

30 Day Lock			
Base Rate	30Yr Fixed	40Yr Fixed	
5.875	93.926	93.801	
6.000	94.863	94.738	
6.125	95.769	95.644	
6.250	96.644	96.519	
6.375	97.394	97.269	
6.500	98.019	97.894	
6.625	98.582	98.457	
6.750	99.082	98.957	
6.875	99.394	99.269	
7.000	99.644	99.519	
7.125	99.957	99.832	
7.250	100.238	100.113	
7.375	100.457	100.332	
7.500	100.644	100.519	
7.625	100.800	100.675	
7.750	100.957	100.832	
7.875	101.082	100.957	
8.000	101.207	101.082	
8.125	101.300	101.175	
8.250	101.394	101.269	
8.375	101.488	101.363	
8.500	101.582	101.457	
8.625	101.675	101.550	
8.750	101.769	101.644	
8.875	101.863	101.738	
9.000	101.957	101.832	
9.125	102.050	101.925	
9.250	102.144	102.019	
9.375	102.238	102.113	
9.500	102.332	102.207	
9.625	102.425	102.300	
9.750	102.519	102.394	
9.875	102.613	102.488	
10.000	102.707	102.582	
10.125	102.800	102.675	
10.250	102.894	102.769	
10.375	102.988	102.863	
10.500	103.082	102.957	
10.625	103.175	103.050	
10.750	103.269	103.144	
10.875	103.363	103.238	
11.000	103.457	103.332	
11.125	103.550	103.425	
11.250	103.644	103.519	
11.375	103.738	103.613	
11.500	103.832	103.707	

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+	1.825	1.825	1.825	1.700	1.225	0.875	0.450	(1.025)	(3.125)
760-779	1.825	1.825	1.825	1.700	1.275	0.875	0.400	(1.150)	(3.250)
740-759	1.700	1.700	1.700	1.575	1.275	0.500	0.225	(1.475)	(3.500)
720-739	1.575	1.575	1.575	1.575	1.375	0.375	0.100	(1.725)	(3.750)
700-719	1.250	1.125	1.125	1.125	0.950	0.250	(0.275)	(2.225)	(4.375)
680-699	0.625	0.625	0.500	0.375	(0.250)	(0.625)	(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	(0.875)	(0.875)	(0.875)	(1.000)	(1.250)	(1.375)	(1.500)		
UPB >2.5m <=3.0m	(1.000)	(1.000)	(1.000)	(1.125)	(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)	(0.125)	(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)	(1.000)
1099 Only	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
WV/OE	(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	93.466	93.341
6.000	94.466	94.341
6.125	95.466	95.341
6.250	96.466	96.341
6.375	97.403	97.278
6.500	98.216	98.091
6.625	98.903	98.778
6.750	99.466	99.341
6.875	99.903	99.778
7.000	100.278	100.153
7.125	100.653	100.528
7.250	101.028	100.903
7.375	101.341	101.216
7.500	101.653	101.528
7.625	101.934	101.809
7.750	102.216	102.091
7.875	102.466	102.341
8.000	102.716	102.591
8.125	102.934	102.809
8.250	103.153	103.028
8.375	103.372	103.247
8.500	103.591	103.466
8.625	103.747	103.622
8.750	103.903	103.778
8.875	104.059	103.934
9.000	104.216	104.091
9.125	104.309	104.184
9.250	104.403	104.278
9.375	104.497	104.372
9.500	104.591	104.466
9.625	104.684	104.559
9.750	104.778	104.653
9.875	104.872	104.747
10.000	104.966	104.841
10.125	105.059	104.934
10.250	105.153	105.028
10.375	105.247	105.122
10.500	105.341	105.216
10.625	105.434	105.309
10.750	105.528	105.403
10.875	105.622	105.497
11.000	105.716	105.591
11.125	105.809	105.684
11.250	105.903	105.778
11.375	105.997	105.872
11.500	106.091	105.966

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+	2.625	2.625	2.625	2.375	1.875	1.125	0.625		
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.500		
740-759	2.625	2.625	2.625	2.375	1.875	1.000	0.325		
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.125		
700-719	2.475	2.350	2.350	2.250	1.125	0.475	(0.275)		
680-699	1.400	1.400	1.275	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 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	94.144	94.019
6.000	95.144	95.019
6.125	96.144	96.019
6.250	97.144	97.019
6.375	98.081	97.956
6.500	98.893	98.768
6.625	99.581	99.456
6.750	100.143	100.018
6.875	100.581	100.456
7.000	100.956	100.831
7.125	101.331	101.206
7.250	101.706	101.581
7.375	102.018	101.893
7.500	102.331	102.206
7.625	102.612	102.487
7.750	102.893	102.768
7.875	103.143	103.018
8.000	103.393	103.268
8.125	103.612	103.487
8.250	103.831	103.706
8.375	104.049	103.924
8.500	104.268	104.143
8.625	104.424	104.299
8.750	104.581	104.456
8.875	104.737	104.612
9.000	104.893	104.768
9.125	104.987	104.862
9.250	105.081	104.956
9.375	105.174	105.049
9.500	105.268	105.143
9.625	105.362	105.237
9.750	105.456	105.331
9.875	105.549	105.424
10.000	105.643	105.518
10.125	105.737	105.612
10.250	105.831	105.706
10.375	105.924	105.799
10.500	106.018	105.893
10.625	106.112	105.987
10.750	106.206	106.081
10.875	106.299	106.174
11.000	106.393	106.268
11.125	106.487	106.362
11.250	106.581	106.456
11.375	106.674	106.549
11.500	106.768	106.643

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+	1.525	1.525	1.500	1.375	0.750	0.375	(1.125)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.375)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.500)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(2.125)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.625)		
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)	(0.625)		
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)				
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	100.250	100.750	101.500	102.000	102.250

Lock Term Adjustments	
30 Day	0
45 Day	(0.250)
60 Day	(0.500)

Lock Extension	
5 Day	(0.100)

Email: [lockdesk@lendlzfinancial.com](mailto:lockdesk@lendlzfinancial.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

