Platinum - Series 2

Owner Occupied (Full Doc)

11.25.2026.1

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	91.162	91.037
6.000	91.932	91.807
6.125	92.712	92.587
6.250	93.500	93.375
6.375	94.296	94.171
6.500	95.094	94.969
6.625	95.864	95.739
6.750	96.639	96.514
6.875	97.400	97.275
7.000	98.075	97.950
7.125	98.651	98.526
7.250	99.183	99.058
7.375	99.661	99.536
7.500	100.082	99.957
7.625	100.440	100.315
7.750	100.739	100.614
7.875	100.988	100.863
8.000	101.195	101.070
8.125	101.384	101.259
8.250	101.547	101.422
8.375	101.691	101.566
8.500	101.915	101.790
8.625	101.923	101.798
8.750	101.944	101.819
8.875	101.976	101.851
9.000	102.015	101.890
9.125	102.063	101.938
9.250	102.115	101.990
9.375	102.170	102.045
9.500	102.224	102.099
9.625	102.278	102.153
9.750	102.332	102.207
9.875	102.382	102.257
10.000	102.430	102.305
10.125	102.476	102.351
10.250	102.519	102.394
10.375	102.560	102.435
10.500	102.597	102.472
10.625	102.634	102.509
10.750	102.668	102.543
10.875	102.701	102.576
11.000	102.732	102.607
11.125	102.763	102.638
11.250	102.793	102.668
11.375	102.822	102.697
11.500	102.850	102.725

Max Price: 102.125
Min Rate: 7.375%
Min Price: 97.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	0.625	0.625	0.625	0.625	0.600	0.400	0.175	(0.200)	(1.200)
760-779	0.625	0.625	0.625	0.625	0.575	0.375	0.125	(0.325)	(1.325)
740-759	0.625	0.625	0.625	0.625	0.550	0.325	0.075	(0.450)	(1.450)
720-739	0.625	0.625	0.625	0.600	0.500	0.250	0.000	(0.625)	(1.625)
700-719	0.475	0.450	0.425	0.375	0.250	0.000	(0.250)	(1.050)	(2.050)
680-699	0.225	0.200	0.125	0.050	(0.125)	(0.500)	(0.875)	(1.800)	
660-679	(0.475)	(0.500)	(0.575)	(0.700)	(0.875)	(1.250)	(1.625)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.475)	(0.500)	(0.575)	(0.700)	(0.875)	(1.250)	(1.625)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
UPB > $2m <=2.5m									
UPB >2.5m <=3.0m									
UPB < $250k	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.750)
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.250)	(2.000)
Rate Term >= 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Rate Term < 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Cash Out >= 700 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(1.000)		
Cash Out < 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(1.500)	(2.000)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(1.000)	(1.125)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
DTI 45.1 - 50.0	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	
1099 Only	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

Must be Business Purpose to receive PPP credit
AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline* of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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.

EQUAL HOUSING OPPORTUNITY

Platinum - Series 2
Owner Occupied (Alt Doc)

11.25.2026.1

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	90.672	90.547
6.000	91.420	91.295
6.125	92.176	92.051
6.250	92.923	92.798
6.375	93.656	93.531
6.500	94.401	94.276
6.625	95.155	95.030
6.750	95.927	95.802
6.875	96.657	96.532
7.000	97.303	97.178
7.125	97.943	97.818
7.250	98.558	98.433
7.375	99.157	99.032
7.500	99.712	99.587
7.625	100.230	100.105
7.750	100.713	100.588
7.875	101.129	101.004
8.000	101.512	101.387
8.125	101.865	101.740
8.250	102.198	102.073
8.375	102.492	102.367
8.500	102.755	102.630
8.625	102.849	102.724
8.750	102.943	102.818
8.875	103.037	102.912
9.000	103.130	103.005
9.125	103.224	103.099
9.250	103.318	103.193
9.375	103.412	103.287
9.500	103.505	103.380
9.625	103.599	103.474
9.750	103.693	103.568
9.875	103.787	103.662
10.000	103.880	103.755
10.125	103.974	103.849
10.250	104.068	103.943
10.375	104.162	104.037
10.500	104.255	104.130
10.625	104.349	104.224
10.750	104.443	104.318
10.875	104.537	104.412
11.000	104.630	104.505
11.125	104.724	104.599
11.250	104.818	104.693
11.375	104.912	104.787
11.500	105.005	104.880

