



Series 8 - Diamond

v12.4.2025.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	110.912
9.875	110.662
9.750	110.412
9.625	110.162
9.500	109.912
9.375	109.662
9.250	109.412
9.125	109.162
9.000	108.912
8.875	108.662
8.750	108.412
8.625	108.162
8.500	107.912
8.375	107.662
8.250	107.412
8.125	107.162
8.000	106.912
7.875	106.662
7.750	106.412
7.625	106.162
7.500	105.912
7.375	105.662
7.250	105.412
7.125	105.162
7.000	104.912
6.875	104.662
6.750	104.412
6.625	104.162
6.500	103.912
6.375	103.662
6.250	103.412
6.125	103.162
6.000	102.912
5.875	102.662
5.750	102.412
5.625	102.162
5.500	101.912
5.375	101.662
5.250	101.412
5.125	101.162
5.000	100.912

Doc Type	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Full Doc	780+	0.375	0.375	0.375	0.250	0.125	-0.125	-0.500
	760	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500
	740	0.375	0.375	0.125	0.125	-0.125	-0.250	-0.750
	720	0.250	0.250	0.000	0.000	-0.125	-0.875	-1.500
	700	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-2.000
	680	0.000	-0.125	-0.250	-0.500	-0.875	-2.000	NA
Alt Doc	780+	0.375	0.375	0.375	0.250	0.125	-0.125	-0.500
	760	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500
	740	0.375	0.375	0.125	0.125	-0.125	-0.250	-0.750
	720	0.250	0.250	0.000	0.000	-0.125	-0.875	-1.500
	700	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-2.000
	680	0.000	-0.125	-0.250	-0.500	-0.875	-2.000	NA
	LLPA	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Balance	<250k	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500
	>=1.5mm<2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>=2.0mm<2.5mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375
	>=2.5mm<=3.0mm	-0.375	-0.375	-0.500	-0.500	-0.625	-0.625	NA
DTI	DTI >43	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250
Loan Purpose	Purchase	0.000	0.000	0.000	0.000	0.125	0.125	0.125
	Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	NA
Occupancy	Second Home	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.625
Property Type	2-4 Family	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375
	Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Terms	Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	40 Year Term	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Doc Type	12 Month Full (1)	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125
	P&L Documentation (2)	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
State Adj	Florida ⁴	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	Tier 1 States (3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	Tier 2 States (3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000

(1) Additive to the full documentation LLPAs

(2) Additive to the alt doc LLPAs

(3) Tier 1 states include TX, FL, and MD. All other states are considered tier 2

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

PPP and Price Caps			
Occ Type	PPP Term	LLPA	Price Cap
Investor	60	0.750	104.500
	48	0.500	103.500
	36	0.000	103.500
	24	-0.500	102.500
	12	-0.750	101.500
	0	-1.000	100.500
Owner/2nd	NA	NA	102.500

*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

Program Notes	
Min Price	97
Housing History	0x30x12
BK/FC/SS/DIL	4 years

Lock Period	
30 day	0.000
45 day	-0.250
60 day	-0.500

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100

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

Temporary Property Eligibility Restrictions	
Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey	

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.





Series 8 - DSCR

v12.4.2025.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	104.500
8.875	104.500
8.750	104.500
8.625	104.500
8.500	104.500
8.375	104.500
8.250	104.500
8.125	104.500
8.000	104.500
7.875	104.500
7.750	104.500
7.625	104.500
7.500	104.500
7.375	104.500
7.250	104.500
7.125	104.500
7.000	104.360
6.875	103.970
6.750	103.500
6.625	103.030
6.500	102.560
6.375	102.090
6.250	101.620
6.125	101.160
6.000	100.690

	LLPA/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥ 1.4x	0.125	0.125	0.125	0.125	0.125	0.25	0.25
	≥ 1.2x & < 1.4x	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	≥ 1.1x & < 1.2x	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	≥ 1.0x & < 1.1x	-0.125	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25
FICO	780+	0.000	-0.125	-0.250	-0.500	-0.750	-1.000	-1.750
	760-779	0.000	-0.125	-0.250	-0.500	-0.750	-1.250	-2.000
	740-759	0.000	-0.125	-0.375	-0.625	-1.000	-1.500	-2.250
	720-739	-0.250	-0.250	-0.500	-0.750	-1.125	-1.625	-2.500
Loan Balance	<=\$150,000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500
	\$150,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$1,500,001 - \$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Purpose ¹	Purchase	0.125	0.125	0.125	0.125	0.125	0.250	0.250
	Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out Refi	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500
	Townhome	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
Prepayment Penalty Term	Flat 5% for 60 Months	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	60 Months	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Penalty	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Vacant Refinances	Refinance	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
State	Various (FL,TX,MD) ²	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	Florida ⁴	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
MSA ³	Various	0.000	0.000	-0.100	-0.200	-0.300	-0.400	-0.500
Amortization	Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Notes	
Min Price	97.000
Housing History	0x30x12
BK/FC/SS/DIL	36 Months
Min FICO	720
Max LTV	80
Min DSCR	1.00

Lock Period	
30 day	0.000
45 day	-0.250
60 day	-0.500

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100

Prepayment Penalty Term	Price Cap
60 Months	104.500
48 Months	103.500
36 Months	103.500
24 Months	102.500
12 Months	101.500
No Penalty	100.500

*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

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

(1) Refinance (Cash-Out) loans are capped at 75% LTV. If LTV > 70%, loan will receive a (0.5%) price adjustment if FICO ≥ 720 and (1%) price adjustment if FICO < 720 & ≥ 700

(2) FL,TX,MD

(3) Philadelphia-Camden-Wilmington, PA-NJ-DE-MD / New York-Newark-Jersey City, NY-NJ-PA / Chicago-Naperville-Elgin, IL-IN-WI / Baltimore-Columbia-Towson, MD / San Francisco-Oakland-Hayward, CA / Cleveland-Elyria, OH / Detroit-Warren-Dearborn, MI

(4) Florida LLPA applicable in addition to Various (FL,TX,MD) State LLPA.

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.

