FCL PLATINUM PROGRAMS AT A GLANCE

FORGE CAPITAL LENDING
Finding Solutions... Funding Possibilities.

8/31/2026 NMLS 264441

Non-QM Products	Platinum	Platinum Plus	Platinum DSCR	Foreign National DSCR	Foreign National Full Doc
Income Employment Verification	1Y & 2Y Full Doc, 1Y & 2Y P&L, 12M & 24M Bank Statement, Asset Utilization, WVOE, 1099	1Y & 2Y Full Doc, 12M & 24M Bank Statement, Asset Utilisation, 1099	DSCR = Gross Income/ Proposed PITIA. Borrower income is not required. DSCR <1.00 Ratio requires min FICO 680	DSCR = Gross Income/ Proposed PITIA. Borrower income is not required. DSCR <1.00 Ratio requires min FICO 680 or No FICO	Letter from a Foreign CPA providing income for the last 2 years and YTD earnings
Maximum Loan Amount	$4million/ $2.5 million for P&L	$5 million	$3.5 million	$3 million	
Minimum Loan Amount	$75,000				
Maximum CLTV	90% - Non-QM Full Doc, Bank Statement; 85% - 1099; 80% - WVOE, PL, Asset utilization, and Bank Statement (First-time homebuyers)	80%	80%	75%	75%
Minimum FICO	620 / 660 for FTHB	680	620	No Score/ 660	
Maximum DTI	55%	45%	Not required		43%
Occupancy Type	Owner-Occupied, Second Home (I unit only), and Investment properties (Vacant or Tenant Occupied- Lease Agreement not required if not used in DTI)		Investment properties		Investment properties, Second Home
Property Type	Single Family Residences, Townhomes, Condo Warrantable/ Non-warrantable, Inv & 2nd Home: Condotel, 2-4 Units, PUD, SFR Rural, ShortTerm rentals, Leasehold	Single Family Residences, Townhomes, 2-4 Units, PUD, Short Term Rentals	Single Family Residences, Townhomes, Condo Warrantable/Non-warrantable, Condotels, 2-4 Units, PUD, ShortTerm Rentals, Leasehold, SFR Rural		
Mortgage History	0x30x12 and 0x90x24	0x30x24	0x30xl2 and 0x90x24		
Credit Event (BK, FCL, SS, DL, Modification)	48Months out of Credit Event, BK, FCL, SS, DL, modification, forbearance and 120+ days are considered as a Credit Event	48 Months out of Credit Event, BK, FCL, SS, DL, modification, forbearance and 120+ days are considered as a Credit Event			
Credit History & Tradelines	If 3 scores are not available: 3 for past ≥12 months OR 2 for past ≥24 months. Primary wage earner middle/lowest score. Lowest if only 2 scores.120 days age max		If 3 scores are not available: 3 Tradelines for past ≥12 months OR 2 Tradelines for past ≥24 months. Highest middle/lowest score amongst all borrowers.Lowest if only 2 scores. 120 days age max	1 Bank Reference Letter. No Score is allowed	
Appraisal	120 days age max. Second Appraisal required for loan amounts> $2 million				
Minimum Reserves	LA ≤ $1 MM: min 3 months; LA > $1 MM to ≤ $2 MM: min 6 months; LA > $2 MM: min 12 months	LA ≤ $2 MM: min 6 months; LA > $2 MM ≤ $4 MM: min 12 months; LA >$4MM: min 24 months	LA ≤ $1 MM: min 3 months; LA > $1 MM ≤ $2 MM: min 6 months; LA > $2 MM: min 12 months	12 months	
Residual Income	$2,000	$2,000	**NA**		
Assets	Assets sourced and seasoned for 30 days, 120 days age max. Overseas Assets sourced for 60 days. 1031 Exchange Eligible				
Gift Funds	Gift funds allowed (Borrower Contribution Required) Under 80% CLTV: Owner-Occupied - 0%, Investment -10%; Over 80% CLTV: Owner-Occupied - 5%, Investment - NA For down payment, closing costs		Gift funds allowed (Borrower Contribution Required -10%) for down payment, closing cost		
Term & Amortization	30 & 40 Years Fixed, 5/6 & 7/6 ARM	30 Years Fixed	30 & 40 Years Fixed, 5/6 & 7/6 ARM		
Interest Only	120 Months of Interest Only Period, 240/360 Months of Amortization	**NA**	120 Months of Interest Only Period, 240/360 Months of Amortization		
Cash-Out & Cash-in-Hand				Cash-in-hand: no limitation for CLTV < 55% & min FICO 680; $1,000,000 for CLTV from 55% to 65% or CLTV > 65 & min FICO 700 or CLTV ≤ 55 & FICO < 680; $500,000 for CLTV > 65% & FICO < 700	
Citizenship Requirements	US citizenship, Permanent & Non-Permanent Resident, ITIN	US citizenship, Permanent& Non-Permanent Resident	US citizenship, Permanent & Non-Permanent Resident, ITIN	Foreign National	

Please refer to the rate sheet eligibility for detailed requirements or consult your Account Executive.