

Platinum - Standard Doc

Rate	30 YR FIX
6.500	96.546
6.625	97.046
6.750	97.546
6.875	98.046
7.000	98.546
7.125	98.983
7.250	99.358
7.375	99.733
7.500	100.108
7.625	100.452
7.750	100.795
7.875	101.045
8.000	101.295
8.125	101.545
8.250	101.795
8.375	102.045
8.500	102.295
8.625	102.545
8.750	102.795
8.875	102.983
9.000	103.170
9.125	103.358
9.250	103.545
9.375	103.733
9.500	103.858
9.625	103.983
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.500	96.605
6.625	97.105
6.750	97.605
6.875	98.105
7.000	98.605
7.125	99.043
7.250	99.418
7.375	99.793
7.500	100.168
7.625	100.511
7.750	100.855
7.875	101.168
8.000	101.418
8.125	101.668
8.250	101.918
8.375	102.168
8.500	102.418
8.625	102.668
8.750	102.918
8.875	103.168
9.000	103.355
9.125	103.543
9.250	103.730
9.375	103.918
9.500	104.043
9.625	104.168
Min Price	97.000

Max Price + PPP Adjustment	LLPA	Max Price
No Penalty	-1.000	97.750
Prepay Penalty¹⁻⁴ (Investor Only)	12 Months	-0.750
	24 Months	-0.375
	36 Months	0.000
	48 Months	0.375
	60 Months	0.750
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fees⁵	5 Days	-0.100

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Extensions available in 5 day increments up to 30 days
- 6) Loan eligibility is determined by the Guideline/Product Matrix.
- 7) All soft prepayment penalties will be priced as a no prepayment loan

Fees	Underwriting*	\$1,895
------	---------------	---------

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

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

Loan Amount	Max Price (Primary and Second Home Only)
<\$2,000,000	101.00
\$2,000,000 - \$3,000,000	100.00
\$3,000,000 - \$4,000,000	99.00

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	-5.000
660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	N/A	N/A	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Alt Doc	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.750	-3.000
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.875	-3.125
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.375	-3.750
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-3.125	-4.625
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-4.125	-5.625
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-5.000	-5.875
660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	N/A	N/A	
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	WVOE		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
	CPA/EA Prepared P&L - 24 Months		-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	N/A
CPA/EA Prepared P&L - 12 Months		-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	N/A	

Adjustments to Price	FICO/CLTV	<=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
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
DTI	>43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	N/A	N/A
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A	N/A
	\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A	N/A
\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.375	N/A
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	N/A	N/A
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	N/A
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	N/A
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

All Fixed Rate qualified at the Note Rate.

Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price
Housing	1x30x12	360	360	N/A	No Penalty	-1.000	97.250
(BK/FC/SS/DIL)	48 mo	30 YR FIXED I/O	240	360	12 Months	-0.750	98.250
Min FICO	660	40 YR FIXED I/O	360	480	24 Months	-0.375	99.000
Max LTV	90				36 Months	0.000	99.500
Max price if Listed in last 6 months	99.00				48 Months	0.375	100.500
					60 Months	0.750	101.500



Gold - 30yr Fixed Pricing

Rate	Standard Doc	Alt Doc
6.500	97.046	96.955
6.625	97.546	97.455
6.750	98.046	97.955
6.875	98.546	98.455
7.000	99.046	98.955
7.125	99.483	99.393
7.250	99.858	99.768
7.375	100.233	100.143
7.500	100.608	100.518
7.625	100.952	100.861
7.750	101.295	101.205
7.875	101.545	101.518
8.000	101.795	101.768
8.125	102.045	102.018
8.250	102.295	102.268
8.375	102.545	102.518
8.500	102.795	102.768
8.625	103.045	103.018
8.750	103.295	103.268
8.875	103.483	103.518
9.000	103.670	103.705
9.125	103.858	103.893
9.250	104.045	104.080
9.375	104.233	104.268
9.500	104.358	104.393
9.625	104.483	104.518
Min Price	97.000	97.000

Loan Amount	Max Price
<\$2,000,000	101.5
\$2,000,000 - \$3000,000	100.5

Program Restrictions	
Housing	0x90x12
Min (BK/FC/SS/DIL)	12 mo
Min FICO	620
Max LTV	85
Max price if Listed in last 6 months	99.00

