

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	95.088	94.963
6.875	95.825	95.700
7.000	96.513	96.388
7.125	97.163	97.038
7.250	97.781	97.656
7.375	98.394	98.269
7.500	98.975	98.850
7.625	99.475	99.350
7.750	99.944	99.819
7.875	100.319	100.194
8.000	100.663	100.538
8.125	100.913	100.788
8.250	101.131	101.006
8.375	101.350	101.225
8.500	101.569	101.444
8.625	101.788	101.663
8.750	102.006	101.881
8.875	102.194	102.069
9.000	102.381	102.256
9.125	102.538	102.413
9.250	102.694	102.569
9.375	102.819	102.694
9.500	102.944	102.819
9.625	103.038	102.913
9.750	103.131	103.006
9.875	103.225	103.100
10.000	103.319	103.194
10.125	103.413	103.288
10.250	103.506	103.381
10.375	103.600	103.475
10.500	103.694	103.569
10.625	103.788	103.663
10.750	103.881	103.756
10.875	103.975	103.850
11.000	104.069	103.944
11.125	104.163	104.038
11.250	104.256	104.131
11.375	104.350	104.225
11.500	104.444	104.319

Max Price: 100.250
Min Rate: 6.75%
Min Price: 97.000
Recently Listed Max Price: 99.000

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	(0.375)	(0.375)	(0.500)	(0.750)	(1.125)	(1.500)	(1.750)	(2.125)	(2.375)
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)
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

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 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
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 Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

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, 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	94.169	94.044
6.875	95.130	95.005
7.000	95.910	95.785
7.125	96.681	96.556
7.250	97.425	97.300
7.375	98.166	98.041
7.500	98.885	98.760
7.625	99.581	99.456
7.750	100.244	100.119
7.875	100.657	100.532
8.000	101.029	100.904
8.125	101.361	101.236
8.250	101.658	101.533
8.375	101.934	101.809
8.500	102.195	102.070
8.625	102.423	102.298
8.750	102.636	102.511
8.875	102.837	102.712
9.000	103.018	102.893
9.125	103.199	103.074
9.250	103.375	103.250
9.375	103.500	103.375
9.500	103.625	103.500
9.625	103.750	103.625
9.750	103.875	103.750
9.875	104.000	103.875
10.000	104.094	103.969
10.125	104.187	104.062
10.250	104.281	104.156
10.375	104.375	104.250
10.500	104.469	104.344
10.625	104.562	104.437
10.750	104.656	104.531
10.875	104.750	104.625
11.000	104.844	104.719
11.125	104.937	104.812
11.250	105.031	104.906
11.375	105.125	105.000
11.500	105.219	105.094

Max Price: 100.250
Max Price No PPP: 98.250
Min Rate: 6.75%
Min Price: 97.000
Recently Listed Max Price: 99.000

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+	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	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

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 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
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 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)		

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
Busines Purpose Loan	98.250	98.250	99.250	100.250	100.250	101.000

Lock Period	
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
 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.
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RI loans are ineligible to receive PPP credit

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	95.243	95.118
6.875	96.105	95.980
7.000	96.918	96.793
7.125	97.755	97.630
7.250	98.530	98.405
7.375	99.268	99.143
7.500	99.880	99.755
7.625	100.380	100.255
7.750	100.818	100.693
7.875	101.224	101.099
8.000	101.599	101.474
8.125	101.974	101.849
8.250	102.318	102.193
8.375	102.630	102.505
8.500	102.943	102.818
8.625	103.224	103.099
8.750	103.505	103.380
8.875	103.755	103.630
9.000	104.005	103.880
9.125	104.255	104.130
9.250	104.474	104.349
9.375	104.693	104.568
9.500	104.912	104.787
9.625	105.099	104.974
9.750	105.287	105.162
9.875	105.412	105.287
10.000	105.537	105.412
10.125	105.662	105.537
10.250	105.755	105.630
10.375	105.849	105.724
10.500	105.943	105.818
10.625	106.037	105.912
10.750	106.130	106.005
10.875	106.224	106.099
11.000	106.318	106.193
11.125	106.412	106.287
11.250	106.505	106.380
11.375	106.599	106.474
11.500	106.693	106.568

Max Price: 100.250
Max Price No PPP: 98.250
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+	1.375	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	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

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
Busines Purpose Loan	98.250	98.250	99.250	100.250	100.250	101.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

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, 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 Loan Amount < \$301,022 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit