



Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price	
Housing	Ox90x12	360	360	N/A	No Penalty	-1.000	98.500	
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	360	120	Prepay Penalty ¹⁻⁴ (Investor Only)	12 Months	-0.750	99.500
Min FICO	620	40 YR FIXED I/O	360	120		24 Months	-0.375	101.125
Max LTV	90					36 Months	0.000	101.625
Max price if Listed in last 6 months	99.00					48 Months	0.375	102.125
						60 Months	0.750	102.625



DSCR - Series 1

(Debt Service Coverage Ratio)

8.26.2026.1

DSCR

Rate	30 YR FIX
6.000	95.151
6.125	95.901
6.250	96.651
6.375	97.370
6.500	98.088
6.625	98.744
6.750	99.400
6.875	100.025
7.000	100.650
7.125	101.275
7.250	101.900
7.375	102.432
7.500	102.869
7.625	103.307
7.750	103.744
7.875	104.119
8.000	104.494
8.125	104.869
8.250	105.244
8.375	105.619
8.500	105.994
8.625	106.306
8.750	106.619
8.875	106.932
9.000	107.244
9.125	107.557
9.250	107.807
9.375	108.057
9.500	108.307

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	103.125
48 Months	97.000	102.625
36 Months	97.000	102.125
24 Months	97.000	101.625
12 Months	97.000	100.000
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:
• 0 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
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99
	12 Months	-0.25	99.125
	24 Months	-0.25	99.625
	36 Months	-0.375	100.125
	48 Months	-0.5	100.625
	60 Months	-0.625	101.125

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	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	N/A

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
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
Housing History	>= 1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional >= 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
Loan Balance	<=\$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
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
	Additional for cash out	-0.250	-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	-0.750	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
State	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 Term ¹⁻⁵	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 Term ¹⁻⁵	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 allowable PPP	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	-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	Housing	0x60x12
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	640
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A	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	102.625
48 Months	97.000	102.125
36 Months	97.000	101.625
24 Months	97.000	101.125
12 Months	97.000	99.500
No Penalty	97.000	98.625

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 Plus - Series 1
(Debt Service Coverage Ratio)

8.26.2026.1

DSCR Plus	
Rate	30 YR FIX
6.000	95.801
6.125	96.681
6.250	97.511
6.375	98.310
6.500	99.027
6.625	99.682
6.750	100.316
6.875	100.970
7.000	101.624
7.125	102.328
7.250	102.963
7.375	103.495
7.500	103.932
7.625	104.370
7.750	104.807
7.875	105.182
8.000	105.557
8.125	105.932
8.250	106.307
8.375	106.682
8.500	107.057

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	101.750
48 Months	97.000	101.500
36 Months	97.000	101.375
24 Months	97.000	101.000
12 Months	97.000	100.000
No Penalty	97.000	99.000
1) Loans with PPP in AK, KS, MI, NM, MN, RI, and OH will be priced as if there is no PPP		
2) PPP not allowed on loans vested to individuals in IL and NJ		
3) PPP 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		Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0
	12 Months	-0.25
	24 Months	-0.25
	36 Months	-0.375
	48 Months	-0.5
	60 Months	-0.625
		99.000
		99.250
		99.250
		99.500
		99.750
		100.000

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	NA
		Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Price Adjustments			<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustments	>=1.25		0.500	0.500	0.500	0.625	0.625	0.625	0.625
	1.00-1.24		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Balance	<=\$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
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	NA
	Cash-Out Refi >=720		-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	NA
	Cash-Out Refi <720		-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	NA
	Additional for cash out		-0.250	-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	-0.750	N/A
	2-4 Unit		-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
State	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	NA
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months		0.625	0.625	0.625	0.625	0.750	0.750	0.750
	48 Months		0.375	0.375	0.375	0.375	0.375	0.375	0.375
	36 Months		0.125	0.125	0.125	0.125	0.125	0.125	0.125
	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 Term ¹⁻⁵ Other allowable PPP	60 Months		0.500	0.500	0.500	0.500	0.625	0.625	0.625
	48 Months		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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	-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	Housing	0x60x12
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	640
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A	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	101.500
48 Months	97.000	101.250
36 Months	97.000	101.125
24 Months	97.000	100.750
12 Months	97.000	99.750
No Penalty	97.000	99.000

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.