Other Price Adjustments	LLPA	Max Price	
Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty (MAX)	-1.000	98.250
	12 Months	-0.750	99.250
	24 Months	-0.375	100.000
	36 Months	0.000	100.500
	48 Months	0.375	101.500
Lock Period	30 days	0.000	
	45 days	-0.150	
	60 days	-0.300	
Extension Fees ⁵	5 Days	-0.100	

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
 4) Only declining prepayment penalty structures allowed in MS
 5) Extensions available in 5 day increments up to 30 days
 6) Loan eligibility is determined by the Guideline/Product Matrix.
 7) All soft prepayment penalties will be priced as a no prepayment loan

Fees	Underwriting*
	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Email: lockdesk@lenzfinancial.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

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	N/A
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	N/A
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	N/A
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.625	-4.500	N/A
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.625	N/A	N/A
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-4.000	N/A	N/A
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	N/A	N/A	N/A	N/A
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.625	N/A
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-3.375	N/A
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-4.375	N/A
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-3.125	-5.500	N/A
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.875	N/A	N/A
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-4.250	N/A	N/A
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	N/A	N/A	N/A	N/A
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
580-599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments	<=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
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	N/A	N/A
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	N/A	N/A	N/A
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	-0.125	-0.375	N/A
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	R/T Refi	0.000	0.000	0.000	0.000	0.000	-0.125	N/A	N/A
	Cash-Out Refi	-0.500	-0.500	-0.750	-1.000	-1.000	-1.250	-1.875	N/A
Occupancy	2nd Home	-0.125	-0.125	-0.125	-0.250	-0.500	-0.500	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	State ¹	CT, IL, NJ, NY	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	Interest Only	-0.250	-0.250	-0.500	-0.750	-1.000	-1.000	-1.000	N/A
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr I/O (Not available as 40 Yr amortizing)

NON-PERM Max Price + Adjustment*	LLPA	Max Price	
No Penalty	-1.000	97.750	
Prepay Penalty ¹⁻⁴ (Investor Only)	12 Months	-0.750	98.750
	24 Months	-0.375	99.500
	36 Months	0.000	100.000
	48 Months	0.375	101.000
	60 Months	0.750	102.000

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

Rate	30 YR FIX
6.750	97.713
6.875	98.275
7.000	98.838
7.125	99.400
7.250	99.963
7.375	100.525
7.500	101.025
7.625	101.463
7.750	101.900
7.875	102.338
8.000	102.713
8.125	103.088
8.250	103.463
8.375	103.838
8.500	104.213
8.625	104.588
8.750	104.963
8.875	105.338
9.000	105.713
9.125	106.088
9.250	106.463
9.375	106.775
9.500	107.025
9.625	107.275
9.750	107.525
9.875	107.775
10.000	108.025
10.125	108.275
10.250	108.525

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

Fees	Underwriting*	\$1,895
------	---------------	---------

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	103.500
48 Months	97.000	103.000
36 Months	97.000	102.500
24 Months	97.000	102.000
12 Months	97.000	100.000
No Penalty	97.000	98.500

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Acceptable structures include the following:
 - *6 mo Interest
 - *3%, 4%, or 5% fixed percentage
 - *Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years
 - For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 6) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.125
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.375
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.250
	700-719	1.125	0.875	0.375	-0.125	-1.000	-1.375	-4.000
	680-699	0.500	0.125	-0.125	-0.625	-2.000	-3.250	N/A
	660-679	0.250	-0.125	-0.625	-1.125	-2.500	-5.000	N/A
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustments	>=1.25	0.625	0.625	0.625	0.625	0.625	0.750
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.000	-1.000	-1.000	-1.500	-2.000	-3.000
	<.75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	N/A
Seasoning	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A
\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	
Purpose	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-1.250	N/A
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condo/otel	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	-0.250	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	N/A
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months	1.000	1.000	1.000	1.000	1.125	1.125
	48 Months	0.750	0.750	0.750	0.750	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625
Prepayment Penalty Term ¹⁻⁵ other allowable PP	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.750
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
Other	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
Citizenship	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
	Housing	1x30x12
	(BK/FC/SS/DIL)	24.0
	Min FICO	600
	Max LTV	80
	Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	180	180	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	103.000
48 Months	97.000	102.500
36 Months	97.000	102.000
24 Months	97.000	101.500
12 Months	97.000	99.500
No Penalty	97.000	98.000



DSCR Multi (5-8 Residential Units or 2-8 Mixed Use)

