

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	108.438
11.375	-	108.188
11.250	-	107.938
11.125	-	107.688
11.000	-	107.438
10.875	-	107.188
10.750	-	106.938
10.625	-	106.688
10.500	-	106.438
10.375	-	106.188
10.250	-	105.938
10.125	-	105.688
10.000	-	105.438
9.875	-	105.188
9.750	-	104.938
9.625	-	104.688
9.500	-	104.438
9.375	-	104.188
9.250	-	103.938
9.125	-	103.688
9.000	-	103.438
8.875	-	103.188
8.750	-	102.938
8.625	-	102.688
8.500	-	102.438
8.375	-	102.188
8.250	-	101.938
8.125	-	101.688
8.000	-	101.438
7.875	-	101.188
7.750	-	100.938
7.625	-	100.688
7.500	-	100.438
7.375	-	100.188
7.250	-	99.938
7.125	-	99.688
7.000	-	99.438
6.875	-	99.188
6.750	-	98.938
6.625	-	98.688
6.500	-	98.438
6.375	-	98.188
6.250	-	97.938
6.125	-	97.688
6.000	-	97.438
5.875	-	97.188
5.750	-	96.938
5.625	-	96.688
5.500	-	96.438

	Credit Score/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	640 - 659									
	620 - 639									
	Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375
760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
640 - 659										
620 - 639										
Loan Size	Credit LLPA/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375		
	>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-0.375			
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625					
Credit Event	1*30*12									
	FC/SS/DIL/BK7 36-47mo									
	FC/SS/DIL/BK7 24-35mo									
Loan Type LLPA's	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	
Property LLPA's	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Full Doc LLPA's	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250		
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPA's	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

\*Escrow Waiver LLPA will only be applied if taxes are not being escrowed  
 Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona  
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)  
 For Expanded Prime Plus, Detached Condos are treated as Single Family Residence

Type	Full Doc	Alt Doc	Inv W/PPP
MIN PRICE	97.000	97.000	97.000
MAX PRICE	101.750	101.750	101.750

Qualifying Income Summary (Platinum Program) - Salaried/Wage Earners			
Qualifying Income	Income Summary		Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099		Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification		Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization		Full Doc
VVOE	FNMA Form 1005		Alt-Doc

Qualifying Income Summary (Platinum Program) - Self Employed Borrowers			
Qualifying Income	Income Summary		Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification		Full Doc
Streamlined	1 Yr Tax Return (Business, Personal), K1s, YTD PnL		Full Doc
Asset	Qualifying Assets, 84 Month Amortization		Full Doc
12M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party		Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)		Alt-Doc

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Fee (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Email: lockdesk@lendezfinancial.com  
 Lock hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	107.563
11.375	-	107.313
11.250	-	107.063
11.125	-	106.813
11.000	-	106.563
10.875	-	106.313
10.750	-	106.063
10.625	-	105.813
10.500	-	105.563
10.375	-	105.313
10.250	-	105.063
10.125	-	104.813
10.000	-	104.563
9.875	-	104.313
9.750	-	104.063
9.625	-	103.813
9.500	-	103.563
9.375	-	103.313
9.250	-	103.063
9.125	-	102.813
9.000	-	102.563
8.875	-	102.313
8.750	-	102.032
8.625	-	101.750
8.500	-	101.469
8.375	-	101.188
8.250	-	100.907
8.125	-	100.625
8.000	-	100.344
7.875	-	100.032
7.750	-	99.719
7.625	-	99.407
7.500	-	99.094
7.375	-	98.719
7.250	-	98.344
7.125	-	97.969
7.000	-	97.594
6.875	-	97.219
6.750	-	-
6.625	-	-
6.500	-	-
6.375	-	-
6.250	-	-
6.125	-	-
6.000	-	-
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Credit Score/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		>= 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125
Full Doc	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	640 - 659									
	620 - 639									
	600 - 619									
	>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
Alt Doc	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
	640 - 659									
	620 - 639									
	600 - 619									
	>= 780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250

  

	Credit LLPA/LTV	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000
>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375				
>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375					
Credit Event	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	FC/SS/DIL/BK7 36 - 47mo	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250
	FC/SS/DIL/BK7 24 - 35mo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	-1.500
Loan Type LLPAs	DTI 50.01-55									
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.750	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo / Coop	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500		
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500		
Property LLPAs	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750			
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		

\*Escrow Waiver LLPA will only be applied if taxes are not being escrowed  
 Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona  
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)  
 For Sharp Program, Detached Condos are treated as Single Family Residence

Type	Full Doc	Alt Doc	Inv W/PPP
Min Price	97.000	97.000	97.000
Max Price	101.750	101.750	101.750

