



Platinum - Series 1

5.28.2026.1

Standard Doc

Alt Doc

Rate	30 YR FIX	Rate	30 YR FIX	NJ PREPAYMENT PENALTY	LLPA	Max Price	Max Price + PPP Adjustment	LLPA	Max Price	
5.750	93.982	5.750	93.982	Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	98.75	No Penalty	-1.000	99.000	
5.875	94.732	5.875	94.732		12 Months	-0.25	99.25	12 Months	-0.750	100.125
6.000	95.482	6.000	95.482		24 Months	-0.25	99.75	24 Months	-0.375	101.750
6.125	96.232	6.125	96.232		36 Months	-0.125	100.25	36 Months	0.000	102.250
6.250	97.000	6.250	97.000		48 Months	-0.125	100.75	48 Months	0.375	102.750
6.375	97.625	6.375	97.625		60 Months	-0.375	101.25	60 Months	0.750	103.250
6.500	98.188	6.500	98.188					Lock Period	30 days	0.000
6.625	98.750	6.625	98.750					45 days	-0.150	
6.750	99.281	6.750	99.281					60 days	-0.300	
6.875	99.781	6.875	99.781					Extension Fee ⁵	5 Days	-0.100
7.000	100.350	7.000	100.350					1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.		
7.125	100.818	7.125	100.818					2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ		
7.250	101.193	7.250	101.193					3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA		
7.375	101.568	7.375	101.568					4) Only declining prepayment penalty structures allowed in MS		
7.500	101.912	7.500	101.912					5) Extensions available in 5 day increments up to 30 days		
7.625	102.225	7.625	102.225					6) Loan eligibility is determined by the Guideline/Product Matrix.		
7.750	102.475	7.750	102.475					7) All soft prepayment penalties will be priced as a no prepayment loan		
7.875	102.725	7.875	102.725							
8.000	102.975	8.000	102.975							
8.125	103.225	8.125	103.225							
8.250	103.475	8.250	103.475							
8.375	103.725	8.375	103.725							
8.500	103.975	8.500	103.975							
8.625	104.194	8.625	104.194							
8.750	104.413	8.750	104.413							
8.875	104.632	8.875	104.632							
Min Price	97.000	Min Price	97.000							

Email: lockdesk@lendzfinancial.com
 Lock hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Loan Amount	Max Price (Primary and Second Home Only)
<\$2,000,000	101.25
\$2,000,000 - \$3,000,000	100.25
\$3,000,000 - \$4,000,000	99.25

Fees
 Underwriting* \$1,995
 *Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years Standard Doc - AUS	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-1.500	-3.000
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.750	-3.250
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250
	700-719	0.375	0.375	0.125	0.000	-0.125	-0.625	-1.375	-4.750	-6.500
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.375	-3.250	-4.125	-5.375	NA	NA
	620-639	-2.750	-2.750	-2.750	-3.000	-3.750	NA	NA	NA	NA
	Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-2.000	-3.500
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-2.250	-4.000
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.500	-3.500	-4.375	-5.875	NA	NA
	620-639	-3.000	-3.000	-3.000	-3.250	-4.000	NA	NA	NA	NA
	Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Alt Doc Additional Adjustments	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	WVOE		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	CPA/EA Prepared P&L - 24 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA
CPA/EA Prepared P&L - 12 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA

Adjustments to Price		<=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
Housing History	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-3.000	-5.000
	Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
House Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	>43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
Loan Balance	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA
\$3,000,001 - \$3,500,000	-0.875	-0.875	-0.875	-1.125	-1.250	NA	NA	NA	NA	
\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	NA
	Cash-Out Refi >=720	-0.250	-0.250	-0.375	-0.625	-0.750	-1.000	-1.500	NA	NA
	Cash-Out Refi <720	-0.375	-0.375	-0.500	-0.750	-0.875	-1.500	-2.000	NA	NA
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Occupancy	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	-3.000	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-1.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	-2.000
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price	
Housing	0x90x12	30 YR FIXED	360	N/A	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	98.500	
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	240	120		12 Months	-0.750	99.625
Min FICO	620	40 YR FIXED I/O	360	480		24 Months	-0.375	101.250
Max LTV	90					36 Months	0.000	101.750
Max price if Listed in last 6 months	99.00					48 Months	0.375	102.250
						60 Months	0.750	102.750

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.





