
• No Ratio Ineligible (refinances only)

Appraisals

• ≤ **$1,500,000 LA**:
1 appraisal required & CU ≤ 2.5 = No add'l requirements
1 Appraisal required & CU > 2.5 or no score = Enhanced Desk Review (ARR/CDA/CVA/CCA) required, 10% variance allowed

• **> $1,500,000 & ≤ $2,000,000 LA**:
1 appraisal if completed by Preferred AMC, Enhanced Desk Review (ARR/CDA/CVA/CCA) required
2 appraisals required if 1st appraisal NOT completed by Preferred AMC
2nd Appraisal must be from the Preferred AMC

• **> $2,000,000 LA**:
2 appraisals, 1st appraisal must be from Preferred AMC
2nd appraisal can be from Approved AMC

Standard Tradeline Requirements

• 3 tradelines reporting 12 months with activity in last 12 months , or
• 2 tradelines reporting for 24 months with activity in last 12 months, or
• 1 revolving tradeline reporting for 60 months with activity in the last 12 months, or
• 1 installment tradeline reporting for 36 months with activity in the last 12 months

If each borrower has 3 credit scores, minimum tradeline requirement is met*

• Borrower with less than 3 credit scores must independently meet tradeline requirement.
• Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually

*Not available for ITINs, must independently meet tradelines requirements
Note: Borrower's credit scores primarily based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline requirements

Limited tradelines: If standard tradelines are not met and borrower has a valid credit score
Max 70% LTV | Not available on Select DSCR, Sub1 DSCR, No Ratio DSCR, and DSCR Fusion

Short Term Rentals

• Purchase or Refi (R/T & C/O)
• 1 Unit SFR, 2-4 Unit, PUD and Condo eligible
• Experienced investors only

Purchases only: 12+ mos STR rental history in last 3 yrs required
▫ If < 12 months STR rental history, addtn'l 5% LTV reduction required

• 20% management fee reduction applied
• Rents documented with 1007/1025 supported by 12 mos history of payments OR
AirDNA/Overview Report

• Vacant allowed
• Rural not allowed
• DSCR Fusion, Sub1, and No Ratio ineligible

> $3,000,000 Loan Amount	Allowed on Core DSCR only, refer to guidelines for additional overlays
ARM Qualifying Rate	Fully Amortizing ARM: Note rate Interest Only ARM: Note rate
Cash Out Restrictions	LTV is the lower of max LTV based on FICO, loan amount, occupancy and property type or program specific max LTV as applicable
Concentrated Risk	70% Max LTV & Minimum Ratio 1.0 when single borrower or entity is financing 3 or more investment properties in the same area.
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program Max LTV
Delayed Financing	> $1.5M loan amount, 70% max LTV/CLTV | Vacant/unleased > 3 mos must follow unleased property LTV/CLTV restrictions
Financed Property Limits	Unlimited financed properties | OCMBC exposure - $5.0M or 6 properties
First Time Home Buyer	Not Allowed
Geographic Restrictions	All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily ineligible Georgia DSCR: $2,000,000 max loan amount Texas SB 17: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only. Arizona SB 1082: Prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent.
Gift Funds	100% allowed with 10% LTV reduction from program Max LTV (see above) | No LTV reduction required with min 5% buyer own funds | Gift of Equity not allowed for Select DSCR
Impound Waivers	Allowed (see rate sheet)
Interested Party Contributions (IPC)	6% Max
Minimum Square Footage	SFR: 700 sq. ft. | Condo: 500 sq. ft. | 2-4 Units: 400 sq. ft. each
Occupancy	Non-Owner Occupied, Investment Properties Only
Pre-Payment Penalty	Not allowed in: NJ*, NM. *Allowed to close in the name of a Corp. Refer to PPP Matrix for State Specific Requirements PPP Required on NOO with > 80% LTV
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO | LTV ≤ 70% & ≥ 600 FICO
Seasoning	Cash-Out: ≥ 6 months ownership or since prior Cash--out < 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash-out must be on the current Note and LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value
Temporary Buydowns	Ineligible

*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.

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