

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	107.6250		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	107.3750			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
8.875	107.1250			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
8.750	106.8750			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)	
8.625	106.6250			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)	
8.500	106.3750			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)	
8.375	106.0000			680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)	
8.250	105.6250			660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)			
8.125	105.2500			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
8.000	104.8750			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
7.875	104.5000			≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)	
7.750	104.2500			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)	
7.625	103.7500			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)	
7.500	103.3750			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)	
7.375	103.0000			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)	
7.250	102.6250		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)		
7.125	102.2500		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	101.5000		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
6.750	101.2500		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
6.625	100.5000		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.500	99.8750		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.375	99.2500		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)				
6.250	98.6250		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)				
6.125	97.2500		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)				
6.000	96.5000		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	(0.125)	(0.125)	(0.250)	(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)		
			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	(0.375)	(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)		
			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)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
			4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.			

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	109.6250	109.6250	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	109.3750	109.3750		780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)
9.000	109.1250	109.1250		760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)
8.875	108.8750	108.8750		740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)
8.750	108.5000	108.5000		720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)
8.625	108.1250	108.1250		700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)
8.500	107.7500	107.7500		680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)
8.375	107.3750	107.3750		660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	
8.250	107.0000	107.0000		≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)
8.125	106.6250	106.6250		780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)
8.000	106.2500	106.2500	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)	
7.875	105.7500	105.7500	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)	
7.750	105.2500	105.2500	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)	
7.625	104.7500	104.7500	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)	
7.500	104.2500	104.2500	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)		
7.375	103.7500	103.7500	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)		
7.250	103.2500	103.2500	≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)			
7.125	102.7500	102.7500	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)			
7.000	102.2500	102.2500	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)			
6.875	101.7500	101.7500	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)			
6.750	101.2500	101.2500	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)			
6.625	100.7500	100.7500	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)			
6.500	99.7500	99.7500	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)			
6.375	98.7500	98.7500	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)				
6.250	98.2500	98.2500	≥ 800	(0.125)	(0.125)	(0.500)	(0.750)	(1.000)	(1.500)	(3.750)		
6.125	97.5000	97.5000	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	
12.375	110.7500										
12.250	110.6250										
12.125	110.5000										
12.000	110.3750										
11.875	110.2500										
11.750	110.1250										
11.625	110.0000										
11.500	109.8750										
11.375	109.7500										
11.250	109.6250										
11.125	109.5000										
11.000	109.3750										
10.875	109.2500										
10.750	109.1250										
10.625	108.8750										
10.500	108.6250										
10.375	108.3750										
10.250	108.1250										
10.125	107.8750										
10.000	107.6250										
9.875	107.2500										
9.750	106.8750										
9.625	106.5000										
9.500	106.1250										
9.375	105.7500										
9.250	105.3750										
9.125	105.0000										
9.000	104.6250										
8.875	104.2500										
8.750	103.8750										
8.625	103.5000										
8.500	103.0000										
8.375	102.5000										
8.250	102.0000										
8.125	101.5000										
8.000	101.0000										
7.875	100.5000										
7.750	100.0000										
7.625	99.5000										
7.500	99.0000										
7.375	98.5000										
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.											
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											

