

Base Pricing for 30 Day Lock

Rate	Price
6.250	
6.375	99.750
6.499	101.125
6.625	101.438
6.750	102.000
6.875	102.313
6.999	102.563
7.125	102.875
7.250	103.125
7.375	103.438
7.499	103.750
7.625	104.000
7.750	104.250
7.875	104.563
7.999	104.813
8.125	105.063
8.250	105.313
8.375	105.563
8.499	105.750
8.625	106.000
8.750	106.250
8.875	106.438
8.999	106.688
9.125	106.875
9.250	107.125
9.375	107.313
9.499	107.500
9.625	107.750
9.750	107.938
9.875	108.188
9.999	108.438
10.125	108.688
10.250	108.938
10.375	109.188
10.499	109.438
10.625	109.688
10.750	109.938
10.875	110.188
10.999	110.438
11.125	110.688

Loan Level Pricing Adjustments

FICO/LTV	<=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+	0.750	0.750	0.750	0.500	0.250	0.000	-0.625	-2.375	-3.875
760-779	0.750	0.750	0.750	0.125	0.000	-0.250	-0.750	-2.500	-4.250
740-759	0.625	0.625	0.625	0.125	-0.250	-0.375	-0.875	-3.000	-4.750
720-739	0.500	0.500	0.500	-0.125	-0.375	-0.625	-1.375	-3.625	-5.375
700-719	0.250	0.250	0.250	-0.500	-0.875	-1.000	-1.750	-4.375	-6.125
Program									
Diamond	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
Platinum	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Income Doc Types									
VOE w/ Bank Statement	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
1099 w/ Bank Statement	0.000	0.000	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-0.750
Asset Utilization	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.875	#N/A	#N/A
P&L w/ Bank Statement	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	#N/A
Cash Out Refi	-0.375	-0.375	-0.375	-0.375	-0.500	-0.875	-1.250	#N/A	#N/A
Loan Amount									
<\$150,000	-0.250	-0.375	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125
>\$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
>\$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	#N/A
>\$2,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	#N/A	#N/A
>\$3,000,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	#N/A	#N/A
>\$3,500,000	-2.000	-2.000	-2.000	-2.000	-2.000	#N/A	#N/A	#N/A	#N/A
>\$4,000,000	-3.000	-3.000	-3.000	-3.000	#N/A	#N/A	#N/A	#N/A	#N/A
Occupancy/Property/Units									
NOO	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	#N/A
2nd Home	0.000	-0.125	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	#N/A
NW Condo	-0.750	-0.750	-0.750	-0.750	-1.000	-1.500	#N/A	#N/A	#N/A
2 Units	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.500	#N/A
3-4 Units	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	#N/A	#N/A
Prepayment Penalty									
No PPP-States not allowed	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	#N/A
No PPP-States that allow	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	#N/A
12 Months PPP*	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	#N/A
24 Months PPP*	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	#N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
48 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
60 Months PPP*	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
12 Months PPP (5% Fixed)**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	#N/A
24 Months PPP (5% Fixed)**	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	#N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A
48 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
60 Months PPP (5% Fixed)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
Other									
Interest Only 30Yr FIX	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	#N/A	#N/A
Interest Only 40Yr	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	#N/A
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
DTI >45% - All Doc Types	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	#N/A
DTI >45% - All Doc Types	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	#N/A	#N/A
ITIN	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	-2.000	-2.000	#N/A
Foreign Nat' With Fico	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	#N/A	#N/A
Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	-2.000	#N/A
1x60x12	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	#N/A	#N/A
1x30x6	-1.500	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	#N/A	#N/A
0x30x24 (needed for Diamond)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events									
12 Months	-1.500	-1.500	-2.000	-2.000	-2.000	-2.000	#N/A	#N/A	#N/A
24 Months	-1.000	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500	#N/A	#N/A
36 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

Max Price	
Owner/2nd Home	102.375
>\$2,500,000	100.875
80.01-90.00% LTV	100.375
ITIN/Foreign National	100.375
Subord Financing	98.875
No PPP	99.000
12 Months PPP	100.875
24-36 Months PPP	102.375

Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.750
ITIN/Foreign National	7.499
Terms	
30YR Fixed	0.000
40YR Fixed	-0.500

