

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	110.457
11.375	-	110.207
11.250	-	109.957
11.125	-	109.707
11.000	-	109.457
10.875	-	109.207
10.750	-	108.957
10.625	-	108.707
10.500	-	108.457
10.375	-	108.207
10.250	-	107.957
10.125	-	107.707
10.000	-	107.457
9.875	-	107.207
9.750	-	106.957
9.625	-	106.707
9.500	-	106.457
9.375	-	106.207
9.250	-	105.957
9.125	-	105.707
9.000	-	105.457
8.875	-	105.207
8.750	-	104.957
8.625	-	104.707
8.500	-	104.457
8.375	-	104.207
8.250	-	103.957
8.125	-	103.707
8.000	-	103.457
7.875	-	103.175
7.750	-	102.894
7.625	-	102.582
7.500	-	102.269
7.375	-	101.894
7.250	-	101.519
7.125	-	101.144
7.000	-	100.769
6.875	-	100.332
6.750	-	99.894
6.625	-	99.457
6.500	-	99.019
6.375	-	98.519
6.250	-	98.019
6.125	-	97.456
6.000	-	96.894
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	Full Doc	Alt Doc	Inv W/PPP	No PPP
MIN PRICE	97.000	97.000	97.000	97.000
MAX PRICE	101.750	101.750	102.250	99.000

	Credit Score/LTV	00.01-50	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	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
	640 - 659										
	620 - 639										
	Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
760 - 779		1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750	
740 - 759		1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000	
720 - 739		0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375		
700 - 719		0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625		
680 - 699		0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000			
660 - 679		-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625			
640 - 659											
620 - 639											
Loan Size		UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625			
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625				
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625						
	1x30x12										
	FC/SS/DIL/BK7 36-47mo										
	FC/SS/DIL/BK7 24-35mo										
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500			
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500		
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250			
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000	
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250		
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750			
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	
Property LLPAs	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion/Asset Qualifier*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
	Pricing Special	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	Full Doc LLPAs	Asset Depletion/Asset Qualifier*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
		1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
Additional	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
	Pricing Special	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	

*Escrow Waiver LLPA will only be applied if taxes are not being escrowed

*Asset Depletion/Asset Qualifier - LLPA requires 100% of loan's income to be qualified under this method

Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona

Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).

The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.

For Platinum Program, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Fee (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	1.375
4 year	0.875
3 year	0.500
2 year	-0.125
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

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

Email: lockdesk@lendlzfinancial.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

Qualifying Income Summary (Platinum Program) - Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Platinum Program) - Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	109.207
11.375	-	108.957
11.250	-	108.707
11.125	-	108.457
11.000	-	108.207
10.875	-	107.957
10.750	-	107.707
10.625	-	107.457
10.500	-	107.207
10.375	-	106.957
10.250	-	106.707
10.125	-	106.457
10.000	-	106.207
9.875	-	105.957
9.750	-	105.707
9.625	-	105.457
9.500	-	105.207
9.375	-	104.957
9.250	-	104.707
9.125	-	104.457
9.000	-	104.207
8.875	-	103.957
8.750	-	103.707
8.625	-	103.457
8.500	-	103.207
8.375	-	102.957
8.250	-	102.707
8.125	-	102.457
8.000	-	102.207
7.875	-	101.957
7.750	-	101.644
7.625	-	101.332
7.500	-	101.019
7.375	-	100.644
7.250	-	100.269
7.125	-	99.894
7.000	-	99.519
6.875	-	99.082
6.750	-	98.644
6.625	-	98.206
6.500	-	97.769
6.375	-	97.269
6.250	-	96.769
6.125	-	96.206
6.000	-	95.644
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Credit Score/LTV	Credit Score/LTV									
		00.01-50	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	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
	640 - 659										
	620 - 639										
	600 - 619										
Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625		
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000			
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625			
	640 - 659										
	620 - 639										
	600 - 619										
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500				
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500					
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		
	FC/SS/DIL/BK7 36 - 47mo	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500	
	FC/SS/DIL/BK7 24 - 35mo	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750		
	DTI 50.01-55										
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250		
Loan Type LLPAs	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000	
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250				
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.750	-0.875		
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750				
Full Doc LLPAs	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Alt Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Additional	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	12/24 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
Additional	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
Additional	Pricing Special	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	

Type	Full Doc	Alt Doc	Inv W/PPP	No PPP
Min Price	97.000	97.000	97.000	97.000
Max Price	101.750	101.750	102.250	99.000