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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		
13.375	110.7500		Full Doc 2yr	Full Doc 1yr	≥ 800	2.625	2.625	2.375	1.875	1.625	0.750	(0.375)		
13.250	110.6250	780 - 799			2.625	2.625	2.375	1.875	1.625	0.625	(0.500)			
13.125	110.5000	760 - 779			2.125	2.125	1.875	1.375	1.125	0.000	(1.250)			
13.000	110.3750	740 - 759			1.500	1.500	1.125	0.875	0.625	(0.625)	(2.500)			
12.875	110.2500	720 - 739			0.625	0.625	0.125	(0.250)	(0.500)	(1.500)	(3.750)			
12.750	110.1250	700 - 719			(0.500)	(0.500)	(1.125)	(1.625)	(2.125)	(2.875)	(5.250)			
12.625	110.0000	680 - 699			(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)				
12.500	109.8750	660 - 679			(4.250)	(4.375)	(4.875)	(5.500)	(6.000)					
12.375	109.7500	640 - 659												
12.250	109.6250	620 - 639												
12.125	109.5000		Bank Statement 1099	(24, 12)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
12.000	109.3750	780 - 799			0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)			
11.875	109.2500	760 - 779			0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)			
11.750	109.1250	740 - 759			0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)			
11.625	109.0000	720 - 739			(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)			
11.500	108.8750	700 - 719			(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)				
11.375	108.7500	680 - 699			(4.000)	(4.000)	(4.750)	(5.250)	(5.875)					
11.250	108.6250	660 - 679			(5.750)	(5.875)	(6.375)							
11.125	108.5000	640 - 659												
11.000	108.3750	620 - 639												
10.875	108.2500		P&L Only WVOE		≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
10.750	108.1250	780 - 799			(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)			
10.625	108.0000	760 - 779			(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)			
10.500	107.8750	740 - 759			(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)			
10.375	107.7500	720 - 739			(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)			
10.250	107.6250	700 - 719			(3.375)	(3.375)	(4.000)	(4.750)	(5.250)					
10.125	107.5000	680 - 699			(5.750)	(5.750)	(6.500)	(7.125)						
10.000	107.3750	660 - 679			(7.750)	(7.875)	(8.375)							
9.875	107.2500				Bank Statement Term		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	107.1250	12mo Bank Stmt					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	107.0000	24mo Bank Stmt	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
9.500	106.8750		Product		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.375	106.7500	Full Amortization			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.250	106.6250		Loan Amount		Interest-Only									
9.125	106.5000	050,000-075k			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
9.000	106.3750	075,000-100k			(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
8.875	106.2500	100,001-125k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.750	106.1250	125,001-150k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.625	106.0000	150,001-175k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.500	105.8750	175,001-200k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.375	105.7500	200,001-300k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	105.6250	300,001-400k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	105.5000	400,001-600k			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	105.3750	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
	105.2500		DTI		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	105.1250	43.01-45			(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)			
	105.0000	45.01-50			(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			
	104.8750				Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	104.7500	SFR-Rural					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	104.6250	PUD-Rural	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	104.5000	D-PUD	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	104.3750	PUD	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	104.2500	Townhouse	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	104.1250	Rowhouse	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	104.0000	Site Condo	0.000	0.000			0.000	0.000	0.000	0.000	0.000	0.000		
	103.8750	Condo-Warrantable	(0.250)	(0.250)			(0.250)	(0.375)	(0.375)	(0.500)				
	103.7500	2-Unit	(0.375)	(0.375)			(0.375)	(0.500)	(0.500)					
	103.6250	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)							
	103.5000	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)							
	103.3750	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)				
	103.2500		Citizenship		US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	103.1250	Non-Perm Resident Alien			(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	103.0000		Other Miscellaneous		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	102.8750	No Prepay			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	102.7500	1yr Prepay_Standard			0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	102.6250	2yr Prepay_Standard			0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	102.5000	3yr Prepay_Standard			1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250		
	102.3750	4yr Prepay_Standard			1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625		
	102.2500	5yr Prepay_Standard			1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875		
	102.1250	1yr Prepay_3Pct			0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	102.0000	2yr Prepay_3Pct			0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	101.8750	3yr Prepay_3Pct			1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250		
	101.7500	4yr Prepay_3Pct	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625				
	101.6250	5yr Prepay_3Pct	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875				
	101.5000	1yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
	101.3750	2yr Prepay_5Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500				
	101.2500	3yr Prepay_5Pct	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500				
	101.1250	4yr Prepay_5Pct	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875				
	101.0000	5yr Prepay_5Pct	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125				
	100.8750	1yr Prepay_1	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
	100.7500	2yr Prepay_21	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500				
	100.6250	3yr Prepay_321	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	100.5000	4yr Prepay_4321	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625				
	100.3750	5yr Prepay_54321	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875				
	100.2500		Lock Term		30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	100.1250	45 Day			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	100.0000	60 Day			(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(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.
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.