



30 Day Pricing		
Rate		Fixed Rate
13.375		111.0000
13.250		110.8750
13.125		110.7500
13.000		110.6250
12.875		110.5000
12.750		110.3750
12.625		110.1250
12.500		109.8750
12.375		109.6250
12.250		109.3750
12.125		109.1250
12.000		108.8750
11.875		108.6250
11.750		108.3750
11.625		108.1250
11.500		107.8750
11.375		107.6250
11.250		107.3750
11.125		107.1250
11.000		106.8750
10.875		106.6250
10.750		106.3750
10.625		106.1250
10.500		105.8750
10.375		105.6250
10.250		105.3750
10.125		105.0000
10.000		104.6250
9.875		104.2500
9.750		103.8750
9.625		103.5000
9.500		103.1250
9.375		102.7500
9.250		102.2500
9.125		101.7500
9.000		101.2500
8.875		100.7500
8.750		100.0000
8.625		99.2500
8.500		98.5000
Max Price		
Price		102.000
Min Price		
Price		97.0000
Lock Fees		
Relock Fee:		.250
Extension Fee Per Diem:		.020
Extension Max:		15 Days
Fees		
Underwriting*		\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		

Pricing Adjustments										
		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		
Full Doc 2yr Full Doc 1yr	≥ 800	1.625	1.625	1.375	1.125	0.875	0.000	(0.750)		
	780 - 799	1.625	1.625	1.375	1.125	0.875	(0.125)	(0.875)		
	760 - 779	1.125	1.125	0.875	0.625	0.375	(0.750)	(1.625)		
	740 - 759	0.750	0.750	0.375	0.125	(0.125)	(1.375)	(2.875)		
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)		
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)		
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)			
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)				
	640 - 659									
	620 - 639									
Bank Statement (24, 12) 1099	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)		
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)		
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)		
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)		
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)			
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)				
	660 - 679	(5.750)	(5.875)	(6.375)						
	640 - 659									
	620 - 639									
P&L Only WVOE	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)		
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)		
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)		
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)		
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)				
Bank Statement Term	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)					
	660 - 679	(7.750)	(7.875)	(8.375)						
Product	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loan Amount	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Interest-Only									
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	
45.01-50		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
Citizenship	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		
	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Permanent Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Other Miscellaneous	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500		

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