



30 Day Pricing		
Rate		30Yr Fix
9.375		108.2500
9.250		108.0000
9.125		107.7500
9.000		107.5000
8.875		107.2500
8.750		107.0000
8.625		106.7500
8.500		106.5000
8.375		106.1250
8.250		105.7500
8.125		105.3750
8.000		105.0000
7.875		104.6250
7.750		104.2500
7.625		103.8750
7.500		103.5000
7.375		103.1250
7.250		102.7500
7.125		102.2500
7.000		101.7500
6.875		101.2500
6.750		100.6250
6.625		100.0000
6.500		99.3750
6.375		98.6250
6.250		97.8750

Lock Fees	
Relock Fee:	.250
Extension Fee Per Diem:	.020
Extension Max:	15 Days

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

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.





30 Day Pricing		
Rate		Fixed Rate
13.375		111.3750
13.250		111.2500
13.125		111.1250
13.000		111.0000
12.875		110.8750
12.750		110.7500
12.625		110.5000
12.500		110.2500
12.375		110.0000
12.250		109.7500
12.125		109.5000
12.000		109.2500
11.875		109.0000
11.750		108.7500
11.625		108.5000
11.500		108.2500
11.375		108.0000
11.250		107.7500
11.125		107.5000
11.000		107.2500
10.875		107.0000
10.750		106.7500
10.625		106.5000
10.500		106.2500
10.375		106.0000
10.250		105.7500
10.125		105.3750
10.000		105.0000
9.875		104.6250
9.750		104.2500
9.625		103.8750
9.500		103.5000
9.375		103.1250
9.250		102.6250
9.125		102.1250
9.000		101.6250
8.875		101.1250
8.750		100.3750
8.625		99.6250
8.500		98.8750
Max Price		
Price		102.000
Min Price		
Price		97.0000
Lock Fees		
Relock Fee:		.250
Extension Fee Per Diem:		.020
Extension Max:		15 Days
Fees		
Underwriting*		\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		

Pricing Adjustments											
Documentation		Credit Score	CLTV								
			00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		
Full Doc 2yr Full Doc 1yr	≥ 800		1.875	1.875	1.625	1.375	1.125	0.250	(0.625)		
	780 - 799		1.875	1.875	1.625	1.375	1.125	0.125	(0.750)		
	760 - 779		1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)		
	740 - 759		1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)		
	720 - 739		0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719		(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)		
	680 - 699		(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)			
	660 - 679		(4.250)	(4.375)	(4.875)	(5.500)	(6.000)				
	640 - 659										
	620 - 639										
Bank Statement (24, 12) 1099	≥ 800		0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
	780 - 799		0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)		
	760 - 779		0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)		
	740 - 759		0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)		
	720 - 739		(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)		
	700 - 719		(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)			
	680 - 699		(4.000)	(4.000)	(4.750)	(5.250)	(5.875)				
	660 - 679		(5.750)	(5.875)	(6.375)						
	640 - 659										
	620 - 639										
P&L Only WVOE	≥ 800		(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
	780 - 799		(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)		
	760 - 779		(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)		
	740 - 759		(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)		
	720 - 739		(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)		
	700 - 719		(3.375)	(3.375)	(4.000)	(4.750)	(5.250)				
	680 - 699		(5.750)	(5.750)	(6.500)	(7.125)					
Bank Statement Term	660 - 679		(7.750)	(7.875)	(8.375)						
	No Bank Stmt		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Product	12mo Bank Stmt		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	24mo Bank Stmt		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loan Amount	Full Amortization		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Interest-Only										
	050,000-075k		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	075,000-100k		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	100,001-125k		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
DTI	400,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	43.01-45		(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
	45.01-50		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
Property Type	SFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	SFR-Rural		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	PUD-Rural		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	D-PUD		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	PUD		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Townhouse		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Rowhouse		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Site Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Condo-Warrantable		(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	2-Unit		(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
Citizenship	3-Unit		(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	4-Unit		(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	Modular		(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		
	US Citizen		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Permanent Resident Alien		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Other Miscellaneous	Non-Perm Resident Alien		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	No ACH		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Lock Term	ACH		0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	30 Day		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	45 Day		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Lendz Series 5 Price Special	60 Day		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
			0.500	0.500	0.500	0.500	0.500	0.500	0.500		

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz 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.