

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	96.338	96.213
6.875	97.075	96.950
7.000	97.763	97.638
7.125	98.413	98.288
7.250	99.031	98.906
7.375	99.644	99.519
7.500	100.225	100.100
7.625	100.725	100.600
7.750	101.194	101.069
7.875	101.569	101.444
8.000	101.913	101.788
8.125	102.163	102.038
8.250	102.381	102.256
8.375	102.600	102.475
8.500	102.819	102.694
8.625	103.038	102.913
8.750	103.256	103.131
8.875	103.444	103.319
9.000	103.631	103.506
9.125	103.788	103.663
9.250	103.944	103.819
9.375	104.069	103.944
9.500	104.194	104.069
9.625	104.288	104.163
9.750	104.381	104.256
9.875	104.475	104.350
10.000	104.569	104.444
10.125	104.663	104.538
10.250	104.756	104.631
10.375	104.850	104.725
10.500	104.944	104.819
10.625	105.038	104.913
10.750	105.131	105.006
10.875	105.225	105.100
11.000	105.319	105.194
11.125	105.413	105.288
11.250	105.506	105.381
11.375	105.600	105.475
11.500	105.694	105.569

**Max Price:** 101.500  
**Min Rate:** 6.75%  
**Min Price:** 97.000

Fees	
Underwriting*	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 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+	1.625	1.625	1.625	1.500	1.125	0.625	0.250	(1.125)	(2.875)	
760-779	1.625	1.625	1.625	1.500	1.125	0.625	0.250	(1.250)	(3.000)	
740-759	1.500	1.500	1.500	1.500	1.125	0.500	0.125	(1.375)	(3.250)	
720-739	1.500	1.500	1.500	1.500	1.125	0.375	0.000	(1.625)	(3.500)	
700-719	1.250	1.125	1.125	1.125	0.750	0.250	(0.375)	(2.125)	(4.125)	
680-699	0.375	0.375	0.250	0.125	(0.250)	(1.125)	(1.875)	(3.500)		
660-679	(0.250)	(0.375)	(0.625)	(0.750)	(1.250)	(2.000)	(2.625)			
640-659										
620-639										
600-619										
No FICO (FN/NPRA Only)	(0.750)	(0.875)	(1.125)	(1.250)	(1.500)	(2.000)	(2.625)			

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	(0.125)	(0.125)	(0.125)	(0.500)	(0.500)	
UPB > \$2m <= 2.5m	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)			
UPB > 2.5m <= 3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)				
UPB < \$250k	0.000	0.000	(0.125)	(0.375)	(0.750)	(1.125)	(1.375)	(1.750)	(2.000)	
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	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op										
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)				
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
Foreign National										
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)			
Recently Listed (Last 6 Months)										

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	
0x60x12										
0x90x12										
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%	
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
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	
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
1099 Only	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)			
12/24mo P&L w/ Bank Stmt	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)			
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	
5 Day	(0.100)

Email: [lockdesk@lendzfinancial.com](mailto: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, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans 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 to receive PPP credit for 1-2 unit properties, and are unrestricted otherwise.
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	95.169	95.044
6.875	96.130	96.005
7.000	96.910	96.785
7.125	97.681	97.556
7.250	98.425	98.300
7.375	99.166	99.041
7.500	99.885	99.760
7.625	100.581	100.456
7.750	101.244	101.119
7.875	101.657	101.532
8.000	102.029	101.904
8.125	102.361	102.236
8.250	102.658	102.533
8.375	102.934	102.809
8.500	103.195	103.070
8.625	103.423	103.298
8.750	103.636	103.511
8.875	103.837	103.712
9.000	104.018	103.893
9.125	104.199	104.074
9.250	104.375	104.250
9.375	104.500	104.375
9.500	104.625	104.500
9.625	104.750	104.625
9.750	104.875	104.750
9.875	105.000	104.875
10.000	105.094	104.969
10.125	105.187	105.062
10.250	105.281	105.156
10.375	105.375	105.250
10.500	105.469	105.344
10.625	105.562	105.437
10.750	105.656	105.531
10.875	105.750	105.625
11.000	105.844	105.719
11.125	105.937	105.812
11.250	106.031	105.906
11.375	106.125	106.000
11.500	106.219	106.094