*Escrow Waiver LPA will only be applied if taxes are not being escrowed
 *Asset Depletion/Asset Qualifier - LPA requires 100% of loan's income to be qualified under this method
 Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).
 The "Florida" LPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LPA, the "Florida Condo" LPA & then the stand-alone "Florida" LPA.
 For Gold and Silver Programs, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	1.375
4 year	0.875
3 year	0.500
2 year	-0.125
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

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

Email: lockdesk@lendlzfinancial.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

Qualifying Income Summary (Gold and Silver Program) - Salaried/Wage Earners			
Qualifying Income	Income Summary	Grid	
Full Documentation	2 Yrs. W2s, YTD Paystub, WVOE or 2yrs 1099	Full Doc	
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, WVOE or 1099	Full Doc	
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc	
WVOE	FNMA Form 1005	Alt-Doc	

Qualifying Income Summary (Gold and Silver Program) - Self Employed Borrowers			
Qualifying Income	Income Summary	Grid	
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099	Full Doc	
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc	
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc	
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc	
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc	



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	111.975
11.375	-	111.725
11.250	-	111.475
11.125	-	111.225
11.000	-	110.975
10.875	-	110.725
10.750	-	110.475
10.625	-	110.225
10.500	-	109.975
10.375	-	109.725
10.250	-	109.475
10.125	-	109.225
10.000	-	108.975
9.875	-	108.725
9.750	-	108.475
9.625	-	108.225
9.500	-	107.975
9.375	-	107.725
9.250	-	107.475
9.125	-	107.225
9.000	-	106.975
8.875	-	106.725
8.750	-	106.475
8.625	-	106.225
8.500	-	105.975
8.375	-	105.725
8.250	-	105.475
8.125	-	105.194
8.000	-	104.881
7.875	-	104.569
7.750	-	104.256
7.625	-	103.944
7.500	-	103.569
7.375	-	103.194
7.250	-	102.756
7.125	-	102.319
7.000	-	101.819
6.875	-	101.319
6.750	-	100.756
6.625	-	100.194
6.500	-	99.569
6.375	-	98.944
6.250	-	98.256
6.125	-	97.568
6.000	-	96.881
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
640 - 659								
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=\$2.0mm, <\$2.5mm							
	>=2.5mm, <\$3.0mm							
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	FC/SS/DIL/BK7 36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPA	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
Additional	Pricing Special	0.375	0.375	0.375	0.375	0.375	0.375	0.375

*Escrow Waiver LLPA will only be applied if taxes are not being escrowed
For DSCR Program, Detached Condos are treated as Single Family Residence

Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida)
The "Florida" LLPA is additive to all other LLPA's. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	1.375
4 year	0.875
3 year	0.500
2 year	-0.125
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

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

Type	DSCR (No PP)	DSCR (1 Yr PP)	DSCR (2-4 Yr PP)	DSCR (5 Yr PP)
Min Price	97.000	97.000	97.000	97.000
Max Price	99.000	102.250	102.750	103.250



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	107.057
11.375	-	106.807
11.250	-	106.557
11.125	-	106.307
11.000	-	106.057
10.875	-	105.807
10.750	-	105.557
10.625	-	105.307
10.500	-	105.057
10.375	-	104.807
10.250	-	104.557
10.125	-	104.307
10.000	-	104.057
9.875	-	103.807
9.750	-	103.557
9.625	-	103.307
9.500	-	103.057
9.375	-	102.807
9.250	-	102.557
9.125	-	102.307
9.000	-	102.057
8.875	-	101.807
8.750	-	101.557
8.625	-	101.307
8.500	-	101.057
8.375	-	100.807
8.250	-	100.557
8.125	-	100.275
8.000	-	99.994
7.875	-	99.682
7.750	-	99.369
7.625	-	98.994
7.500	-	98.619
7.375	-	98.244
7.250	-	97.869
7.125	-	97.494
7.000	-	97.119
6.875	-	96.681
6.750	-	96.244
6.625	-	95.744
6.500	-	95.244
6.375	-	94.681
6.250	-	94.119
6.125	-	93.494
6.000	-	92.869
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	DSCR	No PPP
Min Price	97.000	97.000
Max Price	100.850	99.000

	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DSCR	>= 680	-1.750	-1.750	-2.000	-2.125					
	Foreign Credit	-2.250	-2.250	-2.500	-2.625					
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000					
	>\$2.0mm, <=\$2.5mm									
	>\$2.5mm, <=\$3.0mm									
DSCR	DSCR 0.75-0.99									
	DSCR 1.00 - 1.24	-0.125	-0.125	-0.250	-0.250					
	DSCR 1.25	0.250	0.250	0.250	0.250					
Loan Type LLPAs	Interest Only									
	Escrow Waiver									
	Purchase	0.000	0.000	0.000	0.125					
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750					
Property LLPAs	Condo / Coop	-0.125	-0.125	-0.250						
	Non-Warrantable Condo									
	Multi Unit	-0.250	-0.250	-0.375						
	Tier 2 States: Other*	0.250	0.250	0.250	0.250					
Additional	Pricing Special	0.375	0.375	0.375	0.375					

*Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Colorado, Arizona, North Carolina
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category)
 For Foreign National Program, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	1.375
4 year	0.875
3 year	0.500
2 year	-0.125
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

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



All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lendz Financial (see below).

