

DSCR Flow Buyer Comparison



Effective Oct. 5, 2026

MAXEX	MAXEX DSCR 1	MAXEX DSCR 2	MAXEX DSCR 3	MAXEX DSCR 4	MAXEX DSCR 13	MAXEX DSCR 15	MAXEX DSCR Select 5
	Cashflow-based investment property program with immediate access to SIX leading DSCR flow buyers.						Private program with liquidity from an exclusive buyer.
Maximum Loan Amount	\$3,000,000	\$3,000,000	\$4,500,000	\$3,000,000	\$3,000,000	\$2,000,000	\$2,000,000
Minimum Loan Amount	\$100,000	\$100,000	\$100,000	\$200,000	\$100,000	\$125,000	\$100,000
Minimum Credit Score	660	660	620	660	660	680	640
Max LTV/CLTV	LTV/CLTV up to 80%	LTV/CLTV up to 80%	LTV/CLTV up to 85%	LTV/CLTV up to 80%	LTV/CLTV up to 80%	LTV/CLTV up to 80%	LTV/CLTV up to 80%
Loan Terms Offered	Fixed: 30 yr, 30 yr IO ARMs: 5/6, 5/6 IO (30 yr) 7/6, 7/6 IO (30 yr)	Fixed: 30 yr, 30 yr IO ARMs: 5/6, 5/6 IO (30 yr), 7/6, 7/6 IO (30 yr)	Fixed: 15 yr, 30 yr, 30 yr IO ARMs: 5/6 (30 yr), 5/6 IO (30 yr), 7/6 (30 yr), 7/6 IO (30 yr), 10/6 (30 yr), 10/6 IO (30 yr)	Fixed: 15 yr, 30 yr, 30 yr IO ARMs: Not eligible	Fixed: 30 yr, 30 yr IO ARMs: 5/6, 5/6 IO (30 yr), 7/6, 7/6 IO (30 yr)	Fixed: 30 yr, 30 yr IO ARMs: 5/6, 5/6 IO (30 yr), 7/6, 7/6 IO (30 yr)	Fixed: 30 yr, 30 yr IO ARMs: 5/6, 5/6 IO (30 yr), 7/6, 7/6 IO (30 yr), 10/6, 10/6 IO (30 yr)
Max Cash Out	LTV/CLTV <65%: No limit LTV/CLTV >=65%: \$500,000	LTV/CLTV <=60%: \$1,000,000 LTV/CLTV >60%: \$500,000	LTV/CLTV <=65%: No Limit LTV/CLTV >65%: \$1,000,000	\$500,000	LTV/CLTV <65%: \$1,750,000 LTV/CLTV >=65% and <=70%: \$1,250,000 LTV/CLTV: >70%: \$750,000	LTV/CLTV <=70%: No limit LTV/CLTV >70%: \$500,000	\$1,000,000
Min DSCR	1.00	0.75	0.75	1.00	0.75	1.00	0.75
Mortgage / Housing History	1×30×12	1×30×12	1×30×12	1×30×12	1×30×12	0×30×12	0×30×12
Seasoning on Major Derogatory Events	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	2 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	2 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	3 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	2 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	3 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	2 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last
Long Term Rental Income: Purchase	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is being assigned) and monthly market rent from appraisal Higher lease amount may be used up to 125% of market rent with 2 mos proof of receipt Market rent from appraisal may be used if no existing lease assigned	Lower of actual monthly rent on lease agreement (if an existing lease is assigned) and monthly market rent from appraisal Market rent from appraisal may be used if no existing lease assigned Higher lease amount may be used up to 120% of market rent with 2 mos proof of receipt

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