

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	99.494	99.369
6.875	100.057	99.932
7.000	100.494	100.369
7.125	100.932	100.807
7.250	101.244	101.119
7.375	101.557	101.432
7.500	101.869	101.744
7.625	102.119	101.994
7.750	102.369	102.244
7.875	102.557	102.432
8.000	102.744	102.619
8.125	102.932	102.807
8.250	103.119	102.994
8.375	103.307	103.182
8.500	103.494	103.369
8.625	103.619	103.494
8.750	103.744	103.619
8.875	103.869	103.744
9.000	103.994	103.869
9.125	104.119	103.994
9.250	104.244	104.119
9.375	104.369	104.244
9.500	104.463	104.338
9.625	104.557	104.432
9.750	104.650	104.525
9.875	104.744	104.619
10.000	104.838	104.713
10.125	104.932	104.807
10.250	105.025	104.900
10.375	105.119	104.994
10.500	105.213	105.088
10.625	105.307	105.182
10.750	105.400	105.275
10.875	105.494	105.369
11.000	105.588	105.463
11.125	105.682	105.557
11.250	105.775	105.650
11.375	105.869	105.744
11.500	105.963	105.838

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)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.875)		

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)		
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 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	99.116	98.991
6.875	99.741	99.616
7.000	100.303	100.178
7.125	100.866	100.741
7.250	101.397	101.272
7.375	101.897	101.772
7.500	102.397	102.272
7.625	102.834	102.709
7.750	103.241	103.116
7.875	103.584	103.459
8.000	103.897	103.772
8.125	104.209	104.084
8.250	104.459	104.334
8.375	104.709	104.584
8.500	104.959	104.834
8.625	105.147	105.022
8.750	105.334	105.209
8.875	105.459	105.334
9.000	105.584	105.459
9.125	105.709	105.584
9.250	105.834	105.709
9.375	105.959	105.834
9.500	106.084	105.959
9.625	106.209	106.084
9.750	106.334	106.209
9.875	106.459	106.334
10.000	106.553	106.428
10.125	106.647	106.522
10.250	106.741	106.616
10.375	106.834	106.709
10.500	106.928	106.803
10.625	107.022	106.897
10.750	107.116	106.991
10.875	107.209	107.084
11.000	107.303	107.178
11.125	107.397	107.272
11.250	107.491	107.366
11.375	107.584	107.459
11.500	107.678	107.553

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		
760-779	3.125	3.125	3.125	2.750	1.875	0.750	0.250		
740-759	3.000	3.000	3.000	2.625	1.875	0.625	0.125		
720-739	2.875	2.875	2.875	2.500	1.875	0.500	0.000		
700-719	2.625	2.500	2.500	2.250	1.125	0.375	(0.375)		
680-699	1.500	1.500	1.375	1.000	0.125	(1.000)	(2.375)		
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)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.375)		

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)		
2-4 Unit Property	0.000	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.875)		
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)		
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)		
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)		
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		
0x60x12									
0x90x12									
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.375)		
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)		
12mo Bank Statement	(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		
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.375)		
1099 Only	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(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)		

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)

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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 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	100.543	100.418
6.875	101.168	101.043
7.000	101.731	101.606
7.125	102.293	102.168
7.250	102.793	102.668
7.375	103.168	103.043
7.500	103.606	103.481
7.625	103.981	103.856
7.750	104.293	104.168
7.875	104.574	104.449
8.000	104.856	104.731
8.125	105.106	104.981
8.250	105.356	105.231
8.375	105.606	105.481
8.500	105.856	105.731
8.625	106.043	105.918
8.750	106.231	106.106
8.875	106.418	106.293
9.000	106.606	106.481
9.125	106.731	106.606
9.250	106.856	106.731
9.375	106.981	106.856
9.500	107.074	106.949
9.625	107.168	107.043
9.750	107.262	107.137
9.875	107.356	107.231
10.000	107.449	107.324
10.125	107.543	107.418
10.250	107.637	107.512
10.375	107.731	107.606
10.500	107.824	107.699
10.625	107.918	107.793
10.750	108.012	107.887
10.875	108.106	107.981
11.000	108.199	108.074
11.125	108.293	108.168
11.250	108.387	108.262
11.375	108.481	108.356
11.500	108.574	108.449

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	