



Platinum - Series 6

5/28/2026

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	109.312
11.375	-	109.062
11.250	-	108.812
11.125	-	108.562
11.000	-	108.312
10.875	-	108.062
10.750	-	107.812
10.625	-	107.562
10.500	-	107.312
10.375	-	107.062
10.250	-	106.812
10.125	-	106.562
10.000	-	106.312
9.875	-	106.062
9.750	-	105.812
9.625	-	105.562
9.500	-	105.312
9.375	-	105.062
9.250	-	104.812
9.125	-	104.562
9.000	-	104.312
8.875	-	104.062
8.750	-	103.812
8.625	-	103.562
8.500	-	103.312
8.375	-	103.062
8.250	-	102.812
8.125	-	102.562
8.000	-	102.312
7.875	-	102.030
7.750	-	101.749
7.625	-	101.437
7.500	-	101.124
7.375	-	100.749
7.250	-	100.374
7.125	-	99.999
7.000	-	99.624
6.875	-	99.187
6.750	-	98.749
6.625	-	98.312
6.500	-	97.874
6.375	-	97.374
6.250	-	96.874
6.125	-	96.311
6.000	-	95.749
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Credit Score/LTV	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									
		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	
Full Doc	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
	640 - 659										
	620 - 639										
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500	
760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750		
740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000		
720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375			
700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625			
680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000				
660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625				
640 - 659											
620 - 639											
Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500				
Loan Size	Credit LPA/LTV	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
	Additional UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625			
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500					
	>\$3.0mm, <=\$3.5mm	-0.250	-0.250	-0.500	-0.625						
	1x30x12										
	FC/SS/DIL/BK7 36-47mo										
	FC/SS/DIL/BK7 24-35mo										
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500			
Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500			
Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250				
Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000		
Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500				
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				
Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000			
Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750			
40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875		
Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000			
Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.750	-1.250			
Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750				
Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250			
Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250		
Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000		
Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875		
Asset Depletion/Asset Qualifier*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000			
1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125		
12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125		
12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750				
VVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000				

Max Lock Period	Max Lock Periods
60 Days	

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Fee (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	1.750
4 year	1.250
3 year	0.875
2 year	0.250
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Email: lockdesk@lendlzfinancial.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

Type	Full Doc	Alt Doc	Inv W/PPP	No PPP
MIN PRICE	97.000	97.000	97.000	97.000
MAX PRICE	101.750	101.750	102.250	99.000

*Escrow Waiver LPA will only be applied if taxes are not being escrowed
 *Asset Depletion/Asset Qualifier - LPA requires 100% of loan's income to be qualified under this method
 Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).
 The "Florida" LPA is additive to all other LLPA's. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.
 For Platinum Program, Detached Condos are treated as Single Family Residence

Qualifying Income Summary (Platinum Program) - Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
VVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Platinum Program) - Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099	Full Doc
Streamlined	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset	Qualifying Assets, 84 Month Amortization	Full Doc
12M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	108.062
11.375	-	107.812
11.250	-	107.562
11.125	-	107.312
11.000	-	107.062
10.875	-	106.812
10.750	-	106.562
10.625	-	106.312
10.500	-	106.062
10.375	-	105.812
10.250	-	105.562
10.125	-	105.312
10.000	-	105.062
9.875	-	104.812
9.750	-	104.562
9.625	-	104.312
9.500	-	104.062
9.375	-	103.812
9.250	-	103.562
9.125	-	103.312
9.000	-	103.062
8.875	-	102.812
8.750	-	102.562
8.625	-	102.312
8.500	-	102.062
8.375	-	101.812
8.250	-	101.562
8.125	-	101.312
8.000	-	101.062
7.875	-	100.780
7.750	-	100.499
7.625	-	100.187
7.500	-	99.874
7.375	-	99.499
7.250	-	99.124
7.125	-	98.749
7.000	-	98.374
6.875	-	97.937
6.750	-	97.499
6.625	-	97.061
6.500	-	96.624
6.375	-	96.124
6.250	-	95.624
6.125	-	95.061
6.000	-	94.499
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

	Credit Score/LTV	Credit Score/LTV									
		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	
Full Doc	>= 700	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.500	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	-5.250	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
	640 - 659										
	620 - 639										
	600 - 619										
Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625		
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000			
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625			
	640 - 659										
	620 - 639										
	600 - 619										
Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			

