LEN//Z

Series 5 1st Lien - Matrices

							Ow	ner Occ	upied								N	lon Own	er Occu	pied			
	Matrix			Fu	Full Doc		atement	10	99	P&L	Only	WV Asset D		Ful	Full Doc		tement & 99			Asset Depletion		DSCR	
				12mo or 24mo		12mo or 24mo		12mo o						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	90	80	80	75	80	75	85	80	85	80	75	70	75	70	80	80
			700	90	80	90	80	90	80	80	75	80	75	85	80	85	80	75	70	75	70	80	80
100,000			680	90	80	90	80	90	80	80	70	75	70	80	75	80	75	75	65	75	65	80	75
to	6	50	660	80	75	80	75	80	75	75	70	75	70	80	70	80	70	70	65	70	65	75	75
1,000,000			640	80	70	80	70	80	70	,,,,	, ,			00	, 0	00	70	,,,,	00	7.0		75	70
			620	80	70	80	70	80	70											-		, 0	
			720	90	80	90	80	90	80	80	75	80	75	85	80	85	80	75	70	75	70	80	75
			700	90	80	90	80	90	80	80	75	80	75	80	75	80	75	75	70	75	70	80	75
1,000,001	-		680	85	75	85	75	85	75	75	70	75	70	80	75	80	75	70	65	70	65	80	75
to	9	50	660	80	75	80	75	80	75	75	65	75	65	75	70	75	70	70	60	70	60	75	70
1,500,000			640	70	65	70	65	70	65	,,,,	00				, 0		70	,,,,		7.0		65	65
			620	70	65	70	65	70	65											_		00	
			720	90	80	90	80	90	80	80	70	70	65	80	75	80	75	70	60	70	60	75	70
1,500,001			700	85	75	85	75	85	75	80	70	70	65	80	75	80	75	65	60	65	60	75	70
to	9	50	680	80	70	80	70	80	70	75	65	70	65	75	70	75	70	65	60	65	60	70	65
2,000,000			660	75	65	75	65	75	65	75	65	70	65	70	65	70	65	65	60	65	60	70	65
			640	65		65		65														65	
			720	80	75	80	75	80	75	80	70	70	65	75	70	75	70	65	60	65	60	70	65
2,000,001	40		700	75	65	75	65	75	65	75	65	70	65	75	65	75	65	65	60	65	60	70	65
to	12	50	680	75	65	75	65	75	65	70	65	70	65	70	65	70	65	65	60	65	60	70	65
2,500,000			660	70	65	70	65	70	65	70	65	70	65	70	65	70	65	65	60	65	60	70	65
2,500,001			720	75	70	75	70	75	70	70	65	70	65	75	65	75	65	65	60	65	60	70	65
to	12	50	700	75	65	75	65	75	65	70	65	70	65	70	60	70	60	65	60	65	60	70	65
3,000,000			680	70	65	70	65	70	65	70	65	70	65	70	60	70	60	65	60	65	60	65	60
3,000,001			720	70	55	70	55	70	55					70	55	70	55					70	55
to	12	50	700	70	55	70	55	70	55					70	55	70	55					70	55
3,500,000																							
3,500,001	40	50	720	70	50	70	50	70	50													60	
to 4,000,000	12	50																		_			