Qualifying Income Summary (Gold and Silver Program) - Salaried/Wage Earners			
Qualifying Income	Income Summary	Grid	
Full Documentation	2 Yrs. W2s, YTD Paystub, WVOE or 2yrs 1099	Full Doc	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, WVOE or 1099 Qualification	Full Doc	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc	Full Doc
WVOE	FNMA Form 1005	Alt-Doc	Alt-Doc

Qualifying Income Summary (Gold and Silver Program) - Self Employed Borrowers			
Qualifying Income	Income Summary	Grid	
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc	Alt-Doc

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Email: lockdesk@lendlzfinancial.com  
 Lock hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	109.027
11.375	-	108.777
11.250	-	108.527
11.125	-	108.277
11.000	-	108.027
10.875	-	107.777
10.750	-	107.527
10.625	-	107.277
10.500	-	107.027
10.375	-	106.777
10.250	-	106.527
10.125	-	106.277
10.000	-	106.027
9.875	-	105.777
9.750	-	105.527
9.625	-	105.277
9.500	-	105.027
9.375	-	104.777
9.250	-	104.527
9.125	-	104.277
9.000	-	104.027
8.875	-	103.777
8.750	-	103.496
8.625	-	103.215
8.500	-	102.933
8.375	-	102.652
8.250	-	102.371
8.125	-	102.090
8.000	-	101.808
7.875	-	101.496
7.750	-	101.183
7.625	-	100.871
7.500	-	100.558
7.375	-	100.183
7.250	-	99.808
7.125	-	99.433
7.000	-	99.058
6.875	-	98.683
6.750	-	98.183
6.625	-	97.683
6.500	-	97.183
6.375	-	-
6.250	-	-
6.125	-	-
6.000	-	-
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.125	-0.375	-0.875	-1.500
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 - 679	0.000	-0.375	-0.750	-2.000	-3.000		
	640 - 659							

	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Loan Type LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250

\*Escrow Waiver LLPA will only be applied if taxes are not being escrowed  
 Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona  
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)  
 For DSCR Plus, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	1.000
4 year	0.500
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Type	DSCR (No PP)	DSCR (1 Yr PP)	DSCR (2-4 Yr PP)	DSCR (5 Yr PP)
Min Price	97.000	97.000	97.000	97.000
Max Price	99.000	102.250	102.750	103.250

Email: lockdesk@lendzfinancial.com  
 Lock hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment





## Foreign National - Series 6

12/9/2024

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	105.085
11.375	-	104.835
11.250	-	104.585
11.125	-	104.335
11.000	-	104.085
10.875	-	103.835
10.750	-	103.585
10.625	-	103.335
10.500	-	103.085
10.375	-	102.835
10.250	-	102.585
10.125	-	102.335
10.000	-	102.085
9.875	-	101.835
9.750	-	101.585
9.625	-	101.335
9.500	-	101.085
9.375	-	100.835
9.250	-	100.585
9.125	-	100.335
9.000	-	100.085
8.875	-	99.835
8.750	-	99.585
8.625	-	99.335
8.500	-	99.085
8.375	-	98.835
8.250	-	98.585
8.125	-	98.335
8.000	-	98.085
7.875	-	97.835
7.750	-	97.585
7.625	-	97.335
7.500	-	97.085
7.375	-	96.835
7.250	-	96.585
7.125	-	96.335
7.000	-	96.085
6.875	-	95.835
6.750	-	95.585
6.625	-	95.335
6.500	-	95.085
6.375	-	94.835
6.250	-	94.585
6.125	-	94.335
6.000	-	94.085
5.875	-	93.835
5.750	-	93.585
5.625	-	93.335
5.500	-	93.085

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Second Home	>= 680									
	Foreign Credit									
DSCR	>= 680	-1.750	-1.750	-2.000	-2.125					
	Foreign Credit	-2.250	-2.250	-2.500	-2.625					
DTI Investor	>= 680									
	Foreign Credit									

	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000					
	>\$2.0mm, <=\$2.5mm									
	>\$2.5mm, <=\$3.0mm									
DSCR	DSCR 0.75-0.99									
	DSCR 1.00 - 1.24	-0.125	-0.125	-0.250	-0.250					
	DSCR 1.25	0.250	0.250	0.250	0.250					
Loan Type LLPA's	DTI 50.01-55									
	Interest Only									
	Escrow Waiver									
	Purchase	0.000	0.000	0.000	0.125					
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750					
Property LLPA's	Second Home									
	Condo / Coop	-0.125	-0.125	-0.250						
	Non-Warrantable Condo									
	Multi Unit	-0.250	-0.250	-0.375						
Full Doc LLPA's	Tier 2 States: Other*	0.250	0.250	0.250	0.250					
	Streamlined Doc									
	1099 Program									
Alt Doc LLPA's	Asset Depletion									
	12 Month Bank Statement									
	12/24 Month CPA PnL/WVOE									