	Credit LLPA/LTV	Credit LLPA/LTV									
		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	
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
	Additional UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	0.250	
	>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500				
	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500					
Credit Event	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		
	FC/SS/DIL/BK7 36 - 47mo	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	-1.500	
Loan Type LLPA's	FC/SS/DIL/BK7 24 - 35mo	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
	DTI 50.01-55										
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250			
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000	
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250				
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
Property LLPA's	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875			
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750				
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
Full Doc LLPA's	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Alt Doc LLPA's	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			

*Escrow Waiver LLPA will only be applied if taxes are not being escrowed
 *Asset Depletion/Asset Qualifier - LLPA requires 100% of loan's income to be qualified under this method
 Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
 Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).
 The "Florida" LLPA is additive to all other LLPA's. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.
 For Gold and Silver Programs, Detached Condos are treated as Single Family Residence

Type	Full Doc	Alt Doc	Inv W/PPP	No PPP
Min Price	97.000	97.000	97.000	97.000
Max Price	101.750	101.750	102.250	99.000

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	1.750
4 year	1.250
3 year	0.875
2 year	0.250
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Email: lockdesk@lendlzfinancial.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

Qualifying Income Summary (Gold and Silver Program) - Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, WVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, WVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Gold and Silver Program) - Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc



Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	110.060
11.375	-	110.810
11.250	-	110.560
11.125	-	110.310
11.000	-	110.060
10.875	-	109.810
10.750	-	109.560
10.625	-	109.310
10.500	-	109.060
10.375	-	108.810
10.250	-	108.560
10.125	-	108.310
10.000	-	108.060
9.875	-	107.810
9.750	-	107.560
9.625	-	107.310
9.500	-	107.060
9.375	-	106.810
9.250	-	106.560
9.125	-	106.310
9.000	-	106.060
8.875	-	105.810
8.750	-	105.560
8.625	-	105.310
8.500	-	105.060
8.375	-	104.810
8.250	-	104.560
8.125	-	104.279
8.000	-	103.966
7.875	-	103.654
7.750	-	103.341
7.625	-	103.029
7.500	-	102.654
7.375	-	102.279
7.250	-	101.841
7.125	-	101.404
7.000	-	100.904
6.875	-	100.404
6.750	-	99.841
6.625	-	99.279
6.500	-	98.654
6.375	-	98.029
6.250	-	97.341
6.125	-	96.653
6.000	-	95.966
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	DSCR (No PP)	DSCR (1 Yr PP)	DSCR (2-4 Yr PP)	DSCR (5 Yr PP)
Min Price	97.000	97.000	97.000	97.000
Max Price	99.000	102.250	102.750	103.250

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
DSCR	>= 780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500	
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750	
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875	
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125	
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500		
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500		
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375			
	640 - 659								
	Additional for < 680		-0.500	-0.500	-0.500	-0.500			
	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
	Additional UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	>=\$2.0mm, <\$2.5mm								
	>=\$2.5mm, <\$3.0mm								
	>=\$3.0mm								
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375		
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000		
	DSCR < 1 in addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
Credit Event	FC/SS/DLJ/BJK/36 - 47mo	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loan Type LLPAs	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875		
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625		
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375		
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875		
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750		
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750		
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	
Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500		

*Escrow Waiver LLPA will only be applied if taxes are not being escrowed
For DSCR Program, Detached Condos are treated as Single Family Residence

Tier 1 states: Nevada, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida)
The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	1.750
4 year	1.250
3 year	0.875
2 year	0.250
1 year	-0.625
No Prepay Penalty	-1.125

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Email: lockdesk@lenzfinancial.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



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 refinancing, 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 refinancing.
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 refinancing. 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	Not allowed on loans vested to individuals.
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	No	N/A	N/A	N/A	PPP is not allowed in this state.
LA	Louisiana	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	None	Refinance or sale	Declining prepay penalty only
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	No	N/A	N/A	N/A	PPP is not allowed in this state.
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals. Must vest under a C-Corp or S-Corp
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	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	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	No	N/A	None	Refinance or sale	Lendz do not fund loans in SD
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.