DSCR - Series 1

(Debt Service Coverage Ratio)

5.28.2026.1

DSCR

Rate	30 YR FIX
5.750	94.020
5.875	95.020
6.000	95.895
6.125	96.613
6.250	97.300
6.375	97.988
6.500	98.675
6.625	99.300
6.750	99.925
6.875	100.550
7.000	101.175
7.125	101.800
7.250	102.425
7.375	102.957
7.500	103.394
7.625	103.832
7.750	104.269
7.875	104.644
8.000	105.019
8.125	105.394
8.250	105.769
8.375	106.144
8.500	106.457
8.625	106.769
8.750	107.082
8.875	107.332
9.000	107.582
9.125	107.832
9.250	108.082

Email: lockdesk@lenzfinancial.com
 Lock hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	103.250
48 Months	97.000	102.750
36 Months	97.000	102.250
24 Months	97.000	101.750
12 Months	97.000	100.125
No Penalty	97.000	99.000

- 1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Acceptable structures include the following:
 • 3%, 4%, or 5% fixed percentage
 • Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	98.75
	12 Months	-0.25	99.25
	24 Months	-0.25	99.75
	36 Months	-0.375	100.25
	48 Months	-0.5	100.75
	60 Months	-0.625	101.25

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	N/A
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	N/A
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Additional FICO < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustment	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	N/A
	DSCR < 1 in addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Housing History	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Housing Event Seasoning	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Balance	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A	N/A	
\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A
	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	N/A
	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	N/A
Property Type	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term¹⁻⁵	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term¹⁻⁵ Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	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	-0.625	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Other Price Adjustments		ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000		ARM Index	N/A
	45 days	-0.150		ARM Margin	N/A
	60 days	-0.300		5yr ARM Caps	N/A
Extension Fee	5 Days	-0.100		7yr & 10yr ARM Caps	N/A
	* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A
				Housing (BK/FC/SS/DIL)	0x60x12
				Min FICO	640
				Max LTV	80
				Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	103.250
48 Months	97.000	102.750
36 Months	97.000	102.250
24 Months	97.000	101.750
12 Months	97.000	99.750
No Penalty	97.000	98.750

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.





DSCR Multi Mixed Use - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

5.28.2026.1

DSCR Multi

Rate	30 YR FIX
7.625	93.771
7.750	94.433
7.875	95.095
8.000	95.757
8.125	96.419
8.250	97.081
8.375	97.743
8.500	98.405
8.625	99.067
8.750	99.729
8.875	100.391
9.000	101.053
9.125	101.715
9.250	102.377
9.375	103.039
9.500	103.701
9.625	104.363
9.750	105.025
9.875	105.687
10.000	106.349
10.125	107.011
10.250	107.673
10.375	108.335
10.500	108.997
10.625	109.659
10.750	110.321
10.875	110.983
11.000	111.645
11.125	112.307

Email: lockdesk@lendzfinancial.com
 Lock hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.725
48 Months	97.000	102.225
36 Months	97.000	101.725
24 Months	97.000	101.225
12 Months	97.000	98.725
No Penalty	97.000	97.725

- 1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 2) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
- 3) Only declining prepayment penalty structures allowed in MS
- 4) Acceptable structures include the following:
 - 5% fixed up to 5-years
 - Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 5) 6 mo Interest prepayment penalties not allowed
- 6) All soft prepayment penalties will be priced as a no prepayment loan
- 7) Prepayment penalties not allowed in OH

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	97.975
	12 Months	-0.25	98.975
	24 Months	-0.25	99.475
	36 Months	-0.375	99.975
	48 Months	-0.5	100.475
	60 Months	-0.625	100.975

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,001 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
State	CT, IL, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term¹⁻⁵ (Other allowable PPP)	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
	Housing	0x30x24
	(BK/FC/SS/DIL)	24.0
	Min FICO	660
	Max LTV	75
	Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120

All Fixed Rate qualified at the Note Rate.

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.





Foreign National - Series 1

5.28.2026.1

FN DSCR

Rate	30 YR FIX
5.750	92.270
5.875	93.270
6.000	94.145
6.125	94.863
6.250	95.550
6.375	96.238
6.500	96.925
6.625	97.550
6.750	98.175
6.875	98.800
7.000	99.425
7.125	100.050
7.250	100.675
7.375	101.207
7.500	101.644
7.625	102.082
7.750	102.519
7.875	102.894
8.000	103.269
8.125	103.644
8.250	104.019
8.375	104.394
8.500	104.707
8.625	105.019
8.750	105.332
8.875	105.582
9.000	105.832
9.125	106.082
9.250	106.332
9.375	106.582
9.500	106.832

Email: lockdesk@lenzfinancial.com
 Lock hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Investor (DSCR)		
Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.100
48 Months	97.000	101.600
36 Months	97.000	101.100
24 Months	97.000	100.600
12 Months	97.000	98.975
No Penalty	97.000	98.100

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

• 6 mo Interest

• 3%, 4%, or 5% fixed percentage

• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		
	LLPA	Max Price
No Penalty	0	97.85
Prepay Penalty (Investor Only)		
12 Months	-0.25	98.35
24 Months	-0.25	98.85
36 Months	-0.375	99.35
48 Months	-0.5	99.85
60 Months	-0.625	100.35

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
DSCR Additional	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	NA
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	NA
	DSCR < 1 in addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	NA