DSCR Multi Mixed Use - Series 1

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

8.26.2026.1

DSCR Multi

Rate	30 YR FIX
7.625	93.246
7.750	93.908
7.875	94.570
8.000	95.232
8.125	95.894
8.250	96.556
8.375	97.218
8.500	97.880
8.625	98.542
8.750	99.204
8.875	99.791
9.000	100.378
9.125	100.965
9.250	101.552
9.375	102.077
9.500	102.602
9.625	103.127
9.750	103.652
9.875	104.177
10.000	104.702
10.125	105.227
10.250	105.752
10.375	106.277
10.500	106.802
10.625	107.327
10.750	107.789
10.875	108.189
11.000	108.589
11.125	108.989

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	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	100.600
12 Months	97.000	98.600
No Penalty	97.000	97.600

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	97.6
	12 Months	-0.25	98.6
	24 Months	-0.25	99.1
	36 Months	-0.375	99.6
	48 Months	-0.5	100.1
	60 Months	-0.625	100.6

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	\$600,000 - \$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	N/A	N/A
	\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	NA	NA	NA	NA
	\$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, NJ	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 Term ¹⁻⁶	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 Term ¹⁻⁵ (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
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	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	ARM Index	N/A	Housing	0x30x24
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	660
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	75
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A	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

8.26.2026.1

FN DSCR	
Rate	30 YR FIX
6.000	93.401
6.125	94.151
6.250	94.901
6.375	95.620
6.500	96.338
6.625	96.994
6.750	97.650
6.875	98.275
7.000	98.900
7.125	99.525
7.250	100.150
7.375	100.682
7.500	101.119
7.625	101.557
7.750	101.994
7.875	102.369
8.000	102.744
8.125	103.119
8.250	103.494
8.375	103.869
8.500	104.244
8.625	104.556
8.750	104.869
8.875	105.182
9.000	105.494
9.125	105.807
9.250	106.057
9.375	106.307
9.500	106.557
9.625	106.807
9.750	107.057

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

Investor (DSCR)		
Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	101.975
48 Months	97.000	101.475
36 Months	97.000	100.975
24 Months	97.000	100.475
12 Months	97.000	98.850
No Penalty	97.000	97.975

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	97.975
12 Months	-0.25	97.975
24 Months	-0.25	98.475
36 Months	-0.375	98.975
48 Months	-0.5	99.475
60 Months	-0.625	99.975

Prepay Penalty (Investor Only) In Addition to PPP LLPA		

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
DSCRAdditional		>=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	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	NA	NA
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 (Other allowable PPP, DSCR Only)	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	N/A	N/A

Contact: lockdesk@lendzfinancial.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 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.





Closed End Seconds - Series 1

8.26.2026.1

Standard Doc

Rate	30 YR FIX
7.375	98.673
7.500	99.122
7.625	99.575
7.750	100.024
7.875	100.477
8.000	101.029
8.125	101.475
8.250	101.921
8.375	102.367
8.500	102.812
8.625	103.185
8.750	103.558
8.875	103.933
9.000	104.308
9.125	104.683
9.250	105.057
9.375	105.431
9.500	105.804
9.625	106.169
9.750	106.533
9.875	106.890
10.000	107.247
10.125	107.497
10.250	107.747
10.375	107.997
10.500	108.347
10.625	108.597
10.750	108.847
10.875	109.097
11.000	109.347
11.125	109.597
11.250	109.847
11.375	110.097
11.500	110.347
11.625	110.472
11.750	110.597
11.875	110.722
12.000	110.847
12.125	110.972
12.250	111.097
12.375	111.222
12.500	111.347
12.625	111.472
12.750	111.597
12.875	111.722
13.000	111.847
13.125	111.972
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.750	98.673
7.875	99.122
8.000	99.575
8.125	100.024
8.250	100.477
8.375	101.029
8.500	101.475
8.625	101.921
8.750	102.367
8.875	102.812
9.000	103.185
9.125	103.558
9.250	103.933
9.375	104.308
9.500	104.683
9.625	105.057
9.750	105.431
9.875	105.804
10.000	106.169
10.125	106.533
10.250	106.890
10.375	107.247
10.500	107.497
10.625	107.747
10.750	107.997
10.875	108.347
11.000	108.597
11.125	108.847
11.250	109.097
11.375	109.347
11.500	109.597
11.625	109.847
11.750	110.097
11.875	110.347
12.000	110.472
12.125	110.597
12.250	110.722
12.375	110.847
12.500	110.972
12.625	111.097
12.750	111.222
12.875	111.347
13.000	111.472
13.125	111.597
13.250	111.722
13.375	111.847
13.500	111.972
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	101.250	
	24 Months	-0.250	101.250	
	36 Months	-1.000	101.250	
	48 Months	-1.000	101.750	
	60 Months	-1.000	101.750	
Prepay Term ¹⁻⁴		LLPA	Min Price	Max Price
No Penalty		0.000	97.000	99.000
12 Months		0.250	97.000	101.250
24 Months		0.500	97.000	101.750
36 Months		1.500	97.000	102.250
48 Months		1.750	97.000	102.750
60 Months		2.000	97.000	102.750
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	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	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	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	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	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.750	-1.000	-1.000	-3.000	-4.000	NA	NA	NA
Additional for <700 and LTV >70%			0.000	0.000	0.000	0.000	0.000	-0.250	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 WVOE	800+	3.000	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	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	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	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	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
Additional for <700 and LTV >70%			0.000	-0.500	-0.750	-1.000	-3.250	-4.500	N/A	N/A	N/A
Additional for <700 and LTV >70%			0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months WVOE		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
			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
Occupancy	\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Property Type	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
	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 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.

