



Series 5
Platinum - Investment

10/30/2025

30 Day Pricing		30yr Fix
Rate		
9.375		109.2500
9.250		109.0000
9.125		108.7500
9.000		108.5000
8.875		108.2500
8.750		108.0000
8.625		107.7500
8.500		107.3750
8.375		107.0000
8.250		106.6250
8.125		106.2500
8.000		105.8750
7.875		105.5000
7.750		105.1250
7.625		104.6250
7.500		104.1250
7.375		103.6250
7.250		103.1250
7.125		102.6250
7.000		102.1250
6.875		101.5000
6.750		100.8750
6.625		100.2500
6.500		99.6250
6.375		99.0000
6.250		98.2500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.000
1yr Prepay - Hard	100.375
2yr Prepay - Hard	100.625
3yr Prepay - Hard	101.125
4yr Prepay - Hard	101.375
5yr Prepay - Hard	101.875
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	LTV							
			00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85
Full Doc 2yr Full Doc 1yr		≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)
		780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)
		760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)
		740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)
		720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)
		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)
		680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)
		660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	
Bank Statement (24, 12mo)		≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)
		780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)
		760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)
		740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)
		720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)
		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)
		680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)	
		660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)	
Asset Depletion		≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)		
		780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)		
		760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)		
		740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)		
		720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)		
		700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)		
		680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)		
		660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)			
P & L Only		≥ 800	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	
		780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	
		760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	
		740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)	
		720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)	
		700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)		
		680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)		
		660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)		
DSCR		≥ 800	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	
		780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	
		760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)	
		740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)	
		720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)	
		700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)	
		680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)	
		660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)		
Bank Statements		640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)		
	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Product	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24mo Bank Stmt	0.000	0.000	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	0.000	0.000
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
Loan Amount	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)		
	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	400,001-600k	0.000	0.000	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	0.000	0.000
	750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)			
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)			
	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)				
3,500,001-4.0m	(1.500)	(1.500)	(1.500)							
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)
	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)
	DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose	DSCR ≥1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)		
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)			
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Occupancy State	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)		
	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	SFR	0.000	0.000	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	0.000	0.000
	PUD	0.000	0.000	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	0.000	0.000
	Townhouse	0.000	0.000	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	0.000	0.000
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)		
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)			
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
Citizenship	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit History	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	Foreign Nat'l (DSCR Only)									
	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)		
Other Miscellaneous	No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(	



30 Day Pricing		
Rate		Fixed Rate
13.375		110.3750
13.250		110.2500
13.125		110.1250
13.000		110.0000
12.875		109.8750
12.750		109.7500
12.625		109.6250
12.500		109.5000
12.375		109.3750
12.250		109.2500
12.125		109.1250
12.000		109.0000
11.875		108.8750
11.750		108.7500
11.625		108.6250
11.500		108.5000
11.375		108.2500
11.250		108.0000
11.125		107.7500
11.000		107.5000
10.875		107.2500
10.750		107.0000
10.625		106.7500
10.500		106.5000
10.375		106.2500
10.250		106.0000
10.125		105.6250
10.000		105.2500
9.875		104.8750
9.750		104.5000
9.625		104.1250
9.500		103.7500
9.375		103.3750
9.250		102.8750
9.125		102.3750
9.000		101.8750
8.875		101.3750
8.750		100.7500
8.625		100.1250
8.500		99.3750
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.		

[illegible]

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.

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.

1st Lien Prepayment Penalty Chart						
State		PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AK	Alaska	No	N/A	N/A	N/A	
AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
CA	California	Yes	No restrictions	None	Refinance or sale	
CO	Colorado	Yes	No restrictions	None	Refinance or sale	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	No	N/A	N/A	N/A	
DE	Delaware	Yes	No restrictions	None	Refinance or sale	
FL	Florida	Yes	No restrictions	None	Refinance or sale	
GA	Georgia	Yes	No restrictions	None	Refinance or sale	
HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
IA	Iowa	Yes	No restrictions	None	Refinance or sale	
ID	Idaho	Yes	No restrictions	None	Refinance or sale	
IL	Illinois	No	N/A	N/A	N/A	
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	No	N/A	N/A	N/A	
KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	No	N/A	N/A	N/A	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	N/A	N/A	N/A	
MN	Minnesota	No	N/A	N/A	N/A	
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale	
MT	Montana	Yes	No restrictions	None	Refinance or sale	
NC	North Carolina	Yes	No restrictions	None	Refinance or sale	
ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	
NJ	New Jersey	No	N/A	N/A	N/A	
NM	New Mexico	No	N/A	N/A	N/A	
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	No	N/A	N/A	N/A	
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$319,777
RI	Rhode Island	No	N/A	N/A	N/A	
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
SD	South Dakota	Yes	No restrictions	None	Refinance or sale	
TN	Tennessee	Yes	No restrictions	None	Refinance or sale	
TX	Texas	Yes	No restrictions	None	Refinance or sale	
UT	Utah	Yes	No restrictions	None	Refinance or sale	
VA	Virginia	Yes	No restrictions	None	Refinance or sale	
VT	Vermont	No	N/A	N/A	N/A	
WA	Washington	Yes	No restrictions	PPP on ARM cannot extend beyond 60 days prior to the initial rate change date	Refinance or sale	
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	

Notice: While efforts have been made to ensure the accuracy of this table, it may contain errors or omissions and may not reflect recent legal changes. This material is provided as a general reference and is not a substitute for legal consultation. Lenz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lenz Financial is strictly forbidden.