

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	99.119	98.994
6.875	99.807	99.682
7.000	100.369	100.244
7.125	100.869	100.744
7.250	101.307	101.182
7.375	101.619	101.494
7.500	102.150	102.025
7.625	102.650	102.525
7.750	103.049	102.924
7.875	103.424	103.299
8.000	103.612	103.487
8.125	103.799	103.674
8.250	104.017	103.892
8.375	104.236	104.111
8.500	104.455	104.330
8.625	104.674	104.549
8.750	104.892	104.767
8.875	105.080	104.955
9.000	105.267	105.142
9.125	105.424	105.299
9.250	105.580	105.455
9.375	105.705	105.580
9.500	105.830	105.705
9.625	105.924	105.799
9.750	106.017	105.892
9.875	106.111	105.986
10.000	106.205	106.080
10.125	106.299	106.174
10.250	106.392	106.267
10.375	106.486	106.361
10.500	106.580	106.455
10.625	106.674	106.549
10.750	106.767	106.642
10.875	106.861	106.736
11.000	106.955	106.830
11.125	107.049	106.924
11.250	107.142	107.017
11.375	107.236	107.111
11.500	107.330	107.205

Max Price:	101.500
Min Rate:	6.375%
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+	2.125	2.125	2.125	2.000	1.375	0.875	0.250	(1.625)	(3.375)
760-779	2.125	2.125	2.125	2.000	1.375	0.875	0.250	(1.750)	(3.500)
740-759	2.000	2.000	2.000	1.875	1.375	0.500	0.125	(1.875)	(3.750)
720-739	1.875	1.875	1.875	1.875	1.375	0.375	0.000	(2.125)	(4.000)
700-719	1.500	1.375	1.375	1.375	0.750	0.250	(0.375)	(2.625)	(4.625)
680-699	0.625	0.625	0.500	0.375	(0.250)	(1.125)	(1.875)	(4.000)	
660-679	0.000	(0.125)	(0.375)	(0.500)	(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%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0x60x12									
0x90x12									
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)	(0.750)	(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 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

State 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%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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 an LLC 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 for PPP 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	98.428	98.303
6.875	99.241	99.116
7.000	99.928	99.803
7.125	100.553	100.428
7.250	101.116	100.991
7.375	101.616	101.491
7.500	102.285	102.160
7.625	102.981	102.856
7.750	103.574	103.449
7.875	103.987	103.862
8.000	104.229	104.104
8.125	104.479	104.354
8.250	104.776	104.651
8.375	105.052	104.927
8.500	105.313	105.188
8.625	105.541	105.416
8.750	105.754	105.629
8.875	105.955	105.830
9.000	106.136	106.011
9.125	106.317	106.192
9.250	106.493	106.368
9.375	106.618	106.493
9.500	106.743	106.618
9.625	106.868	106.743
9.750	106.993	106.868
9.875	107.118	106.993
10.000	107.212	107.087
10.125	107.305	107.180
10.250	107.399	107.274
10.375	107.493	107.368
10.500	107.587	107.462
10.625	107.680	107.555
10.750	107.774	107.649
10.875	107.868	107.743
11.000	107.962	107.837
11.125	108.055	107.930
11.250	108.149	108.024
11.375	108.243	108.118
11.500	108.337	108.212

Max Price: 101.500
Min Rate: 6.375%
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+	3.125	3.125	3.125	2.750	1.875	0.750	0.250	(2.000)	
760-779	3.125	3.125	3.125	2.750	1.875	0.750	0.250	(2.125)	
740-759	3.000	3.000	3.000	2.625	1.875	0.625	0.125	(2.250)	
720-739	2.875	2.875	2.875	2.500	1.875	0.500	0.000	(2.500)	
700-719	2.625	2.500	2.500	2.250	1.125	0.375	(0.375)	(3.000)	
680-699	1.500	1.500	1.375	1.000	0.125	(1.000)	(2.375)	(4.375)	
660-679	1.000	0.875	0.625	0.000	(1.375)	(2.375)	(3.125)		
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	0.250	0.125	(0.125)	(0.500)	(1.875)	(2.875)	(3.625)		

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%
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%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
0x60x12									
0x90x12									
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)		

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%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

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 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 an LLC 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 for PPP 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	100.106	99.981
6.875	100.918	100.793
7.000	101.606	101.481
7.125	102.168	102.043
7.250	102.668	102.543
7.375	103.043	102.918
7.500	103.605	103.480
7.625	104.105	103.980
7.750	104.473	104.348
7.875	104.879	104.754
8.000	105.124	104.999
8.125	105.437	105.312
8.250	105.749	105.624
8.375	106.061	105.936
8.500	106.374	106.249
8.625	106.655	106.530
8.750	106.936	106.811
8.875	107.186	107.061
9.000	107.436	107.311
9.125	107.686	107.561
9.250	107.905	107.780
9.375	108.124	107.999
9.500	108.343	108.218
9.625	108.530	108.405
9.750	108.718	108.593
9.875	108.843	108.718
10.000	108.968	108.843
10.125	109.093	108.968
10.250	109.186	109.061
10.375	109.280	109.155
10.500	109.374	109.249
10.625	109.468	109.343
10.750	109.561	109.436
10.875	109.655	109.530
11.000	109.749	109.624
11.125	109.843	109.718
11.250	109.936	109.811
11.375	110.030	109.905
11.500	110.124	109.999

Max Price: 101.500
Min Rate: 6.375%
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+	1.625	1.625	1.500	1.375	0.500	(0.125)	(1.625)		
760-779	1.500	1.500	1.375	1.250	0.125	(0.375)	(1.875)		
740-759	1.375	1.375	1.250	1.125	0.000	(0.625)	(2.000)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(1.125)	(2.500)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.750)	(3.000)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(4.000)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			

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%
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)				

State 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%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

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	
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 an LLC 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 for PPP 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