Full Doc Includes	
Tax Returns	
1099 Only	
Asset Utilization Only	
Asset Utilization W/ Full Doc	
VOE	
Alt Doc Column Includes	
12 Bank Statements	
12 or 24 CPA P&L	
Asset Utilization W/ Bank Stmt	

Temporary Property Eligibility Restrictions	
Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey	
State	LLPA
Florida	-0.250
Lock Term	
45 Day	-0.250
60 Day	-0.500

Lock Extensions	
Extension Cost - All Rates @ 2 bps / day	
Current lock extension costs/policies apply to all active locks, regardless of lock date	
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	

PPP Requirements	
PPP Required on NOO>80% LTV	
6 Months interest on 80% of the Principal Balance	
5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term	

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

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
6.250		
6.375	97.500	
6.499	98.375	
6.625	100.063	
6.750	100.375	
6.875	100.938	
6.999	101.188	
7.125	101.500	
7.250	101.750	
7.375	102.063	
7.499	102.375	
7.625	102.625	99.125
7.750	102.875	99.375
7.875	103.188	99.688
7.999	103.438	99.938
8.125	103.688	100.188
8.250	103.938	100.438
8.375	104.188	100.688
8.499	104.375	100.875
8.625	104.625	101.125
8.750	104.875	101.375
8.875	105.063	101.563
8.999	105.313	101.813
9.125	105.500	102.000
9.250	105.750	102.250
9.375	105.938	102.438
9.499	106.125	102.625
9.625	106.375	102.875
9.750	106.563	103.063
9.875	106.813	103.313
9.999	107.063	103.563
10.125	107.313	103.813
10.250	107.563	104.063
10.375	107.813	104.313
10.499	108.063	104.563
10.625	108.313	104.813
10.750	108.563	105.063
10.875	108.813	105.313
10.999	109.063	105.563
11.125	109.313	105.813
Lock Term		
LLPA		
45 Day		(0.250)
60 Day		(0.500)
Extension Cost		
Temporary Guidance See Below Extension Cost		
All Rates @ 2 bps / day Extension Cost		
Current lock extension costs/policies apply to all active locks, regardless of lock date		
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.		
PPP Requirements		
PPP Required on NOO>80% LTV		
* 6 Months interest on 80% of the Principal Balance *		
** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **		

DSCR									
Loan Level Pricing Adjustments									
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	0.750	0.750	0.750	0.500	0.250	0.000	(2.375)	(3.875)	
760-779	0.750	0.750	0.750	0.125	0.000	(0.250)	(2.500)	(4.250)	
740-759	0.625	0.625	0.625	0.125	(0.250)	(0.375)	(3.000)	(4.750)	
720-739	0.500	0.500	0.500	(0.125)	(0.375)	(0.625)	(3.625)	(5.375)	
700-719	0.250	0.250	0.250	(0.500)	(0.875)	(1.000)	(4.375)	#N/A	
Program									
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A	
DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rate Term Refi	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	
Cash Out Refi	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#N/A	#N/A	
Loan Amount									
<\$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	#N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	
>\$3,500,000	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A	#N/A	
Property/Units									
NW Condo	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	#N/A	#N/A	
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	#N/A	
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	#N/A	
Prepayment Penalty									
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
No PPP-States that allow	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
12 Months PPP*	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	
24 Months PPP*	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
48 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
60 Months PPP*	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
12 Months PPP (5% Fixed)**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
48 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
60 Months PPP (5% Fixed)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Other									
Interest Only 30Yr FIX	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	
Intt Only: 40Yr or ARM (30&40Yr)	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A	
Foreign Nat' With Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A	
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	
1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit Events									
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	#N/A	#N/A	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Max Price		State	LLPA
24-60 Months PPP	101.125	Georgia	(0.250)
>\$2,500,000	99.625	Illinois	(0.250)
80.01-90.00% LTV	99.125	Kansas	(0.250)
ITIN/Foreign National	99.125	New Jersey	(0.250)
Subord Financing	97.625	North Carolina	(0.250)
No PPP	99.000	Ohio	(0.250)
12 Months PPP	99.625	Florida	(0.250)
NJ Title Vested in LLC	98.125	Terms	LLPA
DSCR 5-8 Units	99.625	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	-
>\$2,500,000	6.750	5/6 40YR ARM	-
ITIN/Foreign National	7.499	7/6 30YR ARM	-
		7/6 40YR ARM	-

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