DSCR Flow Buyer Comparison

MAXEX
Effective July 6, 2026

MAXEX	MAXEX DSCR 1	MAXEX DSCR 2	MAXEX DSCR 3	MAXEX DSCR 4	MAXEX DSCR 11	MAXEX DSCR 13	MAXEX DSCR 15	MAXEX DSCR Select 5
	Cashflow-based investment property program with immediate access to EIGHT 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	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Minimum Loan Amount	$100,000	$100,000	$100,000	$200,000	$100,000	$125,000	$100,000	$100,000
Minimum Credit Score	660	660	620	660	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%	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) 10/6, 10/6 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)	**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 <=70%: No limit LTV/CLTV >70%: $500,000	LTV/CLTV <=60%: No limit LTV/CLTV >60%: $1,000,000	LTV/CLTV <=65%: No Limit LTV/CLTV >65%: $1,000,000	$500,000	LTV/CLTV <=60%: $1,750,000 LTV/CLTV >60%: $500,000	LTV/CLTV <=60%: $1,750,000 LTV/CLTV >60%: $500,000	LTV/CLTV <=70%: No limit LTV/CLTV >70%: $500,000	$1,000,000
Min DSCR	1.00	0.75	0.75	1.00	1.00	0.75	1.00	0.75
Mortgage / Housing History	0×30×12	0×30×12	0×30×12	0×30×12	0×30×12	0×30×12	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	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	4 yrs since last bankruptcy, foreclosure, notice of default, short sale, deed-in-lieu If multiple events, 7 yrs since last	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
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 115% 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 115% 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 115% 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 115% 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 115% 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 115% 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 115% 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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Long Term Rental Income: Refi	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (existing lease required for refi) and monthly market rent from appraisal Higher lease amount may be used up to 115% of market rent with 2 mos proof of receipt	Lower of actual monthly rent on lease agreement (if there is existing lease) and monthly market rent from appraisal Market rent from appraisal may be used without existing lease with 5% max LTV/CLTV reduction Higher lease amount may be used up to 120% of market rent with 2 mos proof of receipt
Short Term Rental Income: Purchase	Not eligible	Monthly gross income is the lower of the projected monthly revenue from AirDNA's Property Earning Potential Report and the monthly market rent from appraisal if short term market rents are used on the appraisal	Monthly gross income is the lower of the projected monthly revenue from AirDNA's Property Earning Potential Report and the monthly market rent from appraisal if short term market rents are used on the appraisal	Not eligible	Monthly gross income is the lower of the projected monthly revenue from AirDNA's Property Earning Potential Report and the monthly market rent from appraisal if short term market rents are used on the appraisal	Eligible with DSCR >=1.25. Monthly gross income is the lower of projected monthly revenue from AirDNA's Property Earning Potential Report and monthly market rent from appraisal if short term market rents are used on the appraisal	Not eligible	Not eligible
Short Term Rental Income: Refi	Minimum 12 mos rental history required and monthly gross income is average monthly rental income for most recent 12 mos based on statements from an on-line service (e.g., Airbnb, VRBO)	Minimum 12 mos rental history required and monthly gross income is average monthly rental income for most recent 12 mos based on statements from an on-line service (e.g., Airbnb, VRBO)	Minimum 12 mos rental history required and monthly gross income is average monthly rental income for most recent 12 mos based on statements from an on-line service (e.g., Airbnb, VRBO)	Not eligible	Minimum 12 mos rental history required and monthly gross income is average monthly rental income for most recent 12 mos based on statements from an on-line service (e.g., Airbnb, VRBO)	Not eligible	Not eligible	Minimum 12 mos rental history required and monthly gross income is average monthly rental income for most recent 12 mos based on statements from an on-line service (e.g., Airbnb, VRBO)
DSCR Calculation	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA	Monthly rental income / PITIA or ITIA
Reserves	Loan amt <=$1,000,000: 3 mos PITIA/ITIA Loan amt >$1,000,000 and <=$2,000,000: 6 mos PITIA/ITIA Loan amt >$2,000,000 and <=$3,000,000: 9 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	Loan amt <=$1,000,000: 3 mos PITIA/ITIA Loan amt >$1,000,000 and <=$2,000,000: 6 mos PITIA/ITIA Loan amt >$2,000,000 and <=$3,000,000: 9 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	LTV >80%: 6 mos PITIA/ITIA Loan amt <=$2,500,000 and LTV<=80%: None Loan amt >$2,500,000 and <=$3,000,000: 12 mos PITIA/ITIA Loan amt >$3,000,000: 18 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	Loan amt <=$500,000: 6 mos PITIA/ITIA Loan amt >$500,000: 12 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	Loan amt <=$1,000,000: 3 mos PITIA/ITIA Loan amt >$1,000,000 and <=$2,000,000: 6 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	Loan amt <=$1,000,000: 3 mos PITIA/ITIA Loan amt >$1,000,000 and <=$2,000,000: 6 mos PITIA/ITIA *Cash-out proceeds may be used as reserves*	6 mos. *Cash-out proceeds may be used as reserves*	6 mos PITIA *Cash-out proceeds may be used as reserves*
Experience	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos	Must have 12 mos ownership and management of income-producing residential or commercial real estate within past 24 mos
First-Time Homebuyer	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible	Not eligible