Max Price: 102.125
Min Rate: 7.375%
Min Price: 97.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.825	1.825	1.825	1.700	1.375	1.125	0.950	(0.400)	(2.000)
760-779	1.825	1.825	1.825	1.700	1.275	1.125	0.775	(0.525)	(2.125)
740-759	1.700	1.700	1.700	1.575	1.275	0.875	0.600	(0.725)	(2.500)
720-739	1.575	1.575	1.575	1.575	1.275	0.625	0.475	(0.975)	(2.875)
700-719	1.250	1.125	1.125	1.125	0.950	0.500	0.125	(1.350)	(3.500)
680-699	0.625	0.625	0.500	0.375	(0.125)	(0.500)	(1.500)	(3.250)	
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.125)	(1.875)	(2.250)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.625)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
UPB > $2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > $3.5m									
UPB < $250k	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.750)
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.250)	(2.000)
Rate Term >= 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Rate Term < 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Cash Out >= 700 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(1.000)		
Cash Out < 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(1.500)	(2.000)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(1.000)	(1.125)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
WVOE	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

Must be Business Purpose to receive PPP credit
AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline* of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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.

EQUAL HOUSING OPPORTUNITY

Platinum - Series 2
Investment

11.25.2026.1

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	89.864	89.739
6.000	90.664	90.539
6.125	91.476	91.351
6.250	92.290	92.165
6.375	93.108	92.983
6.500	93.920	93.795
6.625	94.715	94.590
6.750	95.543	95.418
6.875	96.368	96.243
7.000	97.047	96.922
7.125	97.737	97.612
7.250	98.413	98.288
7.375	99.075	98.950
7.500	99.732	99.607
7.625	100.363	100.238
7.750	100.967	100.842
7.875	101.481	101.356
8.000	101.978	101.853
8.125	102.460	102.335
8.250	102.917	102.792
8.375	103.356	103.231
8.500	103.764	103.639
8.625	104.014	103.889
8.750	104.264	104.139
8.875	104.514	104.389
9.000	104.764	104.639
9.125	105.014	104.889
9.250	105.264	105.139
9.375	105.514	105.389
9.500	105.764	105.639
9.625	106.014	105.889
9.750	106.264	106.139
9.875	106.514	106.389
10.000	106.764	106.639
10.125	107.014	106.889
10.250	107.264	107.139
10.375	107.514	107.389
10.500	107.764	107.639
10.625	108.014	107.889
10.750	108.264	108.139
10.875	108.514	108.389
11.000	108.764	108.639
11.125	109.014	108.889
11.250	109.264	109.139
11.375	109.514	109.389
11.500	109.764	109.639

Max Price: **103.375**
Min Rate: **7.375%**
Min Price: **97.000**

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	2.625	2.625	2.625	2.375	1.875	1.375	1.000	(0.875)	
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.750	(1.125)	
740-759	2.625	2.625	2.625	2.375	1.875	1.125	0.575	(1.250)	
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.500	(1.625)	
700-719	2.475	2.350	2.350	2.250	1.125	0.225	(0.275)	(2.375)	
680-699	1.400	1.400	1.275	1.000	0.250	(0.875)	(2.125)	(3.625)	
660-679	1.000	0.875	0.625	0.000	(1.250)	(2.250)	(2.875)		
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.125)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > $2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > $3.5m									
UPB < $250k	(0.250)	(0.250)	(0.375)	(0.375)	(0.750)	(1.125)	(1.375)	(1.750)	
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)	
Condo / Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	
Rate Term >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)		
Rate Term < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)	(3.250)		
Cash Out >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)		
Cash Out < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)	(3.250)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Non-Perm Resident Alien	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)	(1.125)	(1.375)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
DTI 45.1 - 50.0	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)		
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	(0.125)	
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Asset Depletion	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
1099 Only	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)		
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L Only	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(1.000)	(0.250)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.125)	(0.500)	0.000	0.375	0.625

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price/PPP Term	0	12	24	36	48	60
Business Purpose Loan	99.000	101.375	102.375	102.875	103.375	103.875

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline* of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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.

