



30 Day Pricing			Pricing Adjustments																	
Rate	30yr Fix		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										
9.250	108.8750		≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)									
9.125	108.6250		780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)									
9.000	108.3750		760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)									
8.875	108.1250		740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)									
8.750	107.8750		720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)									
8.625	107.6250		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)									
8.500	107.2500		680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)									
8.375	106.8750		660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)										
8.250	106.5000		≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)									
8.125	106.1250		780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)									
8.000	105.7500		760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)									
7.875	105.3750		740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)									
7.750	105.0000		720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)									
7.625	104.5000		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)									
7.500	104.0000		680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)										
7.375	103.5000		660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)										
7.250	103.0000		≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)											
7.125	102.5000		780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)											
7.000	102.0000		760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)											
6.875	101.5000		740 - 759	0.125	0.125	(0.125)	(0.375)	(0.625)	(1.125)											
6.750	100.8750		720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)											
6.625	100.2500		700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)											
6.500	99.6250		680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)											
6.375	99.0000		660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)												
6.250	98.3750		≥ 800	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)										
6.125	97.6250		780 - 799	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)										
			760 - 779	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)										
			740 - 759	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(1.625)	(3.875)										
			720 - 739	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(2.000)	(4.250)										
			700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(1.875)	(2.875)											
			680 - 699	(1.375)	(1.375)	(1.875)	(2.375)	(3.000)	(4.250)											
			660 - 679	(1.875)	(2.250)	(2.500)	(3.625)	(4.375)	(5.375)											
			≥ 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)											
			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									
			12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(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									
			30yr Fixed	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)									
			Full Amortization	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	(0.250)									
			300,001-400k	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									
			600,001-750k	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									
			1,000,001-1.5m	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)														
			00.01-43	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	(0.125)	(0.125)									
			45.01-50	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)	(0.500)									
			DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
			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									

30 Day Pricing		Pricing Adjustments									
Rate	Fixed Rate	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	80.01-85	85.01-90	
12.375	110.1250										
12.250	110.0000										
12.125	109.8750										
12.000	109.7500										
11.875	109.6250										
11.750	109.5000										
11.625	109.3750										
11.500	109.2500										
11.375	109.1250										
11.250	109.0000										
11.125	108.8750										
11.000	108.7500										
10.875	108.6250										
10.750	108.5000										
10.625	108.2500										
10.500	108.0000										
10.375	107.7500										
10.250	107.5000										
10.125	107.2500										
10.000	107.0000										
9.875	106.7500										
9.750	106.3750										
9.625	106.0000										
9.500	105.6250										
9.375	105.2500										
9.250	104.8750										
9.125	104.5000										
9.000	104.1250										
8.875	103.7500										
8.750	103.3750										
8.625	103.0000										
8.500	102.5000										
8.375	102.0000										
8.250	101.5000										
8.125	101.0000										
8.000	100.3750										
7.875	99.7500										
7.750	99.1250										
7.625	98.3750										
7.500	97.6250										
7.3750	96.8750										
<b>Max Price</b>											
Price	102.0000										
<b>Min Price</b>											
Price	97.0000										
<b>Lock Fees</b>											
Relock Fee:	.250										
Extension Fee Per Diem:	.020										
Extension Max:	15 Days										
<b>Fees</b>											
Underwriting*	\$1,895										
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.											
<b>Full Doc 2yr</b>											
<b>Full Doc 1yr</b>											
<b>Bank Statement 1099</b>											
<b>P&amp;L Only WVOE</b>											
<b>Bank Statement Term</b>											
<b>Product</b>											
<b>Loan Amount</b>											
<b>DTI</b>											
<b>Occupancy</b>											
<b>Citizenship</b>											
<b>Property Valuation</b>											
<b>Property Type</b>											
<b>Other Miscellaneous</b>											
<b>Lock Term</b>											
<b>Lendz Series 5 Price Special</b>											

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.

30 Day Pricing		Pricing Adjustments							
Rate	Fixed Rate	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	
13.375	110.1250								
13.250	110.0000								
13.125	109.8750								
13.000	109.7500								
12.875	109.6250								
12.750	109.5000								
12.625	109.3750								
12.500	109.2500								
12.375	109.1250								
12.250	109.0000								
12.125	108.8750								
12.000	108.7500								
11.875	108.6250								
11.750	108.5000								
11.625	108.3750								
11.500	108.2500								
11.375	108.1250								
11.250	108.0000								
11.125	107.8750								
11.000	107.7500								
10.875	107.6250								
10.750	107.5000								
10.625	107.3750								
10.500	107.2500								
10.375	107.1250								
10.250	107.0000								
10.125	106.8750								
10.000	106.7500								
9.875	106.6250								
9.750	106.5000								
9.625	106.3750								
9.500	106.2500								
9.375	106.1250								
9.250	106.0000								
9.125	105.8750								
9.000	105.7500								
8.875	105.6250								
8.750	105.5000								
8.625	105.3750								
8.500	105.2500								
8.375	105.1250								
<b>Max Price</b>									
Price	102.000								
<b>Min Price</b>									
Price	97.0000								
<b>Lock Fees</b>									
Relock Fee:	.250								
Extension Fee Per Diem:	.020								
Extension Max:	15 Days								
<b>Fees</b>									
Underwriting*	\$1,895								
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.									
<b>Full Doc 2yr</b>		≥ 800	2.625	2.625	2.375	1.875	1.625	0.750	(0.375)
<b>Full Doc 1yr</b>		780 - 799	2.625	2.625	2.375	1.875	1.625	0.625	(0.500)
		760 - 779	2.125	2.125	1.875	1.375	1.125	0.000	(1.250)
		740 - 759	1.500	1.500	1.125	0.875	0.625	(0.625)	(2.500)
		720 - 739	0.625	0.625	0.125	(0.250)	(0.500)	(1.500)	(3.750)
		700 - 719	(0.500)	(0.500)	(1.125)	(1.625)	(2.125)	(2.875)	(5.250)
		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							
<b>Bank Statement 1099 (24, 12)</b>		≥ 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							
<b>P&amp;L Only WVOE</b>		≥ 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)			
		660 - 679	(7.750)	(7.875)	(8.375)				
<b>Bank Statement Term</b>		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		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
<b>Product</b>		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Interest-Only							
<b>Loan Amount</b>		050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
		075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		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
		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
<b>DTI</b>		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)
<b>Property Type</b>		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)		
		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)
<b>Citizenship</b>		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)
		Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
<b>Other Miscellaneous</b>		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>Lock Term</b>		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)
		60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
<b>Lendz Series 5 Price Special</b>			0.500	0.500	0.500	0.500	0.500	0.500	0.500

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.

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
RI	Rhode Island	No	N/A	N/A	Not permitted at all for loans less than \$319,777
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.