FORGE CAPITAL LENDING
Finding Solutions... Funding Possibilities.

FCL PLATINUM PROGRAMS
AT A GLANCE

8/31/2026

NMLS 264441

PLATINUM

Documentation	1Y & 2Y Full Doc, 1Y & 2Y P&L, 12M & 24M Bank Statement, Asset Utilization, WVOE, 1099
Max Loan Amount	$4 million / $2.5 million for P&L
Max CLTV	90% Full Doc & Bank Statement 85% 1099 80% WVOE, P&L & Asset Utilization
Min FICO	620 / 660 for FTHB
Max DTI	55%

PLATINUM PLUS

Documentation	1Y & 2Y Full Doc, 12M & 24M Bank Statement, Asset Utilization, 1099
Max Loan Amount	$5 million
Max CLTV	80%
Min FICO	680
Max DTI	45%

PLATINUM DSCR

Key Features	• DSCR = Gross Income / Proposed PITIA • No borrower income required • DSCR < 1.00 requires min FICO 680
Max Loan Amount	$3.5 million
Max CLTV	80%
Min FICO	620
Occupancy	Investment properties

FOREIGN NATIONAL DSCR

Key Features	• DSCR = Gross Income / Proposed PITIA • No borrower income required • DSCR < 1.00 requires min FICO 680 or No FICO
Max Loan Amount	$3.5 million
Max CLTV	75%
Occupancy	Investment properties, Second Home

FOREIGN NATIONAL FULL DOC

Documentation	Letter from a Foreign CPA providing income for the last 2 years and YTD earnings
Max Loan Amount	$3 million
Max CLTV	75%
Min FICO	No Score / 660
Max DTI	43%
Occupancy	Investment properties, Second Home

MINIMUM LOAN AMOUNT
$75,000

GIFT FUNDS ALLOWED
(Program Dependent)

30 & 40 YEAR FIXED
Options on Select Programs

INTEREST ONLY
Available on Select Programs

Please refer to the rate sheet eligibility for detailed requirements or consult your Account Executive. Program guidelines subject to change without notice.