Rate	30 YR FIX
7.750	93.713
7.875	94.275
8.000	94.838
8.125	95.400
8.250	95.963
8.375	96.463
8.500	96.900
8.625	97.338
8.750	97.775
8.875	98.213
9.000	98.588
9.125	98.963
9.250	99.338
9.375	99.713
9.500	100.088
9.625	100.463
9.750	100.838
9.875	101.213
10.000	101.588
10.125	101.963
10.250	102.338
10.375	102.650
10.500	102.900
10.625	103.150
10.750	103.400
10.875	103.650
11.000	103.900
11.125	104.150
11.250	104.400

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

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97,000	102,975
48 Months	97,000	102,475
36 Months	97,000	101,975
24 Months	97,000	101,475
12 Months	97,000	98,975
No Penalty	97,000	97,975

- 1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 2) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 3) Only declining prepayment penalty structures allowed in MS
- 4) Acceptable structures include the following:
 - 5% fixed up to 5-years
 - Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 5) 6 mo Interest prepayment penalties not allowed
- 6) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,001 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	N/A
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	N/A
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	N/A
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Prepayment Penalty Term¹⁻⁵	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
Other allowable PPP	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments		ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000		Housing	0x30x24
	45 days	-0.150	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	N/A	Min FICO	660
Extension Fee	5 Days	-0.100	N/A	Max LTV	75
	* Extensions available in 5 day increments up to 30 days			Max price if Listed in last 6 months	99.00
Product	Amort Term	Term	I/O Term		
15 YR FIXED	180	180	N/A		
30 YR FIXED	360	360	N/A		
30 YR FIXED I/O	240	360	120		

All Fixed Rate qualified at the Note Rate.





DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

2/6/2025

DSCR Cross Collateralized

Rate	30 YR FIX
6.750	96.813
6.875	97.375
7.000	97.938
7.125	98.500
7.250	99.063
7.375	99.625
7.500	100.125
7.625	100.563
7.750	101.000
7.875	101.438
8.000	101.813
8.125	102.188
8.250	102.563
8.375	102.938
8.500	103.313
8.625	103.688
8.750	104.063
8.875	104.438
9.000	104.813
9.125	105.188
9.250	105.563
9.375	105.875
9.500	106.125
9.625	106.375
9.750	106.625
9.875	106.875
10.000	107.125
10.125	107.375
10.250	107.625

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

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97,000	102,600
48 Months	97,000	102,100
36 Months	97,000	101,600
24 Months	97,000	101,100
12 Months	97,000	99,100
No Penalty	97,000	97,600

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Acceptable structures include the following:
 • 5% fixed up to 5-years
 • Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 6) 6 mo Interest prepayment penalties not allowed
- 7) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.20	760+	1.875	1.625	1.375	0.875	0.250	N/A	N/A
	740-759	1.750	1.500	1.250	0.750	0.000	N/A	N/A
	720-739	1.500	1.250	1.000	0.500	-0.250	N/A	N/A
	700-719	0.875	0.625	0.375	-0.125	-1.000	N/A	N/A
	680-699	0.250	-0.125	-0.125	-0.625	N/A	N/A	N/A
	660-679	0.000	-0.375	-0.625	-1.125	N/A	N/A	N/A
	640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
5% Fixed Prepayment Penalty Term¹⁻⁵	60 Months	1.000	1.000	1.000	1.000	1.125	N/A	N/A
	48 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	36 Months	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	N/A	N/A
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	N/A	N/A
Prepayment Penalty Term¹⁻⁵	60 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	N/A	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
Other allowable PPP	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	N/A	N/A
Other	Escrow Waiver (Exception only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
Product	Amort Term	Term
15 YR FIXED	180	180
30 YR FIXED	360	360
30 YR FIXED I/O	240	360
All Fixed Rate qualified at the Note Rate.		
	I/O Term	
		N/A
		N/A
		120
	Reset Frequency	N/A
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Housing	1x30x12
	(BK/FC/SS/DIL)	24.0
	Min FICO	600
	Max LTV	80
	Max Property Count	25
	Max price if Listed in last 6 months	99

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.



