

30 Day Pricing			Pricing Adjustments											
Rate	30yr Fix		LTV											
			Documentation	Credit Score	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	
9.125	107.3750		Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)	
9.000	107.2500			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
8.875	107.0000			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
8.750	106.7500			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)	
8.625	106.5000			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)	
8.500	106.2500			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)	
8.375	106.0000			680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)	
8.250	105.6250			660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)			
8.125	105.2500			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
8.000	104.8750			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
7.875	104.5000			≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)	
7.750	104.1250			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)	
7.625	103.7500			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)	
7.500	103.3750			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)	
7.375	103.0000			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)	
7.250	102.6250		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)		
7.125	102.2500		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)		
7.000	101.8750		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)				
6.875	101.5000		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
6.750	101.1250		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
6.625	100.7500		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.500	99.3750		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.375	98.7500		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)				
6.250	98.1250		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)				
6.125	97.3750		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)				
6.000	96.3750		700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)				
			680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)					
			660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)					
			≥ 800	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)				
			780 - 799	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)				
			760 - 779	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)				
			740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(2.250)				
			720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.875)				
			700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.625)	(3.500)				
			680 - 699	(1.375)	(1.375)	(1.750)	(2.125)	(2.750)	(4.000)	(5.000)				
			660 - 679	(1.875)	(2.250)	(2.375)	(3.375)	(4.125)	(5.125)					
			No Bank Stmt	0.000	0.000	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	(0.125)	(0.125)	(0.250)	(0.375)		
			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)	(0.250)	(0.250)	(0.250)	(0.250)		
			Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)		
			100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)		
			125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)		
			150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
			175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(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	(0.375)	(0.500)		
			2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)				
			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)	(1.500)					
			3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)					
			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	0.000	(0.125)		
			45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
			50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
			Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)				
			Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.625)			
			Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
			Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			GA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			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		
			SFR-Rural	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		
			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		
			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)	(1.250)		
			Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.250)			
			Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)			
			2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
			3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
			4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
			Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)		
			1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)		
			Multiple30x12	(2.250)	(2.250)	(								

30 Day Pricing			Pricing Adjustments																							
Rate	30yr Fix		Documentation		Credit Score		LTV																			
					≥ 800	780 - 799	760 - 779	740 - 759	720 - 739	700 - 719	680 - 699	660 - 679	≥ 800	780 - 799	760 - 779	740 - 759	720 - 739	700 - 719	680 - 699	660 - 679						
9.250	109.2500		Full Doc 2yr	Full Doc 1yr	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(1.000)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
9.125	109.0000				0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
9.000	108.7500				0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(1.000)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
8.875	108.5000				0.500	0.500	0.250	0.000	(0.500)	(1.000)	(1.500)	(2.000)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.750	108.2500				0.375	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.625	107.8750				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	107.5000				0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(1.625)	(2.125)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	107.1250				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	106.7500				0.500	0.500	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	106.3750				0.500	0.500	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	106.0000				0.500	0.500	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	105.6250				0.375	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	105.2500				0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(1.625)	(2.125)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	104.8750				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.500	104.5000				0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.375	103.6250				0.375	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.250	103.2500				0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(1.625)	(2.125)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125	102.8750				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000	102.5000				0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.875	102.1250				0.375	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750	101.7500				0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(1.625)	(2.125)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	101.3750				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	101.0000				0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.375	100.6250				0.375	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	100.2500				0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(1.625)	(2.125)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.125	99.8750				0.125	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(1.375)	(1.750)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	97.2500				0.000	0.000	0.000	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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
<b>Min Price</b>	
Price	97.0000

Lock Fees

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

Fees

Underwriting*	\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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		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	110.5000										
12.250	110.3750										
12.125	110.2500										
12.000	110.1250										
11.875	110.0000										
11.750	109.8750										
11.625	109.7500										
11.500	109.6250										
11.375	109.5000										
11.250	109.3750										
11.125	109.2500										
11.000	109.1250										
10.875	109.0000										
10.750	108.7500										
10.625	108.5000										
10.500	108.2500										
10.375	108.0000										
10.250	107.7500										
10.125	107.5000										
10.000	107.2500										
9.875	106.8750										
9.750	106.5000										
9.625	106.1250										
9.500	105.7500										
9.375	105.3750										
9.250	105.0000										
9.125	104.6250										
9.000	104.2500										
8.875	103.8750										
8.750	103.5000										
8.625	103.0000										
8.500	102.5000										
8.375	102.0000										
8.250	101.5000										
8.125	100.8750										
8.000	100.2500										
7.875	99.6250										
7.750	98.8750										
7.625	98.1250										
7.500	97.3750										
7.3750	96.6250										
<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*	\$1,995										
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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	110.5000								
13.250	110.3750								
13.125	110.2500								
13.000	110.1250								
12.875	110.0000								
12.750	109.8750								
12.625	109.7500								
12.500	109.6250								
12.375	109.5000								
12.250	109.3750								
12.125	109.2500								
12.000	109.1250								
11.875	109.0000								
11.750	108.8750								
11.625	108.7500								
11.500	108.6250								
11.375	108.5000								
11.250	108.3750								
11.125	108.2500								
11.000	108.1250								
10.875	108.0000								
10.750	107.8750								
10.625	107.7500								
10.500	107.6250								
10.375	107.5000								
10.250	107.3750								
10.125	107.2500								
10.000	107.1250								
9.875	107.0000								
9.750	106.8750								
9.625	106.7500								
9.500	106.6250								
9.375	106.5000								
9.250	106.3750								
9.125	106.2500								
9.000	106.1250								
8.875	106.0000								
8.750	105.8750								
8.625	105.7500								
8.500	105.6250								
8.375	105.5000								
<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*	\$1,995								
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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
		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.

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lenz Financial (see below).

Six (6) months of interest	The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to Loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period.
Flat Prepay Structure	The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to Loans that pay off due to sale or refinance.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to Loans that pay off due to sale or refinance. Example: (5%/4%/3%/2%/1%) or (5%/3%/3%/2%/1%). Lenz Financial only offers 5-4-3-2-1 Declining PPP by default, any addition structure must be requested.

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	PPP is not allowed in this state.
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	PPP is not allowed in this state.
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	Yes	No restrictions	None	Refinance or sale	Borrower must be corporation if APR is >8%
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	PPP is not allowed in this state.
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	1% of amount prepaid	36 months	Refinance or sale	3yr 1% Fixed PPP Required. Only allowed on exception basis. Must request from lock desk.
MN	Minnesota	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	Declining PPP structure only.
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	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals or LLC.
NM	New Mexico	No	N/A	N/A	N/A	PPP is not allowed in this state.
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	Yes	1% of original UPB Priced as No PPP	60 Months	Refinance or sale	Not permitted at all for loans less than \$112,957 1% Fixed PPP Required. Only on Case-by-Case.
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	Yes	N/A	N/A	N/A	PPP is not allowed in this state.
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	PPP is not allowed in this state.
WA	Washington	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM loans.
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM Loans.
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.