EQUAL HOUSING OPPORTUNITY

DSCR - Series 2

(Debt Service Coverage Ratio)

11.25.2026.1

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	91.613	91.488
6.000	92.423	92.298
6.125	93.223	93.098
6.250	93.993	93.868
6.375	94.763	94.638
6.500	95.524	95.399
6.625	96.285	96.160
6.750	96.963	96.838
6.875	97.577	97.452
7.000	98.174	98.049
7.125	98.764	98.639
7.250	99.331	99.206
7.375	99.886	99.761
7.500	100.421	100.296
7.625	100.935	100.810
7.750	101.419	101.294
7.875	101.896	101.771
8.000	102.338	102.213
8.125	102.790	102.665
8.250	103.210	103.085
8.375	103.609	103.484
8.500	103.996	103.871
8.625	104.246	104.121
8.750	104.496	104.371
8.875	104.746	104.621
9.000	104.996	104.871
9.125	105.246	105.121
9.250	105.496	105.371
9.375	105.746	105.621
9.500	105.996	105.871
9.625	106.246	106.121
9.750	106.496	106.371
9.875	106.746	106.621
10.000	106.996	106.871
10.125	107.246	107.121
10.250	107.496	107.371
10.375	107.746	107.621
10.500	107.996	107.871
10.625	108.246	108.121
10.750	108.496	108.371
10.875	108.746	108.621
11.000	108.996	108.871
11.125	109.246	109.121
11.250	109.496	109.371
11.375	109.746	109.621
11.500	109.996	109.871

Max Price: **103.375**
Min Rate: **7.375%**
Min Price: **97.000**

Fees	
Underwriting*	$1,995

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.525	1.525	1.500	1.375	0.750	0.375	(0.750)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.000)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.125)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(1.750)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.250)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(3.750)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		

Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > $1m <=$1.75m	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)		
UPB > $1.75m <=$2m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
UPB > $2m <=$2.5m									
UPB > $2.5m <=$3m									
UPB < $250k	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)		
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Condo / Non-Warr Condo	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Rate Term >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)			
Rate Term < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)			
Cash Out >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)			
Cash Out <700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)			
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
NPRA	(0.875)	(1.000)	(1.000)	(1.125)	(1.250)	(1.375)			
Credit LLPA	**0-50%**	**50.01-55%**	**55.01-60%**	**60.01-65%**	**65.01-70%**	**70.01-75%**	**75.01-80%**	**80.01-85%**	**85.01-90%**
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
0x60x12									

DSCR LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=1.25x	0.000	0.000	0.000	0.000	0.000	0.250	0.250		
>=1.15x and <1.25x	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
>=1.00x and <1.15x	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0.95-0.99x (Purch, 720+ FICO)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
0.85-0.94x (Purch, 720+ FICO)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.125)			
0.95-0.99x (Refi, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)				
0.85-0.94x (Refi, 720+ FICO)	(1.125)	(1.125)	(1.125)	(1.250)	(1.375)				
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.750)	(1.875)				
DSCR < 1 In addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			

State LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(1.000)	(0.250)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.125)	(0.500)	0.000	0.375	0.625

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price/PPP Term	0	12	24	36	48	60
Business Purpose Loan	99.000	101.375	102.375	102.875	103.375	103.875

Lock Term Adjustments	
30 Day	0
45 Day	(0.250)
60 Day	(0.500)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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.

EQUAL HOUSING OPPORTUNITY