	Detail	S	LTV	Reserves x Adjust	LTV Max	Credit Score Min	Loan Amount Max	Reserves	DTI Max	Details	LTV	Reserves	LTV Max	Credit Score Min	Loan Amount Max	Reserves	рті Мах	Details
		-	watri	X Adjust	IVIAX	IVIII	Iviax	IVIIN	IVIAX		wau	x Adjust		IVIIN		IVIII	IVIAX	
ocations	Baltimore, M												-		-			Not Eligible
		Condo			90								85					
		Non-Warr Condo			85					No Foreign National			80					No Foreign National
		Condotel			-		-			Not Eligible			-		-			Not Eligible
	Rate-Term	2-4 Unit			85								80					
		Modular			90								80					
operty /pe		Rural Condo			80 80								- 80					
he		Non-Warr Condo			80	-				No Foreign National			75					No Foreign National
		Condotel			- 00		-			Not Eligible			-		-			Not Eligible
		2-4 Unit			80					Not Eligible			75		-			Not Eligible
		Modular			80						-		75					
		Rural			70								-					
					///		-		-					-				
ousing		1×30×12																
ates		0x60×12	-5								-5							
		0x90×12	-20							No Cash Out								Not Allowed
		36 months	-								-							
redit	DIL	24 months	-5 -15								-5							
vent		12 months 36 months	-15								-15							
easoning		24 months	-			-												
		12 months	-5 -5							No Cash Out	-5							No Cash Out
		12 monuns	-5								-5							
	Cash-Out					=65 (Unlimit	ed Cash-Ou	it), LTV >65	(Max \$1N					LTV <=65 (Unlimited C	ash-Out), LTV	>65 (Max	
	Interest Only				90					Max 90 LTV			80					Max 80 LTV
	2nd Home				85													
	Residual Inc	ome DTI > 43								Per VA or 2,500+150/dependent					0			Per VA or 2,500+150/dependent
	De duce e d De		-	0								2						
	Reduced Res		-5	-3						5% LTV Reduction	-5	-3						5% LTV Reduction Foreign National Not Eligible
	FOREIGN Nation	onal (DSCR Only)		1		640		1			-	-			-			Foreign National Not Eligible
		ental history	-		80	680	1.5M		50	See Product &	-11							
verlays	FTHB w/o re	ntal history			75	660	1.5IVI 1.0M		50	Documentation for								
venays	I IIID W/OTE	intai mistory			70	640	1.0M		50	Restrictions								
	DSCR .750 to	000			70	040	1.0101		50	Restrictions	-5			680				No Cash-Out
	First Time In													660	1.5M			Mortgage History Regd.
	Prepayment													000	1.5101			Optional
	spayment	Purchase	1															Qualify with market rents
			1															Max 1 2-4 Unit vacancy - Use
	Unleased	Refinance																market rent for vacancy
	Properties	2002									-5							Refi w/prev. rent history
		DSCR																documented
		Purchase			80				45		1							
	Limited Cred				80	-			45									
xpanded riteria	Linited ofec	Cash-Out			70				45									
		Drimeru	-	+3	80	680	1.5M		40		-11							
roduct	Expanded D	2nd Home		+3	70	680	1.5M				-11							
	(50.01-55)	Investor				000	1.014		1	1		+3	75	680	1.5m	1		
70% LTV Pu	os / Florida Max L rchase/Rate-te sh out refinanc	TVs rm									w	sal	nber of bed d on an exc	lrooms allov ception basi	ved for a sir s.	gle family res	sidence is	6, properties falling under this

If there is a special assessment, the assessment may not be more than 10% of the condominium's value - Example, if the condo is \$280,000 the special assessment may not be more than \$28,000

No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

	Products	Doc Type Option	Qual Rate	Margin	Floor	Caps	l/O Period	Amort Term	Final Maturity	Doc Type Option	Qual Rate	Margin	Floor	Caps	I/O Period	Amort Term	Final Maturity
Fixed Rate	30yr 40yr 30yr I/O 40yr I/O	All All All All	Note Rate	-	-	-	- 10yr 10yr 10yr	30yr 30yr 20yr 30yr	30yr 40yr 30yr 40yr	All All All All	Note Rate	-	-	-	- 10yr 10yr 10yr	30yr 30yr 20yr 30yr	30yr 40yr 30yr 40yr
	NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This eligibility matrix is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Requilation 7, and is not meant for use by the general public.																

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Series 5 2nd Lien - Matrices

				Owner O	ccupied			2nd H	lome			Non Owne	Occupied	
				Bank Statement		P & L Only		Bank Statement	WVOE	P & L Only		Bank Statement	WVOE	D.0.L.O.t.
	Matrix		Full Doc	1099	WVOE		Full Doc	1099	WVOE		Full Doc	1099	WVOE	P & L Only
			12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo			12mo or 24mo	12mo or 24mo		
Loan Amount \$	Max DTI %	Credit Score	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV	CLTV
		720	90	90	85	80	80	80	75	70	80	80	75	70
50,000	50	700	90	85	80	75	80	75	70	65	80	75	70	65
To 350,000	50	680	85	80	75	70	75	70	65	60	75	70	65	60
		660	80	75	70	65	70	60	60	55	70	60	60	55
		720	90	85	80	75	80	75	70	65	80	75	70	65
350,001	50	700	85	80	75	70	80	70	65	60	80	70	65	60
To 500,000	50	680	80	75	70	65	70	65	60	55	70	65	60	55
		660	75	65	65	60	65	60	55	50	65	60	55	50

