



# Platinum - Series 4

Alt Doc

12/04/2023

Product Pricing 30 Day Locks			
Note Rate	5/6 ARM	7/6 ARM	30 Yr Fixed
7.250	97.538	97.538	97.538
7.375	98.038	98.038	98.038
7.500	98.538	98.538	98.538
7.625	99.038	99.038	99.038
7.750	99.475	99.475	99.475
7.875	99.850	99.850	99.850
8.000	100.225	100.225	100.225
8.125	100.475	100.475	100.475
8.250	100.725	100.725	100.725
8.375	100.975	100.975	100.975
8.500	101.225	101.225	101.225
8.625	101.475	101.475	101.475
8.750	101.725	101.725	101.725
8.875	101.975	101.975	101.975
9.000	102.225	102.225	102.225
9.125	102.475	102.475	102.475
9.250	102.725	102.725	102.725
9.375	102.975	102.975	102.975
9.500	103.225	103.225	103.225
9.625	103.475	103.475	103.475
9.750	103.725	103.725	103.725
9.875	103.975	103.975	103.975
10.000	104.225	104.225	104.225
10.125	104.475	104.475	104.475
10.250	104.725	104.725	104.725
10.375	104.975	104.975	104.975

		FICO/LTV Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
Tier 1	760+	0.750	0.750	0.750	0.625	0.500	0.250	-0.250	-5.625	N/A	
	740 - 759	0.625	0.625	0.625	0.500	0.375	0.125	-0.500	-6.125	N/A	
	720 - 739	0.500	0.500	0.500	0.375	0.125	-0.250	-0.875	-6.750	N/A	
	700 - 719	0.375	0.375	0.375	0.250	0.000	-0.375	-1.125	N/A	N/A	
	680 - 699	0.375	0.000	-0.250	-0.625	-1.000	-2.375	-3.625	N/A	N/A	
	660 - 679	-0.375	-0.500	-0.750	-1.250	-1.750	N/A	N/A	N/A	N/A	

		Additional Loan Level Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
All Tiers	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	
	P&L	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	N/A	
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-3.500	N/A	N/A	
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A	
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A	
	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A	N/A	
	Non-Warrantable/Limited Rev.	0.000	0.000	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	N/A	N/A	
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A	
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	N/A	N/A	N/A	
	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Loan Amount <400k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	N/A	N/A	
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250	N/A	N/A	N/A	
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A		

\*40 Year Eligible with IO Only

Max Price	101.100
Max Price P&L	100.350
Max Price Investor Loans w/o Prepay	98.600
Min Price	98.000

Program Products	
5/6mo	Margin: 3.75%, 6% Inv. Index- SOFR 30 Day Avg: 2/1/5 Cap, 6MO Reset Period
7/6mo	Margin: 3.75%, 6% Inv. Index- SOFR 30 Day Avg: 5/1/5 Cap, 6MO Reset Period

Investor Only - Prepay Penalty LLPA	
Term	LLPA
No PPP	-0.750
12 Mnth	-0.500
24 Mnth	-0.125
36 Mnth	0.000
48 Mnth	0.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amount	125,000
	Max Amount	3,000,000
	>\$1.5M - \$2.0M	Max 80 LTV
	>\$2.0mm	Max 75 LTV
IO	>\$2.0mm	Min FICO 680
	Min Fico	680
	Max LTV	80%
	Max Amount	2,000,000
Cashout	Max cashout \$	500,000
	Max cashout \$ <= 65 LTV	Unlimited
	Max LTV	80%
	Loan Amount >\$1.5M	Reduce Max LTV by 5%
Investor	Min Fico	660
	Max LTV	80%
	> 75% LTV Min FICO	740
Doc Type	Enhanced Doc	24/12 Mnth Bank Stmt
DTI	Max DTI	50
Resid Inc.	24 Mnth Doc (Enh24)	\$ 1,500
Credit Event	Seasoning (Mnth)	36
	Credit Event Max LTV	80%
Pay History	Mtg Dq 12m	1x30

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz 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.



# Platinum - Series 4

Full Doc

12/04/2023

Product Pricing 30 Day Locks			
Note Rate	5/6 ARM	7/6 ARM	30 Yr Fixed
7.250	97.413	97.413	97.413
7.375	97.913	97.913	97.913
7.500	98.413	98.413	98.413
7.625	98.913	98.913	98.913
7.750	99.350	99.350	99.350
7.875	99.725	99.725	99.725
8.000	100.100	100.100	100.100
8.125	100.350	100.350	100.350
8.250	100.600	100.600	100.600
8.375	100.850	100.850	100.850
8.500	101.100	101.100	101.100
8.625	101.350	101.350	101.350
8.750	101.600	101.600	101.600
8.875	101.850	101.850	101.850
9.000	102.100	102.100	102.100
9.125	102.350	102.350	102.350
9.250	102.600	102.600	102.600
9.375	102.850	102.850	102.850
9.500	103.100	103.100	103.100
9.625	103.350	103.350	103.350
9.750	103.600	103.600	103.600
9.875	103.850	103.850	103.850
10.000	104.100	104.100	104.100
10.125	104.350	104.350	104.350
10.250	104.600	104.600	104.600
10.375	104.850	104.850	104.850

		FICO/LTV Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
Tier 1	760+	0.750	0.750	0.750	0.625	0.500	0.250	-0.250	-5.625	N/A	
	740 - 759	0.625	0.625	0.625	0.500	0.375	0.125	-0.500	-6.125	N/A	
	720 - 739	0.500	0.500	0.500	0.375	0.125	-0.250	-0.875	-6.750	N/A	
	700 - 719	0.375	0.375	0.375	0.250	0.000	-0.375	-1.125	N/A	N/A	
	680 - 699	0.375	0.000	-0.250	-0.625	-1.000	-2.375	-3.625	N/A	N/A	
	660 - 679	-0.375	-0.500	-0.750	-1.250	-1.750	N/A	N/A	N/A	N/A	

		Additional Loan Level Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
All Tiers	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A	
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-3.500	N/A	N/A	
	Cash Out (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A	
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A	N/A	
	Non-Warr/Limited Review	0.000	0.000	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	N/A	N/A	
	DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A	
	Loan Amount <150k	-1.000	-1.000	-1.500	-1.500	-1.500	-2.000	N/A	N/A	N/A	
	Loan Amount <400k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
	Loan Amount \$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A	
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	N/A	N/A	
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250	N/A	N/A	N/A	
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	

\*40 Year Eligible with IO Only

		Program Products	
5/6mo	Margin: 3.75%, 6% Inv. Index- SOFR 30 Day Avg: 2/1/5 Cap, 6MO Reset Period		
7/6mo	Margin: 3.75%, 6% Inv. Index- SOFR 30 Day Avg: 5/1/5 Cap, 6MO Reset Period		

Investor Only - Prepay Penalty LLPA	
Prepay Term	Price Adj
No Prepayment	-0.750
12 Mnth	-0.500
24 Mnth	-0.125
36 Mnth	0.000
48 Mnth	0.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amount	125,000
	Max Amount	3,000,000
	>\$1.5M - \$2.0M	Max 80 LTV
	>\$2.0mm	Max 75 LTV
IO	>\$2.0mm	Min FICO 680
	Min Fico	680
	Max LTV	80%
Cashout	Max Amount	2,000,000
	Max cashout \$	500,000
	Max cashout \$ <= 65 LTV	Unlimited
	Max LTV	80%
Investor	Loan Amount >\$1.5M	Reduce Max LTV by 5%
	Min Fico	660
	Max LTV	80%
Doc Type	>75 LTV Min FICO	740
	Max Financed Prop	No limit Others, eResi \$3mm
DTI	Full Doc	24/12 Mnth Full Doc
Resid Inc.	Max DTI	50
Credit Event	Resid Inc.	24 Mnth Doc (Enh24) \$ 1,500
	Seasoning (Mnth)	36
Pay History	Credit Event Max LTV	80%
	Mtg Dq 12m	1x30

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz 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.

# DSCR - Series 4

12/4/2023

Product Pricing 30 Day Locks			
Note Rate	5/6 ARM	7/6 ARM	30 Yr Fixed
7.500	96.788	96.788	96.788
7.625	97.288	97.288	97.288
7.750	97.788	97.788	97.788
7.875	98.288	98.288	98.288
8.000	98.788	98.788	98.788
8.125	99.225	99.225	99.225
8.250	99.600	99.600	99.600
8.375	99.850	99.850	99.850
8.500	100.100	100.100	100.100
8.625	100.350	100.350	100.350
8.750	100.600	100.600	100.600
8.875	100.850	100.850	100.850
9.000	101.100	101.100	101.100
9.125	101.350	101.350	101.350
9.250	101.600	101.600	101.600
9.375	101.850	101.850	101.850
9.500	102.100	102.100	102.100
9.625	102.350	102.350	102.350
9.750	102.600	102.600	102.600
9.875	102.850	102.850	102.850
10.000	103.100	103.100	103.100
10.125	103.350	103.350	103.350

FICO/LTV Price Adjusters								
Tier 1		<=50%	55%	60%	65%	70%	75%	80%
	760+	1.250	1.000	0.875	0.625	0.375	0.125	-4.750
	740 - 759	1.000	0.750	0.625	0.500	0.250	-0.250	-5.500
	720 -739	0.875	0.500	0.375	0.250	0.000	-0.375	N/A
	700 - 719	0.500	0.250	-0.125	-0.500	-0.875	-1.250	N/A
	Foreign National	-3.500	-3.750	-4.000	-4.250	-4.500	N/A	N/A

Additional Loan Level Price Adjusters								
All Tiers		<=50%	55%	60%	65%	70%	75%	80%
	DSCR > 1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	N/A
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.750
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
	Non-War/Limited Review*	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Foreign National	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	Loan Amount \$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	N/A
Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A	
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

\*Non-warrantable or Limited review condo questionnaire

Max Price	101.100
Max Price without Prepay	98.600
Min Price	98.000

Investor Only	
Prepay Term	Price Adj
No PPP	-1.250
12 Mnth	-1.000
24 Mnth	-0.500
36 Mnth	0.000
48 Mnth	0.375
60 Mnth	0.625

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amount	100,000
	Max Amount	3,000,000
	>\$1.5M - \$2.0M	Max 75 LTV
	>\$2.0M	Max 70 LTV
IO	>\$2.0M	Min FICO 700
	Min Fico	700
	Max LTV	75%
Cashout	Max Amount	2,000,000
	Max cashout \$	500,000
	Max cashout \$ <= 65 LTV	1,000,000
	Loan Amount >\$1.5M	Max LTV 65%
DSCR	Min Fico	700
	Min DSCR	1.00
Credit Event	Min Cash Out DSCR	1.00
	Seasoning (Mnth)	36
Pay History	Credit Event Max LTV	75%
	Mtg Dq 12m	1x30

Program Products	
5/6mo	Margin: 6%, Index- SOFR 30 Day Avg: 2/1/5 Cap, 6MO Reset Period
7/6mo	Margin: 6%, Index- SOFR 30 Day Avg: 5/1/5 Cap, 6MO Reset Period

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz 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.