## L E N 🥒 Z

## Series 5 1st Lien - Matrices

							Ow	ner Occ	upied					Non Owner Occupied									
Matrix		Full Doc		Bank Statement		10		P&L	Only	WVOE Asset Depletion		Full Doc		Bank Statement		P & L	Only	Asset D	epletion	DSCR			
						12mo or 24mo						12mo or 24mo		12mo or 24mo									
Loan Amount \$	Reserves mo	Max DTI %	Credit Score	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out	Purch R/T	Cash Out
			720	90	80	90	80	80	75	75	70	80	75	80	75	80	75	75	70	75	70	80	75
105 000			700	90	80	90	80	80	75	75	70	80	75	80	75	80	75	75	70	75	70	80	75
125,000	6	50	680	85	80	85	80	80	75	75	70	75	70	75	70	75	70	75	65	75	65	75	70
to	6	50	660	80	75	80	75	75	70	75	70	75	70	75	70	75	70	70	65	70	65	75	70
1,000,000			640	75	70	75	70																
			620	70	65	70	65																
			720	85	80	85	80	80	75	75	70	80	75	80	75	80	75	70	65	70	65	80	70
1 000 001			700	85	80	85	80	80	75	75	70	80	75	80	75	80	75	70	65	70	65	80	70
1,000,001	0	50	680	85	75	85	75	75	70	75	70	75	70	75	70	75	70	70	65	70	65	75	70
to	9	50	660	80	75	80	75	75	70	75	65	75	65	75	70	75	70	70	60	70	60	70	65
1,500,000			640	70	65	70	65			-													
			620	65	60	65	60																
			720	80	75	80	75	75	65	70	65	70	65	70	65	70	60	70	60	70	60	70	65
1,500,001	10	50	700	80	75	80	75	75	65	70	65	70	65	70	65	70	60	65	60	65	60	70	65
to	12	50	680	80	70	80	70	70	65	70	65	70	65	70	65	70	60	65	60	65	60	65	60
2,000,000			660	70	65	70	65	70	65	70	65	70	65	70	65	70	60	65	60	65	60	65	60
2,000,001			720	75	70	75	70	70	65	70	65	70	65	70	60	70	60	65	60	65	60	65	55
to	12	50	700	70	65	70	65	70	65	70	65	70	65	70	60	70	60	65	60	65	60	65	55
3,000,000			680	70	65	70	65	70	65	70	65	70	65	70	60	70	60	65	60	65	60	60	55

	Deta	ils	LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI	Details	LTV	Reserves	LTV	Credit Score	Loan Amount	Reserves	DTI	Details
	Dette		Matrix	x Adjust	Max	Min	Max	Min	Max	-	Matr	ix Adjust	Max	Min	Max	Min	Max	
		Condo			80								75					
	Purchase	Non-Warr Condo			75					No Foreign National			75					No Foreign National
	0	Condotel			75		1.5M			No Foreign National			75		1.5M			No Foreign National
		2-4 Unit			80								75					
		Modular			75								75					
Property		Rural			75								-					
Туре		Condo			75								70					
C		Non-Warr Condo			75					No Foreign National			70					No Foreign National
		Condotel			65		1.5M			No Foreign National			65		1.5M			No Foreign National
		2-4 Unit			75								70					
		Modular			75								70					
		Rural			70								-					
Housing		1x30x12																
Lates		0x60x12	-5								-5							
	FC, SS,	36 months																
	DIL	24 months	-5								-5							
		36 months																
Seasonin	BK7	24 months	-5								-5							
g		12 months	-5							No Cash Out	-5							No Cash Out
-	BK 13	Discharge																
	Cash-Out			LTV <=6	0 (Unlimite	d Cash-Out	). LTV >60 (8	30% of Loan	Amt Ca	sh-Out to \$1M)	1	LT	/ <=60 (Un	limited Ca	sh-Out). LT\	√ >60 (80% o	f LoanAm	t Cash-Out to \$1M)
	Interest Only				85					Max 85 LTV			80					Max 80 LTV
	2nd Home				80													
									-	Per VA or								
	Residual Income DTI > 43									2,500+150/dependent								Per VA or 2,500+150/dependent
	Reduced Re	serves	-5	-3						5% LTV Reduction	-5	-3						5% LTV Reduction
		ional (DSCR Only)								·	-5				1.5M			660 Matrix, 1.10 DSCR min
	FTHB					660												
		ental history			70	660												
					80	700	1.0M		45	See Product &	11							
Overlays	FTHB w/o re	ental history			75	680	1.0M		45	Documentation for								
		,			70	660	1.0M		45	Restrictions								
	DSCR .750 t	o .999									-5			700				No Cash-Out
	First Time I	nvestor												660	750K			Mortgage History Reqd.
	Prepaymen	t Penalty																Optional
		Purchase																Qualify with market rents
	Unleased	Refinance																Max 12-4 Unit vacancy - Use market rent for vacancy
	Properties	DSCR									-5							Refi w/prev. rent history documented
	Limited Cre	Purchase			75 75				45 45									
Expanded	Linnied Cre	dit Rate-Term Cash-Out			75				45									
Criteria			<u> </u>	.7		600	3.514		45	1	41							
Product	Expanded [	DTI Primary		+3	80	680	1.5M											
	(50.01-55)	2nd Home		+3	70	680	1.5M						00	600	1.5	1		
(50.01	. ,	Investor	L									+3	75	680	1.5m	1		

