

Base Pricing for 30 Day Lock

Rate	Price
6.125	96.763
6.250	97.700
6.375	98.575
6.499	99.325
6.625	100.013
6.750	100.700
6.875	101.356
6.999	101.981
7.125	102.606
7.250	103.169
7.375	103.606
7.499	103.981
7.625	104.294
7.750	104.544
7.875	104.731
7.999	104.919
8.125	105.106
8.250	105.294
8.375	105.544
8.499	105.731
8.625	105.919
8.750	106.106
8.875	106.294
8.999	106.481
9.125	106.700
9.250	106.856
9.375	107.013
9.499	107.138
9.625	107.263
9.750	107.388
9.875	107.513
9.999	107.638
10.125	107.763
10.250	107.888
10.375	108.013
10.499	108.138
10.625	108.263
10.750	108.388
10.875	108.513
11.000	108.638

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+	0.875	0.750	0.750	0.625	0.500	0.000	-0.500	-1.500	-2.750
760-779	0.750	0.750	0.500	0.375	0.250	-0.250	-0.875	-2.000	-3.500
740-759	0.500	0.500	0.250	0.125	0.000	-0.750	-1.125	-2.250	-4.000
720-739	0.375	0.250	0.125	0.000	-0.500	-1.125	-1.625	-3.125	-5.000
700-719	0.250	0.000	-0.250	-0.625	-0.875	-1.500	-2.000	-3.500	-6.000
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
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	-0.875	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
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	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A
12 Months PPP*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
24 Months PPP*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Months PPP (5% Fixed)**	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
24 Months PPP (5% Fixed)**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	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)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
Other									
Interest Only 30Yr FIX	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-0.750	N/A	N/A
Interest Only 40Yr	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.500	N/A
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
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
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	101.250
>\$2,500,000	99.750
80.01-90.00% LTV	99.250
No PPP	98.750
12 Months PPP	99.750
24-60 Months PPP	101.250

Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.750
Terms	LLPA
30YR Fixed	0.000
40YR Fixed	-0.500

Alt Doc Column Includes	
12 Bank Statements	

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	LLPA
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*	\$1,995
---------------	---------

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.



Base Price		
30 Day Lock		DSCR 5-8
Rate	DSCR	
6.125	97.550	
6.250	98.144	
6.375	98.894	
6.499	99.676	
6.625	100.550	
6.750	101.019	
6.875	101.456	
6.999	102.113	
7.125	102.550	
7.250	102.956	
7.375	103.269	
7.499	103.550	
7.625	103.800	99.375
7.750	104.050	99.625
7.875	104.300	99.938
7.999	104.550	100.188
8.125	104.800	100.375
8.250	105.050	100.625
8.375	105.363	100.875
8.499	105.550	101.063
8.625	105.738	101.313
8.750	105.925	101.500
8.875	106.113	101.750
8.999	106.300	101.938
9.125	106.550	102.125
9.250	106.675	102.313
9.375	106.800	102.500
9.499	106.925	102.688
9.625	107.050	102.875
9.750	107.175	103.063
9.875	107.300	103.250
9.999	107.425	103.438
10.125	107.550	103.688
10.250	107.675	103.938
10.375	107.800	104.188
10.499	107.925	104.438
10.625	108.050	104.688
10.750	108.175	104.938
10.875	108.300	105.188
11.000	108.425	105.438
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*		\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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+	0.625	0.500	0.375	0.125	0.000	(0.250)	(0.875)	(2.750)
760-779	0.500	0.250	0.250	(0.250)	(0.375)	(0.625)	(1.875)	(3.750)
740-759	0.250	0.125	0.125	(0.375)	(0.750)	(0.875)	(2.125)	(4.250)
720-739	0.000	0.000	0.000	(0.500)	(0.875)	(1.000)	(2.625)	(5.000)
700-719	(0.125)	(0.125)	(0.125)	(0.750)	(1.000)	(1.500)	(3.625)	N/A
Program								
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	#N/A	#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	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(0.875)
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)	(0.750)	(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)	(2.000)	#N/A	#N/A	#N/A	#N/A
Property/Units								
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	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
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)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Other								
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	#N/A
Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	#N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
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)
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)	(2.000)	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)
No PPP	98.625	New Jersey	(0.250)
12 Months PPP	99.625	North Carolina	(0.250)
NJ Title Vested in LLC	98.125	Ohio	(0.250)
DSCR 5-8 Units	99.625	Florida	(0.250)
Floor Price		Terms	LLPA
NC Floor Price	99.750	15YR Fixed	0.250
Min Rate			
>\$2,500,000	6.625	30YR Fixed	0.000
		40YR Fixed	(0.500)

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