	Details	00/	NOO												
		2nd													
				Max Combined Lien Bal	2,000,000	3,000,000	3,500,000	4,000,000	5,000,000						
Combin	ed Lien Balance	х	х	Max CLTV	90	85	80	75	60						
					30	05	80	75	00						
Assets		x	x	None required on stan	d alone CES. Pigo	wback purchase	s require copy o	f assets for 1st li	en.						
				• HPML		,,				praisal (1004, 1025, 1073)					
									AVM wi	th a 90% Confidence Factor (ClearCapital, Collateral Analytics, CoreLogic,					
Appraisal Requ	urements	x	x							Canary, Homegenius, Quantarium, Verus)					
, the renorm to de		~	~	 Non-HPML 	Loan A	mount < \$400k			AN						
					• Loan A	mount > \$400k				y Condition Inspection praisal (1004, 1025, 1073)					
Recently Lister	Droportios	x	x	Properties listed for sa			vible		• Tuli App	Jaisai (1004, 1023, 1073)					
Recently Lister		x	x	US Citizen	le in the last o int		Jible.								
Borrowers - Eli	aible	x	x	Non-Permanent Resid	ent Alien (with US	Credit): Not elic	tible for DSCR tra	ansactions							
Donowers En	gibic	x	x	Permanent Resident A		orcuit), Not chi									
Borrowers - Ine	eligible	x	x	Non-occupant co-bor		ationals									
Ineligible Prope	•	~	x	Investment Properties	, 0										
		x	x	No Section 32 or state		3									
		х	x	Loans must comply w	•	ederal and state	regulations								
Compliance		х	х	Fully documented Abil	Fully documented Ability to Repay										
		х	х	Higher-Priced Mortga	bject to complying with all applicable regulatory requirements.										
			x	 Loans that do not pass 	NY Subprime te	st are ineligible									
Prepayment Pe	enalty (DSCR Only)		x		ent penalty requir	ed on DSCR doo	type where allo	wable by state. F	Prepayment pena	Ity must be in compliance with the terms and limitations of the applicable state					
	Stand-Alone	x	x	or federal law	for 12+ months or	2 tradelines ren	orting for 24+ m	onths all with ac	tivity in the last 1	2 months					
Credit	Piggy-Back	x	x		 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months Default to AUS Approval (If applicable), no minimum tradelines required. 										
	Limited Credit	x			 Does not meet tradeline requirements. Primary only ok with 0x30×12 mortgage reported on credit (No private party mortgages) 										
		x	х							ans qualify using the lowest middle score of all borrowers.					
Credit Scores		х	х	Non-traditional credit	neligible.										
Credit Event Se	easoning	х	х	48 months - Foreclosu	re, short-sale, de	ed in lieu, bankr	uptcy. No multip	le events in last 7	7 years.						
				Open charge-offs or c	ollections < \$100	0 per occurrence	e ok. No delinque	ent tradelines at	closing.						
Derogatory Cre	edit	х	x	Open Medical collection	ons < \$1000 per c	occurrence ok.									
Housing Lates		х	х	 0x30×12 On all mortga 	ges for all borrov	vers. Minimum 12	2 months housing	g history required	d.						
		х	х	Loans in active forbea	rance or deferme	nt are ineligible.	Deferred balanc	e due to docume	nted hardship m	ay remain open.					
Ineligible Senio	or Liene	х	х	Negative amortization											
mengible senic		х	x	Reverse mortgages											
		х	х	Balloon loans that the	balloon payment	comes due durir	ng the amortization	on period of the	2nd lien.						
Interest Only S	enior Lien	х	х	Max 45 DTI using 1st L	ien Interest Only	Payment									
		х	х	Qualify 1st lien I/O on I	ully Amortized pa	ayment on remai	ning term after I/	O period.							
Lien Position		х	х	2nd Position Only											
States		х	x				-			oval of Correspondent Seller.					
Property Type		х	x	SFR max 10 Acres	• PUD	 Condo 	- Warrantable m	ax 75 CLTV 00,	70 CLTV NOO	2-4 Unit max 75 CLTV 00, 70 CLTV NO0					
Rural Property		х		Rural Primary to 80CL											
Qualifying Pay	ment	х	х	Qualifying ratios base											
Title Report		x	х	ALTA, Jr ALTA, ALTA I											
Seasoning		x	x	 > 6 months seasoning 											
Quidelines		v	x	 ≤ 6 months seasoning Refer to CES program 				ien max 80 CLT\	/						
Guidelines Limited review	Florida	х	X	Refer to CES program	Guidelines for de	tans on topics no	n covered nere.	Foreign Nationa	al						
	· · · · ·														