	Products	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Perio d	Amort Term	Final Maturit Y	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity
Fixed Rate	30yr 30yr I/O 40yr I/O	All All All	Note Rate	-	-	-	- 10yr 10yr	30yr 20yr 30yr	30yr 30yr 40yr	All All All	Note Rate	-	-	-	- 10yr 10yr	30yr 20yr 30yr	30yr 30yr 40yr
	NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.																



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## Series 5 2nd Lien - Matrices

				Owner	Occupied	2nd	l Home	Non Owner Occupied			
	Matrix			Full Doc	Bank Statement	Full Doc	Bank Statement	Full Doc	Bank Statement		
	Matrix			12mo or 24mo	12mo or 24mo	12mo or 24mo	12mo or 24mo	12mo or 24mo	12mo or 24mo		
Loan Amount \$	Max Combined Liens \$	Max DTI %	Credit Score		CLTV	CLTV	CLTV	CLTV	CLTV		
			720	90	85	80	75	80	75		
75,000	2.0M	50	700	90	80	80	70	80	70		
To 350,000	2.0M	50	680	85	75	75	65	75	65		
			660	80	70	70	60	70	60		
			720	85	80	75	70	80	70		
350,001		50	700	85	75	75	65	75	65		
To 450,000	2.5M	50	680	80	70	70	60	70	60		
			660	75	65	65	55	65	55		
			720	80	75	70	65	75	65		
450,001	254	50	700	80	70	70	60	70	60		
to 500,000	2.5M	50	680	75	65	65	55	65	55		
			660	70	60	60	50	60	50		

