LENDZ

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 7.500 100.225 100.600 7.625 100.725 100.600 7.750 101.94 101.069 7.875 101.569 101.444 8.000 101.913 101.788 8.125 102.631 102.238 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 9.250 103.788 103.663 9.250 103.784 103.819 9.		00 D	
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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 10.375 104.650 104.725 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 11.250 105.506 105.381 11.250 105.506 105.381 11.250 105.506 105.381 11.375 105.600 105.475	8.250	102.381	102.256
8.625 103.038 102.913 8.750 103.256 103.313 9.000 103.631 103.506 9.125 103.788 103.663 9.250 103.944 103.819 9.000 104.194 104.069 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	8.375	102.600	102.475
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 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	8.500	102.819	102.694
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 11.125 105.600 105.381 11.250 105.506 105.381 11.250 105.506 105.381 11.375 105.600 105.475	8.625	103.038	102.913
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 10.250 104.786 104.631 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	8.750	103.256	103.131
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 9.750 104.381 104.250 10.000 104.569 104.475 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	8.875	103.444	103.319
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 11.250 105.506 105.381 11.375 105.600 105.475	9.000	103.631	103.506
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	9.125	103.788	103.663
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	9.250	103.944	103.819
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	9.375	104.069	103.944
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	9.500	104.194	104.069
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	9.625	104.288	104.163
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	9.750	104.381	104.256
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	9.875	104.475	104.350
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	10.000	104.569	104.444
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	10.125	104.663	104.538
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	10.250	104.756	104.631
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	10.375	104.850	104,725
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	10.500	104.944	104.819
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	10.625	105.038	104.913
11.000 105.319 105.194 11.125 105.413 105.288 11.250 105.506 105.381 11.375 105.600 105.475	10.750	105.131	105.006
11.000 105.319 105.194 11.125 105.413 105.288 11.250 105.506 105.381 11.375 105.600 105.475	10.875	105.225	105.100
11.125 105.413 105.288 11.250 105.506 105.381 11.375 105.600 105.475	11.000		105.194
11.375 105.600 105.475	11.125		
11.375 105.600 105.475	11.250	105,506	105.381
11.500 105.694 105.569			

 Max Price:
 101.500

 Min Rate:
 6.75%

 Min Price:
 97.000

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Fees	
Underwriting*	\$1,895
*I Indonwriting Foo is not sh	argod in Now

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

Platinum - Series 2 Owner Occupied

	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%
0x30×12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0x60×12									
0x90×12									
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 Ext	tension
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



LENDZ

30 Day Lock Base Rate 30Yr Fixed 40Yr Fixed 6.750 95.419 95.294 6.875 96.380 96.255 7.000 97.160 97.035 7.125 97.931 97.806 7.250 98.675 98.550 7.375 99.416 99.291 7.500 100.135 100.010 7.625 100.831 100.706 7.750 101.494 101.369 7.875 101.907 101.782 8.000 102.279 102.154 102.486 8.125 102.611 8.250 102.908 102.783 103,184 8.375 103.059 8 500 103 445 103 320 8.625 103.673 103.548 8.750 103.886 103.761 104.087 8.875 103.962 9.000 104.268 104.143 9.125 104.449 104.324 104 500 9 250 104 625 9.375 104.750 104.625 9.500 104.875 104.750 9.625 105.000 104.875 9.750 105.125 105.000 9.875 105.250 105.125 10.000 105.344 105,219 10.125 105.437 105.312 10.250 105.531 105.406 10.375 105.625 105.500 10.500 105.719 105.594 10.625 105.812 105.687 10 750 105 906 105 781 10.875 106.000 105.875 11.000 106.094 105.969 11.125 106.187 106.062 11.250 106.281 106.156 11.375 106.375 106.250 11.500 106,469 106.344

 Max Price:
 101.500

 Min Rate:
 6.75%

 Min Price:
 97.000

Fees	
Underwriting*	\$1,895
*Underwriting Fee is not char Jersey, instead an Application	ged in New Fee of

\$1,895 is applied.

Platinum - Series 2 Investment

	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%
0x30×12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
0x60×12									
0x90×12									
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 Ex	tension
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



LENDZ

DSCR - Series 2 (Debt Service Coverage Ratio)

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

	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%
0x30×12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
0x60×12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0x90×12									

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				
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