



# Platinum - Series 4

Alt Doc

9/6/2024

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.625	97.6250
6.750	98.1250
6.875	98.6250
7.000	99.1250
7.125	99.6250
7.250	100.0000
7.375	100.2500
7.500	100.5000
7.625	100.7500
7.750	101.0000
7.875	101.2500
8.000	101.5000
8.125	101.7500
8.250	102.0000
8.375	102.2500
8.500	102.5000
8.625	102.7500
8.750	103.0000
8.875	103.1250
9.000	103.2500
9.125	103.3750
9.250	103.5000
9.375	103.6250
9.500	103.7500
9.625	103.8750
9.750	104.0000
9.875	104.1250

<b>Max Price</b>	100.750
<b>Max Price P&amp;L</b>	100.350
<b>Max Price Inves</b>	99.250
<b>Min Price</b>	97.000

		FICO/LTV Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
<b>Tier 1</b>	760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.250	N/A	
	740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.500	N/A	
	720 - 739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-2.250	N/A	
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	N/A	N/A	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A	

		Additional Loan Level Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
<b>All Tiers</b>	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A	
	24 Mnth CPA P&L	0.000	0.000	0.000	0.000	0.000	-0.375	-0.750	-1.500	N/A	
	12 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.250	-2.000	N/A	
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	N/A	N/A	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	N/A	N/A	
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	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	-0.375	-0.500	-0.500	N/A	N/A	
	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	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	-0.500	-0.500	-0.625	-0.750	-1.000	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	-0.250	-0.250	-0.500	N/A	N/A	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-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	
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	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	-2.750	N/A	N/A	
	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	N/A	N/A	
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	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

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
<b>Lock Period</b>	30	0.000
	45	-0.150
	60	-0.300
<b>Extension</b>	15	-0.300

Fees	
Underwriting	\$1,495
Flood	\$12
Fraud Guard	\$50
Credit Refresh	\$100

Additional Eligibility Criteria		
		Tier 1
<b>Loan Amt</b>	Min Amt	125,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
>\$1.5M - \$2.0M	Max 80 LTV	
>\$2.5mm	Max 75 LTV	
>\$2.0mm	Min FICO 680	
<b>Rate Term</b>	<=65% LTV	No Min Reserves
<b>IO</b>	Min FICO	660
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
<b>Cashout</b>	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
<b>DTI</b>	I/O	Y
	Max DTI	50%
	DTI >45%	Max 80 LTV
<b>Resid Inc.</b>	FTHB Max DTI	45%
	24 Mnth Doc (Enh24)	\$ 1,500
<b>Investment Prop</b>	Max LTV	80%
	>75% LTV Min FICO	700
<b>Second Home</b>	Max LTV	80%
<b>Asset Util/Depl</b>	Max LTV	80%
<b>Credit Event</b>	Credit Event Seasoning	36 months
	Mtg Dq 12 Month	1x30
	Mtg Dq 1x30x12 or Credit Eve	Max 80 LTV
	WVOE Mtg Dq 24 Month	0x30
<b>WVOE</b>	Occupancy	Primary Only
	Min FICO	680
	Max LTV >= 720 FICO	P/R&T, 70 RFCCO, FTHB 70
	Max LTV < 720 FICO	P/R&T, 70 RFCCO, FTHB 70
<b>P&amp;L only 12/24mo</b>	Assets	No Gift Funds Allowed
	FICO < 720 Max LTV	75%

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.625	97.5000
6.750	98.0000
6.875	98.5000
7.000	99.0000
7.125	99.5000
7.250	99.8750
7.375	100.1250
7.500	100.3750
7.625	100.6250
7.750	100.8750
7.875	101.1250
8.000	101.3750
8.125	101.6250
8.250	101.8750
8.375	102.1250
8.500	102.3750
8.625	102.6250
8.750	102.8750
8.875	103.0000
9.000	103.1250
9.125	103.2500
9.250	103.3750
9.375	103.5000
9.500	103.6250
9.625	103.7500
9.750	103.8750
9.875	104.0000

Max Price	100.750
Max Price Inv Loans w/o Prepay	99.250
Min Price	97.000

		FICO/LTV Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
Tier 1	760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.250	N/A	
	740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.500	N/A	
	720 - 739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-2.250	N/A	
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	NA	N/A	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	N/A	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	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/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	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	-0.375	-0.500	-0.500	N/A	N/A	
	Condo / Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	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	-0.500	-0.500	-0.625	-0.750	-1.000	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	-0.250	-0.250	-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	-0.250	-0.500	N/A	N/A	
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	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	-2.750	N/A	N/A	
	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-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	0.000	0.000	0.000	N/A	N/A	
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	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

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	

Fees	
Underwriting	\$1,495
Flood	\$12
Fraud Guard	\$50
Credit Refresh	\$100

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$1mm Reserves Required	3
	\$1mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
>\$1.5mm - \$2.5mm	Max 80 LTV	
>\$2.5mm	Max 75 LTV	
>\$2.0mm	Min FICO 680	
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
Cashout	>\$2.5mm	Max 70 LTV
	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
DTI	Min FICO	660
	I/O	Y
	Max DTI	50%
Residual Income	DTI >45%	Max 80 LTV
	FTHB Max DTI	45%
Investment Prop	Monthly Min	\$ 1,500
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV

# DSCR - Series 4

9/6/2024

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.875	98.0625
7.000	98.5000
7.125	98.9375
7.250	99.3750
7.375	99.8125
7.500	100.2500
7.625	100.6250
7.750	101.0000
7.875	101.3750
8.000	101.7500
8.125	102.1250
8.250	102.5000
8.375	102.8750
8.500	103.2500
8.625	103.6250
8.750	104.0000
8.875	104.3750
9.000	104.6250
9.125	104.8750
9.250	105.1250
9.375	105.3750
9.500	105.6250
9.625	105.8750

<b>Max Price</b>	100.750
<b>Max Price without Prepay</b>	99.250
<b>Min Price</b>	97.000

		FICO/LTV Price Adjusters							
		<=50%	55%	60%	65%	70%	75%	80%	
<b>Tier 1</b>	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.250	-1.500	
	720 -739	1.375	1.000	0.875	0.625	0.125	-0.375	-2.000	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.000	-3.000	
	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	

		Additional Loan Level Price Adjusters							
		<=50%	55%	60%	65%	70%	75%	80%	
<b>All Tiers</b>	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	
	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	
	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	-0.500	-0.500	N/A	
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	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	-0.250	-0.500	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

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
<b>Lock Period</b>	30	0.000
	45	-0.150
	60	-0.300
<b>Extension</b>	15	-0.300

Additional Eligibility Criteria		
		Tier 1
<b>Loan Amt</b>	Min Amt	100,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 75 LTV
>\$1.5mm	Max 75 LTV	
>\$2.0mm	Max 70 LTV	
>\$2.0mm	Min 700 FICO	
<b>Rate Term</b>	<=65% LTV	No Min Reserves
<b>I/O</b>	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
<b>Cashout</b>	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >\$1.5mm	Max 65 LTV
	Loan amt >\$1.5mm	700
<b>I/O</b>		Y
<b>DSCR &lt;1</b>	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	\$ 1,500,000
	Condotel	Not Permitted
<b>I/O</b>		Not Permitted
<b>Credit</b>	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Eve	Max 75 LTV
<b>Foreign National</b>	Max LTV	70%
	Reserves	12 Months
<b>Short Term Rents</b>	DSCR Calc'd Using STR	Use Max LTV by 5%
<b>First Time Investor</b>	Max LTV	75%
	Min Reserves	12
	Min DSCR	1

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