**Max Price:** 101.500  
**Min Rate:** 6.75%  
**Min Price:** 97.000

Fees	
<b>Underwriting*</b>	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 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+	2.500	2.500	2.500	2.125	1.500	0.750	0.250	(1.500)	
760-779	2.500	2.500	2.500	2.125	1.500	0.750	0.250	(1.625)	
740-759	2.375	2.375	2.375	2.000	1.500	0.625	0.125	(1.750)	
720-739	2.375	2.375	2.375	2.000	1.500	0.500	0.000	(2.000)	
700-719	2.250	2.125	2.125	1.875	1.125	0.375	(0.375)	(2.500)	
680-699	1.375	1.375	1.250	0.875	0.125	(1.000)	(1.875)	(3.875)	
660-679	0.750	0.625	0.375	0.000	(0.875)	(1.875)	(2.625)		
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	0.250	0.125	(0.125)	(0.500)	(1.375)	(2.375)	(3.125)		

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 < \$250k	(0.250)	(0.250)	(0.375)	(0.375)	(0.750)	(1.125)	(1.375)	(1.750)	
2-4 Unit Property	0.000	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.875)	(1.125)	
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
Foreign National									
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)									

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	
0x60x12									
0x90x12									
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(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	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
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	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.375)	(1.500)	
1099 Only	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L w/ Bank Statement	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)		
12/24mo P&L Only	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.500)	(0.875)	(0.125)	0.375	0.625	0.875
6m Interest / Declining Structure*	(1.500)	(1.000)	(0.250)	0.000	0.250	0.375

\*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	99.500	100.500	101.500	101.500	102.250

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

Lock Extension	
5 Day	(0.100)

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 Lock Desk hours: 9 am - 5 pm EST Monday - Friday  
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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, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans 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.
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PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	96.493	96.368
6.875	97.355	97.230
7.000	98.168	98.043
7.125	99.005	98.880
7.250	99.780	99.655
7.375	100.518	100.393
7.500	101.130	101.005
7.625	101.630	101.505
7.750	102.068	101.943
7.875	102.474	102.349
8.000	102.849	102.724
8.125	103.224	103.099
8.250	103.568	103.443
8.375	103.880	103.755
8.500	104.193	104.068
8.625	104.474	104.349
8.750	104.755	104.630
8.875	105.005	104.880
9.000	105.255	105.130
9.125	105.505	105.380
9.250	105.724	105.599
9.375	105.943	105.818
9.500	106.162	106.037
9.625	106.349	106.224
9.750	106.537	106.412
9.875	106.662	106.537
10.000	106.787	106.662
10.125	106.912	106.787
10.250	107.005	106.880
10.375	107.099	106.974
10.500	107.193	107.068
10.625	107.287	107.162
10.750	107.380	107.255
10.875	107.474	107.349
11.000	107.568	107.443
11.125	107.662	107.537
11.250	107.755	107.630
11.375	107.849	107.724
11.500	107.943	107.818

**Max Price:** 101.500  
**Min Rate:** 6.75%  
**Min Price:** 97.000

Fees	
<b>Underwriting*</b>	\$1,895

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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+	1.375	1.375	1.250	1.125	0.500	(0.125)	(1.625)		
760-779	1.250	1.250	1.125	1.000	0.125	(0.375)	(1.875)		
740-759	1.125	1.125	1.000	0.875	0.000	(0.625)	(2.000)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.875)	(2.500)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.500)	(3.000)		
680-699	0.000	(0.250)	(0.500)	(0.875)	(1.375)	(2.375)	(3.750)		
660-679	(0.500)	(0.875)	(1.125)	(1.625)	(2.500)	(4.000)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.875)	(1.250)	(1.500)	(1.875)	(2.750)	(4.000)			

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	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(0.750)		
UPB > \$1.75m <=\$2m	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)		
UPB < \$250k	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Condo / Non-Warr Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)		
Cash Out	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National									
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			

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		
0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0x90x12									

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	0.000	0.000		
>=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)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)			
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)			
0.95-0.99x (Refi, 720+ FICO)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)				
0.85-0.94x (Refi, 720+ FICO)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)				
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)				

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(0.750)	(0.125)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.000)	(0.375)	0.000	0.250	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	99.500	100.500	101.500	101.500	102.250

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

Lock Extension	
5 Day	(0.100)

Email: [lockdesk@lendzfinancial.com](mailto: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, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans 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 to receive PPP credit for 1-2 unit properties, and are unrestricted otherwise.
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit