

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.375	96.369	96.244
6.500	97.244	97.119
6.625	98.119	97.994
6.750	98.869	98.744
6.875	99.432	99.307
7.000	99.869	99.744
7.125	100.307	100.182
7.250	100.619	100.494
7.375	100.932	100.807
7.500	101.244	101.119
7.625	101.494	101.369
7.750	101.744	101.619
7.875	101.932	101.807
8.000	102.119	101.994
8.125	102.307	102.182
8.250	102.494	102.369
8.375	102.682	102.557
8.500	102.869	102.744
8.625	102.994	102.869
8.750	103.119	102.994
8.875	103.244	103.119
9.000	103.369	103.244
9.125	103.494	103.369
9.250	103.619	103.494
9.375	103.744	103.619
9.500	103.838	103.713
9.625	103.932	103.807
9.750	104.025	103.900
9.875	104.119	103.994
10.000	104.213	104.088
10.125	104.307	104.182
10.250	104.400	104.275
10.375	104.494	104.369
10.500	104.588	104.463
10.625	104.682	104.557
10.750	104.775	104.650
10.875	104.869	104.744
11.000	104.963	104.838
11.125	105.057	104.932
11.250	105.150	105.025
11.375	105.244	105.119
11.500	105.338	105.213

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
6.375	96.116	95.991
6.500	96.991	96.866
6.625	97.866	97.741
6.750	98.616	98.491
6.875	99.241	99.116
7.000	99.803	99.678
7.125	100.366	100.241
7.250	100.897	100.772
7.375	101.397	101.272
7.500	101.897	101.772
7.625	102.334	102.209
7.750	102.741	102.616
7.875	103.084	102.959
8.000	103.397	103.272
8.125	103.709	103.584
8.250	103.959	103.834
8.375	104.209	104.084
8.500	104.459	104.334
8.625	104.647	104.522
8.750	104.834	104.709
8.875	104.959	104.834
9.000	105.084	104.959
9.125	105.209	105.084
9.250	105.334	105.209
9.375	105.459	105.334
9.500	105.584	105.459
9.625	105.709	105.584
9.750	105.834	105.709
9.875	105.959	105.834
10.000	106.053	105.928
10.125	106.147	106.022
10.250	106.241	106.116
10.375	106.334	106.209
10.500	106.428	106.303
10.625	106.522	106.397
10.750	106.616	106.491
10.875	106.709	106.584
11.000	106.803	106.678
11.125	106.897	106.772
11.250	106.991	106.866
11.375	107.084	106.959
11.500	107.178	107.053

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)

Email: lockdesk@lenzfinancial.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
6.375	97.543	97.418
6.500	98.418	98.293
6.625	99.293	99.168
6.750	100.043	99.918
6.875	100.668	100.543
7.000	101.231	101.106
7.125	101.793	101.668
7.250	102.293	102.168
7.375	102.668	102.543
7.500	103.106	102.981
7.625	103.481	103.356
7.750	103.793	103.668
7.875	104.074	103.949
8.000	104.356	104.231
8.125	104.606	104.481
8.250	104.856	104.731
8.375	105.106	104.981
8.500	105.356	105.231
8.625	105.543	105.418
8.750	105.731	105.606
8.875	105.918	105.793
9.000	106.106	105.981
9.125	106.231	106.106
9.250	106.356	106.231
9.375	106.481	106.356
9.500	106.574	106.449
9.625	106.668	106.543
9.750	106.762	106.637
9.875	106.856	106.731
10.000	106.949	106.824
10.125	107.043	106.918
10.250	107.137	107.012
10.375	107.231	107.106
10.500	107.324	107.199
10.625	107.418	107.293
10.750	107.512	107.387
10.875	107.606	107.481
11.000	107.699	107.574
11.125	107.793	107.668
11.250	107.887	107.762
11.375	107.981	107.856
11.500	108.074	107.949

Min Rate: 6.375%
Min Price: 97.000

Fees	
Underwriting*	\$1,895

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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)	(0.375)		
0.85-0.94x (Purch, 720+ FICO)	(0.625)	(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)	(0.875)		
0.95-0.99x (Refi, 720+ FICO)	(1.125)	(1.125)	(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)	(1.375)	(1.375)		
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(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

