

Base Pricing for 30 Day Lock

Rate	Price
6.125	97.738
6.250	98.675
6.375	99.550
6.499	100.300
6.625	100.988
6.750	101.675
6.875	102.331
6.999	102.956
7.125	103.581
7.250	104.144
7.375	104.581
7.499	104.956
7.625	105.269
7.750	105.519
7.875	105.706
7.999	105.894
8.125	106.081
8.250	106.269
8.375	106.519
8.499	106.706
8.625	106.894
8.750	107.081
8.875	107.269
8.999	107.456
9.125	107.675
9.250	107.831
9.375	107.988
9.499	108.113
9.625	108.238
9.750	108.363
9.875	108.488
9.999	108.613
10.125	108.738
10.250	108.863
10.375	108.988
10.499	109.113
10.625	109.238
10.750	109.363
10.875	109.488
11.000	109.613

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+	1.125	0.875	0.875	0.750	0.625	0.000	-0.750	-1.750	-3.000
760-779	1.000	0.875	0.625	0.500	0.375	-0.250	-1.125	-2.250	-3.750
740-759	0.750	0.625	0.375	0.250	0.125	-0.750	-1.375	-2.500	-4.250
720-739	0.625	0.375	0.250	0.125	-0.375	-1.125	-1.875	-3.375	-5.250
700-719	0.500	0.125	-0.125	-0.500	-0.750	-1.500	-2.250	-3.750	-6.250
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
>\$4,500,000	-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	-0.250	-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	-0.250	-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	-0.250	-1.000
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

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	101.750
Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.750
Terms	
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	
Florida	-0.250
Lock Term	
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.	

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



Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
6.125	99.050	
6.250	99.644	
6.375	100.394	
6.499	101.176	
6.625	102.050	
6.750	102.519	
6.875	102.956	
6.999	103.613	
7.125	104.050	
7.250	104.456	
7.375	104.769	
7.499	105.050	
7.625	105.300	99.375
7.750	105.500	99.625
7.875	105.800	99.938
7.999	106.050	100.188
8.125	106.300	100.375
8.250	106.550	100.625
8.375	106.863	100.875
8.499	107.050	101.063
8.625	107.238	101.313
8.750	107.425	101.500
8.875	107.613	101.750
8.999	107.800	101.938
9.125	108.050	102.125
9.250	108.175	102.313
9.375	108.300	102.500
9.499	108.425	102.688
9.625	108.550	102.875
9.750	108.675	103.063
9.875	108.800	103.250
9.999	108.925	103.438
10.125	109.050	103.688
10.250	109.175	103.938
10.375	109.300	104.188
10.499	109.425	104.438
10.625	109.550	104.688
10.750	109.675	104.938
10.875	109.800	105.188
11.000	109.925	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+	0.750	0.625	0.500	0.250	0.000	(0.250)	(1.125)	(3.000)
760-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(2.125)	(4.000)
740-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(2.375)	(4.500)
720-739	0.125	0.125	0.125	(0.375)	(0.875)	(1.000)	(2.875)	(5.250)
700-719	0.000	0.000	0.000	(0.625)	(1.000)	(1.500)	(3.875)	N/A
Program								
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250	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)	(0.375)	(0.625)	(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)	-0.500
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)	(2.000)	(2.000)	(2.000)
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
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	101.625	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)

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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	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	Yes	No restrictions	None	Refinance or sale	
DE	Delaware	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	Not allowed on loans vested to individuals * In Cook County, must also be >\$250K.
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	Yes	No restrictions	None	Refinance or sale	
KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	No	N/A	N/A	N/A	PPP is not allowed in this state.
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	Yes	1% of balance prepaid	36 Months	Refinance or sale	3yr 1% Fixed PPP Required. Only allowed on exception basis. Must request from lock desk. PPP is not allowed in this state.
MN	Minnesota	No	N/A	N/A	N/A	PPP is not allowed in this state.
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	No restrictions	None	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	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	No	N/A	N/A	N/A	PPP is not allowed in this state.
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Permitted to Corporations (Inc.). Prohibited to individual borrowers and LLCs.
NM	New Mexico	No	N/A	N/A	N/A	PPP is not allowed in this state.
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York*	N/A	N/A	N/A	N/A	Properties in New York are not eligible for Series 7 Loan amount must be > \$112,957 1% Fixed required. Exception basis only. Must be approved by lock desk.
OH	Ohio	Yes	1% of original principal amount	None	Refinance or sale	
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	Permitted on loan amounts >\$319,777. Loan amounts <=\$319,777 permitted only on 3-4 residential units. Number of units will be validated prior to purchase. PPP is not allowed in this state.
RI	Rhode Island	No	N/A	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	Yes	No restrictions	None	Refinance or sale	
VT	Vermont	Yes	No restrictions	None	Refinance or sale	
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	

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