Six (6) months of interest	The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to Loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period.
5% Fixed PPP	The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to Loans that pay off due to sale or refinance.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to Loans that pay off due to sale or refinance. Example: (5%/4%/3%/2%/1%) or (5%/3%/3%/2%/1%). Lendz Financial only offers 5-4-3-2-1 Declining PPP by default, any addition structure must be requested.

1st Lien Prepayment Penalty Chart					
State	PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale
AK	Alaska	No	N/A	N/A	PPP is not allowed in this state.
AR	Arkansas	Yes	No restrictions	None	Refinance or sale
AZ	Arizona	Yes	No restrictions	None	Refinance or sale
CA	California	Yes	No restrictions	None	Refinance or sale
CO	Colorado	Yes	No restrictions	None	Refinance or sale
CT	Connecticut	Yes	No restrictions	None	Refinance or sale
DC	District of Columbia	No	N/A	N/A	PPP is not allowed in this state.
DE	Delaware	Yes	No restrictions	None	Refinance or sale
FL	Florida	Yes	No restrictions	None	Refinance or sale
GA	Georgia	Yes	No restrictions	None	Refinance or sale
HI	Hawaii	Yes	No restrictions	None	Refinance or sale
IA	Iowa	Yes	No restrictions	None	Refinance or sale
ID	Idaho	Yes	No restrictions	None	Refinance or sale
IL	Illinois	Yes	No restrictions	None	Refinance or sale
IN	Indiana	Yes	No restrictions	None	Refinance or sale
KS	Kansas	No	N/A	N/A	PPP is not allowed in this state.
KY	Kentucky	No	N/A	N/A	PPP is not allowed in this state.
LA	Louisiana	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	None	Refinance or sale
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale
MD	Maryland	No	N/A	N/A	PPP is not allowed in this state.
ME	Maine	Yes	No restrictions	None	Refinance or sale
MI	Michigan	No	N/A	N/A	PPP is not allowed in this state.
MN	Minnesota	No	N/A	N/A	PPP is not allowed in this state.
MO	Missouri	Yes	No restrictions	None	Refinance or sale
MS	Mississippi	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale
MT	Montana	Yes	No restrictions	None	Refinance or sale
NC	North Carolina	Yes	No restrictions	None	Refinance or sale
ND	North Dakota	No	N/A	N/A	PPP is not allowed in this state.
NE	Nebraska	Yes	No restrictions	None	Refinance or sale
NH	New Hampshire	No	N/A	N/A	PPP is not allowed in this state.
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale
NM	New Mexico	No	N/A	N/A	PPP is not allowed in this state.
NV	Nevada	Yes	No restrictions	None	Refinance or sale
NY	New York	Yes	No restrictions	None	Refinance or sale
OH	Ohio	No	N/A	N/A	PPP is not allowed in this state.
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale
OR	Oregon	Yes	No restrictions	None	Refinance or sale
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale
RI	Rhode Island	Yes	N/A	N/A	PPP is not allowed in this state.
SC	South Carolina	Yes	No restrictions	None	Refinance or sale
SD	South Dakota	Yes	No restrictions	None	Refinance or sale
TN	Tennessee	Yes	No restrictions	None	Refinance or sale
TX	Texas	Yes	No restrictions	None	Refinance or sale
UT	Utah	Yes	No restrictions	None	Refinance or sale
VA	Virginia	No	N/A	N/A	PPP is not allowed in this state.
VT	Vermont	No	N/A	N/A	PPP is not allowed in this state.
WA	Washington	Yes	No restrictions	None	Refinance or sale
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale
WV	West Virginia	Yes	No restrictions	None	Refinance or sale
WY	Wyoming	Yes	No restrictions	None	Refinance or sale

Notice: While efforts have been made to ensure the accuracy of this table, it may contain errors or omissions and may not reflect recent legal changes. This material is provided as a general reference and is not a substitute for legal consultation. Lendz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lendz Financial is strictly forbidden.