

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	93.521	93.396
6.000	94.458	94.333
6.125	95.364	95.239
6.250	96.270	96.145
6.375	97.175	97.050
6.500	98.019	97.894
6.625	98.863	98.738
6.750	99.582	99.457
6.875	100.050	99.925
7.000	100.394	100.269
7.125	100.707	100.582
7.250	101.019	100.894
7.375	101.144	101.019
7.500	101.394	101.269
7.625	101.613	101.488
7.750	101.832	101.707
7.875	101.988	101.863
8.000	102.144	102.019
8.125	102.300	102.175
8.250	102.457	102.332
8.375	102.613	102.488
8.500	102.769	102.644
8.625	102.863	102.738
8.750	102.957	102.832
8.875	103.050	102.925
9.000	103.144	103.019
9.125	103.238	103.113
9.250	103.332	103.207
9.375	103.425	103.300
9.500	103.519	103.394
9.625	103.613	103.488
9.750	103.707	103.582
9.875	103.800	103.675
10.000	103.894	103.769
10.125	103.988	103.863
10.250	104.082	103.957
10.375	104.175	104.050
10.500	104.269	104.144
10.625	104.363	104.238
10.750	104.457	104.332
10.875	104.550	104.425
11.000	104.644	104.519
11.125	104.738	104.613
11.250	104.832	104.707
11.375	104.925	104.800
11.500	105.019	104.894

Min Rate: 5.875%
Min Price: 97.000
Max Price: 101.500

Fees	
Underwriting*	\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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 (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	(1.000)	(1.000)	(1.000)	(1.125)	(1.250)	(1.375)	(1.500)		
UPB >2.5m <=3.0m	(1.125)	(1.125)	(1.125)	(1.250)	(1.375)	(1.500)			
UPB >3.0m <=3.5m									
UPB > \$3.5m									
UPB < \$250k	(0.625)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.500)	(1.750)	(2.125)
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	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)
Rate Term	0.000	0.000	0.000	0.000	(0.125)	(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)		
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	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
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
5.875	93.379	93.254
6.000	94.379	94.254
6.125	95.379	95.254
6.250	96.379	96.254
6.375	97.316	97.191
6.500	98.128	98.003
6.625	98.941	98.816
6.750	99.628	99.503
6.875	100.159	100.034
7.000	100.628	100.503
7.125	101.066	100.941
7.250	101.597	101.472
7.375	101.909	101.784
7.500	102.347	102.222
7.625	102.753	102.628
7.750	103.128	103.003
7.875	103.441	103.316
8.000	103.722	103.597
8.125	104.003	103.878
8.250	104.222	104.097
8.375	104.441	104.316
8.500	104.659	104.534
8.625	104.816	104.691
8.750	104.972	104.847
8.875	105.066	104.941
9.000	105.159	105.034
9.125	105.253	105.128
9.250	105.347	105.222
9.375	105.441	105.316
9.500	105.566	105.441
9.625	105.691	105.566
9.750	105.816	105.691
9.875	105.941	105.816
10.000	106.034	105.909
10.125	106.128	106.003
10.250	106.222	106.097
10.375	106.316	106.191
10.500	106.409	106.284
10.625	106.503	106.378
10.750	106.597	106.472
10.875	106.691	106.566
11.000	106.784	106.659
11.125	106.878	106.753
11.250	106.972	106.847
11.375	107.066	106.941
11.500	107.159	107.034

Min Rate: 5.875%
Min Price: 97.000

Fees	
Underwriting*	\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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 (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 > \$2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > \$3.5m									
UPB < \$250k	(0.625)	(0.625)	(0.750)	(0.750)	(1.125)	(1.500)	(1.750)		
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)		
Rate Term	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)		
Cash Out	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
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	(0.125)	(0.125)	(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	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)		
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	100.250	100.750	101.500	102.000	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 Condotel. 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
5.875	94.456	94.331
6.000	95.456	95.331
6.125	96.456	96.331
6.250	97.456	97.331
6.375	98.393	98.268
6.500	99.206	99.081
6.625	100.018	99.893
6.750	100.706	100.581
6.875	101.237	101.112
7.000	101.706	101.581
7.125	102.143	102.018
7.250	102.643	102.518
7.375	102.831	102.706
7.500	103.206	103.081
7.625	103.549	103.424
7.750	103.831	103.706
7.875	104.081	103.956
8.000	104.331	104.206
8.125	104.549	104.424
8.250	104.768	104.643
8.375	104.987	104.862
8.500	105.206	105.081
8.625	105.362	105.237
8.750	105.518	105.393
8.875	105.674	105.549
9.000	105.831	105.706
9.125	105.924	105.799
9.250	106.018	105.893
9.375	106.112	105.987
9.500	106.206	106.081
9.625	106.299	106.174
9.750	106.393	106.268
9.875	106.487	106.362
10.000	106.581	106.456
10.125	106.674	106.549
10.250	106.768	106.643
10.375	106.862	106.737
10.500	106.956	106.831
10.625	107.049	106.924
10.750	107.143	107.018
10.875	107.237	107.112
11.000	107.331	107.206
11.125	107.424	107.299
11.250	107.518	107.393
11.375	107.612	107.487
11.500	107.706	107.581

Min Rate: 5.875%
Min Price: 97.000

Fees	
Underwriting*	\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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 (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	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
UPB < \$250k	(0.625)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)		
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	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
Rate Term	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)			
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)		
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	0.250	0.250		
>=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)			
0.75-0.84x (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