ted review Fiorda 70% LTV Purchase/Rate-term 65% LTV Cash out refinance If there is a special assessment, the assessment may not be more than 10% of the condominium's value Example, if the condo is \$280,000 the special assessment may not be more than \$28,000 No more than 10% of the total condominiums in the community can be listed for sale, this will be reviewed on a case by case basis.

Cash out may not be used for reserves, borrower must have their own funds for reserves. The US account used for the ACH must have the verified reserves – the reserves may not be in a foreign account -

Borrower to sign affidavit indicating the borrower will maintain 6 months of reserves in the account attached to the ACH.

Appraisal - Maximum number of bedrooms allowed for a single family residence is 6, properties falling under this type will be allowed on an exception basis. - Transferred Appraisal will require a CDA

	Products		Min Amt	Doc Type Option	Qual Rate	Amort Term
Fixed Rate	Full Am	30yr	50k	All	Note Rate	30yr

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This eligibility matrix 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.



Series 5 **Prepayment Penalty Information - 1st Liens**

1st Liens: Prepayment penalties are eligible for business purpose transactions on non-owner and investment properties. See the Matrix and Ratesheet for details.

Prepayment penalties on primary residence and second home transactions are prohibited.

Total points, fees, and APR may not exceed current state and federal high-cost thresholds.

Note: States may impose different definitions of points and fees, rate/APR, or prepayment penalties than apply under HOEPA. States may also use different triggers in each category for determining whether a loan will be a "high-cost mortgage" (or equivalent terms) under state law. Pre-payment penalty must be in compliance with the terms and limitations of the applicable state or federal law.

For all CES loan transactions (primary residence, second home, non-DSCR investment), prepayment penalties are prohibited.

<table-container>VINDProbProbProbProbProbProbProbProbProb14AnsaceNo<</table-container>		1st Lien Prepayment Penalty Chart											
Add Advance No. No. No. No. No. AZ Advances Ves No restrictions None Refinance or sale AZ Catterion Ves No restrictions None Refinance or sale CO Catterion Ves No restrictions None Refinance or sale CO District of the same of		State		PPP Calculation		PPP Applicability	Other Restrictions						
Add Aduation Verset Norest/Editions Norest Refinance or sale Califormia Verse No restrictions Nore Refinance or sale Califormia Verse No restrictions Nore Refinance or sale Connecticut Nore Refinance or sale Refinance or sale Connecticut Nore Refinance or sale Refinance or sale Connecticut Nore Nore Refinance or sale Connecticut Nore	AL	Alabama	Yes	No restrictions	None	Refinance or sale							
Artizina Yes No restrictions None Refinance or sale C3 Califormic Yes No restrictions None Refinance or sale C3 Califormic Yes No restrictions None Refinance or sale C3 Contrains No No restrictions None Refinance or sale C4 Delaware Yes No restrictions None Refinance or sale C5 Goodged Yes No restrictions None Refinance or sale C6 Goodged Yes No restrictions None Refinance or sale C6 Goodged Yes No restrictions None Refinance or sale C6 Goodged Yes No restrictions None Refinance or sale C7 Minicat Yes No restrictions None Refinance or sale C7 Karnacis Yes No restrictions None Refinance or sale C7 Karnacis Yes No restrictions None Refinance or sale C7 Karnacis Yes No restrictions None Refinance or sale C7 Karnacis Yes No restrictions None Refinance or sale </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
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