ę	Details	00/ 2nd	NOO				
Assets		x	x	None required on sta	and alone CES. Piggyback purchases require co	opy of assets for 1st lien.	
				· HPML		<ul> <li>Full Appraisal (1004, 1025, 1073)</li> </ul>	
						AVM with a 90% Confidence Factor	(ClearCapital, Collateral Analytics, or CoreLogic)
		x			<ul> <li>Loan Amount &lt; \$250k</li> </ul>	AND	
Appraisal Requ	virements			Non-HPML		Property Condition Inspection	(ClearCapital, Collateral Analytics, or CoreLogic)
					<ul> <li>Loan Amount &gt; \$250k</li> </ul>	<ul> <li>Full Appraisal (1004, 1025, 1073)</li> </ul>	
				New 2055 Appraisal a	and Appraisal Desk Review supporting value w	ithin 10% variance. Greater than 10% variance, use lowe	er of two values.
			x			OR	
				<ul> <li>Previous appraisal w</li> </ul>	ithin 12 months + Appraisal Desk Review. Revie	w value must be equal to or greater than appraisal.	
Recently Lister	d Properties	х	×	Properties listed for s	sale in the last 6 months are not eligible.		
		х	×	<ul> <li>US Citizen</li> </ul>			
Borrowers - Eli	gible	х	x	Non-Permanent Res	ident Alien (with US Credit)		
		х	×	Permanent Resident	Alien		
Borrowers - Ine	eligible	x	х	<ul> <li>Non-occupant co-bc</li> </ul>	prrowers		
		x	x	<ul> <li>No Section 32 or stat</li> </ul>	e High Cost		
		x	×	Loans must comply	with all applicable federal and state regulation	s	
Compliance		x	×	Fully documented A	bility to Repay including Borrower Attestation		
		х	x	<ul> <li>Higher-Priced Mortg</li> </ul>	age Loans (HPML) and Higher-Priced Covered	Transactions (HPCT) are permitted subject to complyi	ng with all applicable regulatory requirements.
		х	x	<ul> <li>Loans that do not pa</li> </ul>	ss NY Subprime test are ineligible		
	Stand-Alone	x	x	3 tradelines reporting	g for 12+ months or 2 tradelines reporting for 24	4+ months all with activity in the last 12 months	
Credit	Piggy-Back	x	×	Default to AUS Appre	oval (If applicable), no minimum tradelines req	uired.	
	Limited Credit	x		Does not meet trade	line requirements. Primary only ok with 0x30x	12 mortgage reported on credit (No private party mort	gages)
Credit Scores		х	×	<ul> <li>Qualifying score is th</li> </ul>	ne lowest of 2 scores or middle of 3 scores from	the primary income earner.	
Clean Scores		х	×	<ul> <li>Non-traditional cred</li> </ul>	it ineligible.		
Credit Event Se	easoning	х	x	<ul> <li>48 months - Foreclos</li> </ul>	sure, short-sale, deed in lieu, bankruptcy. No m	ultiple events in last 7 years.	
Derogatory Cre	adit	x	x	<ul> <li>Charge-offs or Collect</li> </ul>	ctions acceptable if paid off over 12 months prio	or. No delinquent tradelines at closing.	
Derogatory et.		^	Â	Open Medical collect	tions < \$1000 per occurrence ok.		
Housing Lates		х	х	Ox30x12 On all mortg	gages for all borrowers. Minimum 12 months ho	busing history required.	
		х	x	<ul> <li>Loans in active forbe</li> </ul>	arance or deferment are ineligible. Deferred ba	alance due to documented hardship may remain oper	n.
Ineligible Senio	or Lions	х	×	<ul> <li>Negative amortization</li> </ul>	on		
Inengible serie	or Liens	х	×	Reverse mortgages			
		х	×	<ul> <li>Balloon loans that th</li> </ul>	e balloon payment comes due during the ame	ortization period of the 2nd lien.	
Interest Only S	enior Lien	х	х	<ul> <li>Max 45 DTI using Ser</li> </ul>	nior Lien Interest Only Payment		
States		х	×	<ul> <li>Ineligible: Texas Sect</li> </ul>	ion 50(a)(6) Equity Cash-Out		
Senior Lien Pay	yment Calc (ARM)	х	x	<ul> <li>1st lien ARMS with &lt;</li> </ul>	3 years fixed period remaining qualified on full	y indexed payment	
Property Type		х	х	<ul> <li>SFR PUD</li> </ul>	Condo - Warrantable max 75 CLTV OO, 70 CLT	/ NOO 2-4 Unit max 75 CLTV OO, 70 CLTV N	100
<b>Rural Property</b>		х		<ul> <li>Primary, Full Doc, ma</li> </ul>	aximum 5 acres, reduce CLTV by 10%		
Qualifying Pay	ment	х	×	<ul> <li>Qualifying ratios base</li> </ul>	ed on Full Note Rate		
Title Report		х	x	<ul> <li>ALTA, Jr ALTA, ALTA L</li> </ul>	ite, ALTA Short Form – Lenders Policy		
Seasoning		х	х	<ul> <li>&gt; 6 months seasonin</li> </ul>	g no restrictions. Less than 6 months seasonin	g ineligible.	
Guidelines		х	х	<ul> <li>Refer to program Gu</li> </ul>	idelines for details on topics not covered here.		

	Products		Min Amt	Doc Type Option	Qual Rate	Amort Term		Min Amt	Doc Type Option	Qual Rate	Amort Term
		10yr	75k	All	Note Rate	10yr		75k			10yr
Fixed Data	Rate Full Am	15yr	75k			15yr		75k	All	Note Rate	15yr
Fixed Rate	Full Am	20yr	75k	All	NOLE Rale	20yr		75k	All		20yr
		30yr	75k			30yr		75k			30yr
NMLS#1891964	Reliable Holdings Ma	nager, LLC DB	A Lendz Financial. Programs and pr	icing are subjec	t to change without notio	ce. This rate sheet is int	ended to be us	ed by mortgage profe	sionals on	y and is not	an
advertisement	under Section 226.24	of Regulation	Z, and is not meant for use by the ge	eneral public.							