

30 Day Pricing			Pricing Adjustments											
Rate	30yr Fix		CLTV											
			Documentation	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	
9.125	107.8750		Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)	
9.000	107.6250			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
8.875	107.3750			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
8.750	107.1250			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)	
8.625	106.8750			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)	
8.500	106.6250			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)	
8.375	106.2500			680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)	
8.250	105.8750			660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)			
8.125	105.5000			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
8.000	105.1250			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
7.875	104.7500			≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)	
7.750	104.3750			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)	
7.625	104.0000			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)	
7.500	103.6250			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)	
7.375	103.2500			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)	
7.250	102.8750		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)		
7.125	102.5000		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)		
7.000	101.8750		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)				
6.875	101.3750		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
6.750	101.0000		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
6.625	100.7500		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.500	99.5000		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)				
6.375	98.7500		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)				
6.250	98.2500		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)				
6.125	97.5000		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)				
6.000	96.7500		700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)				
			680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)					
			660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)					
			≥ 800	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)				
			780 - 799	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)				
			760 - 779	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)				
			740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(2.250)				
			720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.875)				
			700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.625)	(3.500)				
			680 - 699	(1.375)	(1.375)	(1.750)	(2.125)	(2.750)	(4.000)	(5.000)				
			660 - 679	(1.875)	(2.250)	(2.375)	(3.375)	(4.125)	(5.125)					
			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	
			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
			Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)	(2.250)	
			100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)		
			125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)		
			150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
			175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
			300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.500)	
			2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)				
			2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)					
			3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.500)					
			3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)					
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	
			45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	
			50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)				
			Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.625)			
			Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
			Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			CA	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000	
			GA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
			Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.250)		
			Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.250)			
			Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)			
			2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
			3-Unit	(0.250)	(0.250)	(0.250)</								

30 Day Pricing			Pricing Adjustments									
Rate	30yr Fix	30yr Fix	CLTV									
			Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85
9.250	109.8750	109.8750	Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)
9.125	109.6250	109.6250		780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)
9.000	109.3750	109.3750		760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)
8.875	109.1250	109.1250		740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)
8.750	108.7500	108.7500		720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)
8.625	108.5000	108.5000		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)
8.500	108.0000	108.0000		680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)
8.375	107.6250	107.6250		660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	
8.250	107.2500	107.2500		≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)
8.125	106.8750	106.8750		780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)
8.000	106.5000	106.5000	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)	
7.875	106.0000	106.0000	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)	
7.750	105.5000	105.5000	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)	
7.625	105.0000	105.0000	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)	
7.500	104.5000	104.5000	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)		
7.375	104.0000	104.0000	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)		
7.250	103.5000	103.5000	≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)			
7.125	103.0000	103.0000	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)			
7.000	102.5000	102.5000	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)			
6.875	101.8750	101.8750	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)			
6.750	101.5000	101.5000	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)			
6.625	100.6250	100.6250	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)			
6.500	100.0000	100.0000	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)			
6.375	99.2500	99.2500	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)				
6.250	98.5000	98.5000	≥ 800	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)		
6.125	97.7500	97.7500	780 - 799	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)		
			760 - 779	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)		
			740 - 759	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(1.625)	(3.875)		
			720 - 739	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	(2.000)	(4.250)		
			700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(1.875)	(2.875)			
			680 - 699	(1.375)	(1.375)	(1.875)	(2.375)	(3.000)	(4.250)			
			660 - 679	(1.875)	(2.250)	(2.500)	(3.625)	(4.375)	(5.375)			
			≥ 800	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)		
			780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)		
			760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)		
			740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)		
			720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)		
			700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)		
			680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)		
			660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)			
			640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)			
			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	
			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	
			Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)		
			100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	
			125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	
			150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	
			175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
			300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)			
			2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)			
			3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)				
			3,500,001-4.0m	(1.500)	(1.500)	(1.500)						
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	
			45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	
			50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	
			DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			DSCR ≥ 1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
			DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
			DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)		
			DSCR < 0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)			
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)		
			Cash-Out DSCR	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)		
			Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			CA	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			GA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
			Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	
			Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)		
			Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)			
			2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
			3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
			4-Unit	(0.250)								

30 Day Pricing		Pricing Adjustments														
Rate	Fixed Rate	Documentation		Credit Score		CLTV										
		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	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115	115.01-120
12.375	110.8750															
12.250	110.7500															
12.125	110.6250															
12.000	110.5000															
11.875	110.3750															
11.750	110.2500															
11.625	110.1250															
11.500	110.0000															
11.375	109.8750															
11.250	109.7500															
11.125	109.6250															
11.000	109.5000															
10.875	109.2500															
10.750	109.0000															
10.625	108.7500															
10.500	108.5000															
10.375	108.2500															
10.250	108.0000															
10.125	107.7500															
10.000	107.3750															
9.875	107.0000															
9.750	106.6250															
9.625	106.2500															
9.500	105.8750															
9.375	105.5000															
9.250	105.1250															
9.125	104.7500															
9.000	104.3750															
8.875	104.0000															
8.750	103.6250															
8.625	103.2500															
8.500	102.8750															
8.375	102.5000															
8.250	101.5000															
8.125	100.8750															
8.000	100.2500															
7.875	99.6250															
7.750	98.8750															
7.625	98.1250															
7.500	97.3750															
7.375	96.6250															
Max Price																
Price	102.0000															
Min Price																
Price	97.0000															
Lock Fees																
Relock Fee:	.250															
Extension Fee Per Diem:	.020															
Extension Max:	15 Days															
Fees																
Underwriting*	\$1,995															
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.																
Documentation																
Full Doc 2yr																
Full Doc 1yr																
Bank Statement 1099																
P&L Only WVOE																
Bank Statement Term																
Product																
Loan Amount																
DTI																
Occupancy																
Citizenship																
Property Valuation																
Property Type																
Other Miscellaneous																
Lock Term																

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

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.
Flat Prepay Structure	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	N/A	None	Refinance or sale	Lendz do not fund loans in DC
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	No	N/A	None	Refinance or sale	Lendz do not fund loans in ID
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Prepay penalties are only allowed on loans to corporations
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	No	N/A	N/A	N/A	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	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	Declining PPP structure only.
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	None	Refinance or sale	Lendz do not fund loans in ND
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals or LLC.
NM	New Mexico	No	N/A	None	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	Yes	N/A	None	Refinance or sale	Eligible for 3-4 Unit Properties without restrictions. 1-2 unit properties is restricted
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	No	N/A	None	Refinance or sale	Lendz do not fund loans in OR
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$329411
RI	Rhode Island	Yes	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	No	N/A	None	Refinance or sale	Lendz do not fund loans in VA
VT	Vermont	No	N/A	None	Refinance or sale	Lendz do not fund loans in VT
WA	Washington	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM loans.
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM Loans.
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.