Foreign National - DSCR

Rate	30 YR FIX
6.750	96.313
6.875	96.875
7.000	97.438
7.125	98.000
7.250	98.563
7.375	99.125
7.500	99.625
7.625	100.063
7.750	100.500
7.875	100.938
8.000	101.313
8.125	101.688
8.250	102.063
8.375	102.438
8.500	102.813
8.625	103.188
8.750	103.563
8.875	103.938
9.000	104.313
9.125	104.688
9.250	105.063
9.375	105.375
9.500	105.625
9.625	105.875
9.750	106.125
9.875	106.375
10.000	106.625
10.125	106.875
10.250	107.125
10.375	107.375
10.500	107.625

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

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Investor (DSCR)		
Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.350
48 Months	97.000	101.850
36 Months	97.000	101.350
24 Months	97.000	100.850
12 Months	97.000	98.850
No Penalty	97.000	97.350

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
 4) Only declining prepayment penalty structures allowed in MS
 5) Acceptable structures include the following:
 • 6 mo Interest
 • 3%, 4%, or 5% fixed percentage
 • Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
 6) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-0.625	-2.000	-3.250
	Foreign Credit	0.500	0.125	-0.125	-0.625	-2.000	-3.250
DSCR Additional	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75 - .99	-1.000	-1.000	-1.000	-1.500	N/A	N/A
	<.75	-2.625	-2.625	-2.625	-3.250	N/A	N/A

*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	N/A
Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	N/A	N/A	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	N/A
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
Amortization	FL	0.000	0.000	0.000	0.000	0.000	0.000
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
5% Fixed Prepayment Penalty Term1-5 (DSCR Only)	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
	60 Months	1.000	1.000	1.000	1.000	1.125	1.125
	48 Months	0.750	0.750	0.750	0.750	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
Prepayment Penalty Term1-5 (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Other	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		Product - DSCR	Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A
Extension Fee	5 Days	-0.100	15 YR FIXED	180	180
			30 YR FIXED	360	360
			30 YR FIXED I/O	240	360
			40 YR FIXED I/O	360	480

* Extensions available in 5 day increments up to 30 days

* Qualifying Rate: Note Rate

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00



CES - Standard Doc

Rate	30 YR FIX
7.250	95.775
7.375	96.174
7.500	96.577
7.625	97.079
7.750	97.475
7.875	97.871
8.000	98.267
8.125	98.662
8.250	99.035
8.375	99.408
8.500	99.783
8.625	100.158
8.750	100.533
8.875	100.907
9.000	101.281
9.125	101.654
9.250	102.019
9.375	102.383
9.500	102.740
9.625	103.097
9.750	103.347
9.875	103.597
10.000	103.847
10.125	104.197
10.250	104.447
10.375	104.697
10.500	104.947
10.625	105.197
10.750	105.447
10.875	105.697
11.000	105.947
11.125	106.197
11.250	106.322
11.375	106.447
11.500	106.572
11.625	106.697
11.750	106.822
11.875	106.947
12.000	107.072
12.125	107.197
12.250	107.322
12.375	107.447
12.500	107.572
12.625	107.697
12.750	107.822
12.875	107.947
13.000	108.072
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.625	95.775
7.750	96.174
7.875	96.577
8.000	97.079
8.125	97.475
8.250	97.871
8.375	98.267
8.500	98.662
8.625	99.035
8.750	99.408
8.875	99.783
9.000	100.158
9.125	100.533
9.250	100.907
9.375	101.281
9.500	101.654
9.625	102.019
9.750	102.383
9.875	102.740
10.000	103.097
10.125	103.347
10.250	103.597
10.375	103.847
10.500	104.197
10.625	104.447
10.750	104.697
10.875	104.947
11.000	105.197
11.125	105.447
11.250	105.697
11.375	105.947
11.500	106.197
11.625	106.322
11.750	106.447
11.875	106.572
12.000	106.697
12.125	106.822
12.250	106.947
12.375	107.072
12.500	107.197
12.625	107.322
12.750	107.447
12.875	107.572
13.000	107.697
13.125	107.822
13.250	107.947
13.375	108.072
Min Price	98.000
Max Price	101.500

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A
Program Restrictions			
Housing	0x30x12		
FC	48 mo		
(BK/SS/DIL)	48 mo		
Min FICO	680		
Max CLTV	90		

Other Price Adjustments	
Lock Period	30 days 0.000
	45 days -0.150
	60 days -0.300
Extension Fee	5 Days -0.1000

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

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

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	N/A
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	N/A
680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	N/A	N/A	N/A	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A	
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A

Adjustments to Price		<=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
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
Loan Balance	\$75,000 - \$100,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$100,001 - \$150,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A

NMLS#1819164 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.