\*Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona  
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)  
 For Foreign National Plus, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Type	2ND HOME	DSCR	No PPP
Min Price	97.000	97.000	97.000
Max Price	100.850	100.850	99.000

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Base Pricing for 30 Day Lock

Rate	Fixed 10	Fixed 15	Fixed 20	Fixed 30
14.000	-	-	-	112.170
13.875	-	-	-	112.045
13.750	-	-	-	111.920
13.625	-	-	-	111.795
13.500	-	-	-	111.670
13.375	-	-	-	111.545
13.250	-	-	-	111.420
13.125	-	-	-	111.295
13.000	-	-	-	111.170
12.875	-	-	-	110.982
12.750	-	-	-	110.795
12.625	-	-	-	110.607
12.500	-	-	-	110.420
12.375	-	-	-	110.170
12.250	-	-	-	109.920
12.125	-	-	-	109.670
12.000	-	-	-	109.420
11.875	-	-	-	109.170
11.750	-	-	-	108.920
11.625	-	-	-	108.670
11.500	-	-	-	108.420
11.375	-	-	-	108.138
11.250	-	-	-	107.857
11.125	-	-	-	107.576
11.000	-	-	-	107.295
10.875	-	-	-	107.014
10.750	-	-	-	106.732
10.625	-	-	-	106.419
10.500	-	-	-	106.107
10.375	-	-	-	105.794
10.250	-	-	-	105.482
10.125	-	-	-	105.169
10.000	-	-	-	104.857
9.875	-	-	-	104.482
9.750	-	-	-	104.107
9.625	-	-	-	103.732
9.500	-	-	-	103.357
9.375	-	-	-	102.982
9.250	-	-	-	102.607
9.125	-	-	-	102.232
9.000	-	-	-	101.857
8.875	-	-	-	101.482
8.750	-	-	-	101.045
8.625	-	-	-	100.607
8.500	-	-	-	100.170
8.375	-	-	-	99.732
8.250	-	-	-	99.232
8.125	-	-	-	98.732
8.000	-	-	-	98.232
7.875	-	-	-	97.670
7.750	-	-	-	97.107
7.625	-	-	97.732	96.482
7.500	97.107	-	-	95.732
7.375	-	-	-	94.982
7.250	-	-	-	94.232
7.125	-	-	-	93.482
7.000	-	-	-	92.732
6.875	-	-	-	-
6.750	-	-	-	-
6.625	-	-	-	-
6.500	-	-	-	-
6.375	-	-	-	-
6.250	-	-	-	-
6.125	-	-	-	-
6.000	-	-	-	-

	Credit Score	Credit Score									
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	>= 780	1.625	1.500	1.375	1.125	0.750	0.000	-1.125	-4.375		
	760 - 779	0.750	0.625	0.625	0.125	-0.125	-1.000	-2.125	-5.500		
	740 - 759	0.125	0.125	0.000	-0.375	-0.625	-1.500	-3.375	-7.000		
	720 - 739	-0.125	-0.375	-0.500	-0.875	-1.250	-2.250	-4.500			
	700 - 719	-0.750	-0.875	-1.000	-1.375	-2.500	-3.500	-6.875			
	680 - 699	-1.875	-2.250	-2.500	-3.000	-5.000	-6.500				
	660 - 679										
	640 - 659										
	620 - 639										
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	\$50,000 - \$100,000 (UPB)	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250		
	\$100,001 - \$150,000 (UPB)	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125		
	\$150,001 - \$250,000 (UPB)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	\$250,001 - \$350,000 (UPB)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	\$350,001 - \$500,000 (UPB)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
Loan Type LLPAs	<=35.0% DTI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	35.01 - 45.0% DTI	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500		
	45.01 - 50.0% DTI	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750		
	Escrow Waiver*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Piggyback/Concurrent	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Standalone Cash Out	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750			
	Investor	-1.000	-1.000	-1.250	-1.500	-1.750	-2.250				
	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Exterior Appraisal (2055)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Property LLPAs	Condo (Warrantable)	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500			
	Multi Unit	-0.375	-0.375	-0.375	-0.500						
	Tier 2 States: Other*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		

\*Escrow Waiver LLPA will only be applied if taxes are not being escrowed  
 Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona  
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)  
 For Closed End Second Liens, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Fee (Max 2x / 30 days) (Fee 2bps/Day)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Email: lockdesk@lendlzfinancial.com  
 Lock hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment

Type	Full Doc
Min Price	97.000
Max Price (30 Year Term)	102.25
Max Price (<30 Year Term)	102.25