

Base Pricing for 30 Day Lock

Rate	Full Doc	Alt Doc	DSCR
6.250			
6.375			
6.499	98.813	98.813	
6.625	99.125	99.125	99.250
6.750	99.688	99.688	99.563
6.875	100.000	100.000	100.125
6.999	100.313	100.313	100.438
7.125	100.563	100.563	100.688
7.250	100.875	100.875	101.000
7.375	101.188	101.188	101.313
7.499	101.500	101.500	101.625
7.625	101.750	101.750	101.875
7.750	102.000	102.000	102.125
7.875	102.313	102.313	102.438
7.999	102.563	102.563	102.688
8.125	102.813	102.813	102.938
8.250	103.063	103.063	103.188
8.375	103.313	103.313	103.438
8.499	103.563	103.563	103.688
8.625	103.750	103.750	103.875
8.750	104.000	104.000	104.125
8.875	104.250	104.250	104.375
8.999	104.438	104.438	104.563
9.125	104.688	104.688	104.813
9.250	104.875	104.875	105.000
9.375	105.063	105.063	105.188
9.499	105.313	105.313	105.438
9.625	105.500	105.500	105.625
9.750	105.750	105.750	105.875
9.875	106.000	106.000	106.125
9.999	106.188	106.188	106.313
10.125	106.438	106.438	106.563
10.250	106.688	106.688	106.813
10.375	106.938	106.938	107.063
10.499	107.188	107.188	107.313
10.625	107.438	107.438	107.563
10.750	107.688	107.688	107.813
10.875	107.938	107.938	108.063
10.999	108.188	108.188	108.313
11.125	108.438	108.438	108.563

FICO/LTV	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.500	0.500	0.250	-0.125	-0.375	-0.625	-2.375	-3.875
760-779	0.375	0.375	0.125	-0.125	-0.500	-0.750	-2.500	-4.250
740-759	0.375	0.375	0.125	-0.375	-0.625	-0.875	-3.000	-4.750
720-739	0.125	0.125	-0.125	-0.500	-0.875	-1.375	-3.625	-5.375
700-719	0.000	0.000	-0.500	-1.000	-1.250	-1.750	-4.375	-6.125

Loan Level Price Adjustments	
Cash-Out >70% LTV	-0.500
Cash-Out ≤ 70% LTV	-0.250
Cash-Out FICO < 680	-0.500
2 Units	0.000
3-4 Units	-0.250
Second Home	-0.500
No PPP-States not allowed	-1.000
No PPP-States that allow	-2.000
12 Months PPP	-0.625
24 Months PPP	-0.125
36 Months PPP	0.000
48 Months PPP	0.250
60 Months PPP	0.375
Escrow Waived	-0.250
<\$150,000	-0.750
\$150,000-\$1,000,000	0.000
>\$1,000,000	0.250
>\$1,500,000	0.000
>\$2,000,000	-0.250
>\$2,500,000	-0.500
>\$3,000,000	-0.750
>\$3,500,000	-1.000
>\$4,000,000	-1.500
Purchase	0.000
NOO & 2nd Home >75% LTV	-0.250
Full/Alt NOO & 2nd Home ≤75% LTV	0.000

State, DSCR Only	
Georgia	-0.250
Illinois	-0.250
Kansas	-0.250
New Jersey	-0.250
North Carolina	-0.250

Program	
Diamond	0.250
Platinum	0.000
Diamond DSCR	0.250
DSCR (≥1.20)	0.000
DSCR (≥1.00)	0.000
No Ratio (0.75-0.99)	N/A

Payment History	
0x30x12	0.000
1x30x12	-1.250
1x30x12 (DSCR)	-0.250
1x60x12	-1.750
1x30x6	-1.750
0x30x24	0.000

Lock Days	
30 Day	0.000
45 Day	-0.250
60 Day	-0.500

Min Rate	
>\$2,000,000	6.750

Credit Events	
12 Months	-2.000
24 Months	-1.250
36 Months	-0.250
48 Months	0.000

PPP Requirements	
3 Year PPP Required on Business Purpose >80% LTV	

Loan Term	
30YR Fixed	0.000
30YR IO Fixed	-0.500
40YR Fixed	-0.500
40YR IO Fixed	-0.750

Max Price	
Owner Occ/Sec Home	103.500
No PPP-States not allowed	100.000
No PPP-States that allow	101.000
1YR PPP	103.500
2YR PPP	103.500
3YR PPP	103.500
4YR PPP	103.500
5YR PPP	103.500
>\$2,500,000	102.000
80.01-90.00% LTV	101.500
NJ Title Vested In LLC	101.500

Min Price	
Min Price	97.000

Lock Extensions	
Extension Cost - All Rates @ 2 bps / day	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost	
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	

Fees	
Underwriting*	\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.	

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