*For Canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.125	-0.250	0.000
\$1,500,001 - \$2,000,000	N/A	N/A	N/A	N/A	N/A	N/A	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
	Cash-Out Refi & DSCR >=1.0	-0.500	-0.500	-0.500	-0.625	-0.875	N/A
	Cash-Out Refi & DSCR <1.0	-0.875	-0.875	-0.875	-1.000	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
5% Fixed Prepayment Penalty Term ¹⁻⁵ (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵ allowable PPP, DSCR	60 Months	0.750	0.750	0.750	0.750	0.875	0.875
	48 Months	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
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Price special		0.250	0.250	0.250	0.250	0.250	0.250
Price special	DSCR > 1 LTV <=65% Purchase	1.750	1.750	1.750	1.750	1.750	1.750

Contact: lockdesk@lenzfinancial.com

Other Price Adjustments		Product - DSCR		Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A	N/A
Extension Fee	5 Days	-0.100	30 YR FIXED	360	360	N/A
			30 YR FIXED I/O	240	360	120
			40 YR FIXED I/O	360	480	120

* Extensions available in 5 day increments up to 30 days

* Qualifying Rate: Note Rate

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00

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.





Closed End Seconds - Series 1

5.28.2026.1

Standard Doc

Rate	30 YR FIX
7.375	98.173
7.500	98.622
7.625	99.075
7.750	99.524
7.875	99.977
8.000	100.529
8.125	100.975
8.250	101.421
8.375	101.867
8.500	102.312
8.625	102.685
8.750	103.058
8.875	103.433
9.000	103.808
9.125	104.183
9.250	104.557
9.375	104.931
9.500	105.304
9.625	105.669
9.750	106.033
9.875	106.390
10.000	106.747
10.125	106.997
10.250	107.247
10.375	107.497
10.500	107.847
10.625	108.097
10.750	108.347
10.875	108.597
11.000	108.847
11.125	109.097
11.250	109.347
11.375	109.597
11.500	109.847
11.625	109.972
11.750	110.097
11.875	110.222
12.000	110.347
12.125	110.472
12.250	110.597
12.375	110.722
12.500	110.847
12.625	110.972
12.750	111.097
12.875	111.222
13.000	111.347
13.125	111.472
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.750	98.173
7.875	98.622
8.000	99.075
8.125	99.524
8.250	99.977
8.375	100.529
8.500	100.975
8.625	101.421
8.750	101.867
8.875	102.312
9.000	102.685
9.125	103.058
9.250	103.433
9.375	103.808
9.500	104.183
9.625	104.557
9.750	104.931
9.875	105.304
10.000	105.669
10.125	106.033
10.250	106.390
10.375	106.747
10.500	106.997
10.625	107.247
10.750	107.497
10.875	107.847
11.000	108.097
11.125	108.347
11.250	108.597
11.375	108.847
11.500	109.097
11.625	109.347
11.750	109.597
11.875	109.847
12.000	109.972
12.125	110.097
12.250	110.222
12.375	110.347
12.500	110.472
12.625	110.597
12.750	110.722
12.875	110.847
13.000	110.972
13.125	111.097
13.250	111.222
13.375	111.347
13.500	111.472
Min Price	98.000
Max Price	101.250

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A

Program Restrictions	
Housing	0x30x12
FC	48 mo
(BK/SS/DIL)	48 mo
Min FICO	680
Max CLTV	90

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.1000

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Email: lockdesk@lendzfinancial.com
 Lock hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday

Investor Only				
NJ PREPAYMENT PENALTY		LLPA	Max Price	
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0.000	99.000	
	12 Months	-0.125	101.500	
	24 Months	-0.250	101.500	
	36 Months	-1.000	101.500	
	48 Months	-1.000	102.000	
60 Months	-1.000	102.000		
Prepay Term ¹⁻⁴		LLPA	Min Price	Max Price
No Penalty		0.000	97.000	99.000
12 Months		0.250	97.000	101.500
24 Months		0.500	97.000	102.000
36 Months		1.500	97.000	102.500
48 Months		1.750	97.000	103.000
60 Months		2.000	97.000	103.000

Penalties not allowed in AK, KS, MI, MN, NM, OH, RI, VA
 Penalties not allowed on loans vested to individuals in IL and N
 PPP not allowed on loan amounts less than \$329,411 in PA
 Only declining prepayment penalty structures allowed in MS
 Penalties not allowed on second liens less than \$75,000 in MD
 Acceptable Structures include the following:
 • Fixed percentage of no less than 3%
 • Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
 • Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period

Adjustments to Price		FICO/CLTV	<=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
Standard Doc - 2 Years	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500	
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500	
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500	
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500	
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA	
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA	
	680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	NA	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375	
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A	
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A	
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A	
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A	
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A	
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A	
	680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A	
Additional Alt Doc Adjustment	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A	
	1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA	
		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	

Adjustments to Price		<=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
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
Loan Balance	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	\$100,001 - \$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A	
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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.

