

Base Pricing for 30 Day Lock

Rate	Price
5.999	95.475
6.125	96.350
6.250	97.100
6.375	97.788
6.499	98.413
6.625	99.038
6.750	99.663
6.875	100.163
6.999	100.663
7.125	101.163
7.250	101.538
7.375	101.913
7.499	102.288
7.625	102.663
7.750	103.038
7.875	103.413
7.999	103.788
8.125	104.038
8.250	104.288
8.375	104.538
8.499	104.788
8.625	105.038
8.750	105.288
8.875	105.538
8.999	105.788
9.125	106.038
9.250	106.288
9.375	106.475
9.499	106.663
9.625	106.850
9.750	107.038
9.875	107.225
9.999	107.413
10.125	107.538
10.250	107.663
10.375	107.788
10.499	107.913
10.625	108.038
10.750	108.163
10.875	108.288

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	0.825	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.500	-0.500	N/A	
Cash Out Refi	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	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	
Additional UPB <= \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-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	N/A	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	
>\$4,000,000	-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	-0.500	-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	-0.500	-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	
Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
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	-1.250	-1.500	-2.000	N/A
Additional 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	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	-0.250	-0.500	-0.500	-0.500	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Max Price	
Owner/2nd Home	100.750
>\$2,500,000	98.750
>\$300,000	97.750
>\$350,000	97.250
80.01-90.00% LTV	98.750
Subord Financing	97.250
No PPP	98.250
12 Months PPP	98.250
24 Months PPP	100.750
36-60 Months PPP	101.250
Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.625
>\$300,000	6.750
>\$350,000	6.999
Terms	
30Yr Fixed	0.000
40Yr Fixed	-0.500
All 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@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



Base Price		
30 Day Lock		DSCR 5-8
Rate	DSCR	
5.999	96.275	
6.125	97.150	
6.250	97.900	
6.375	98.650	
6.499	99.338	
6.625	100.025	
6.750	100.650	
6.875	101.275	
6.999	101.775	
7.125	102.275	
7.250	102.775	
7.375	103.150	
7.499	103.525	
7.625	103.900	98.900
7.750	104.275	99.150
7.875	104.525	99.463
7.999	104.775	99.713
8.125	105.025	99.900
8.250	105.275	100.150
8.375	105.525	100.400
8.499	105.775	100.588
8.625	106.025	100.838
8.750	106.275	101.025
8.875	106.463	101.275
8.999	106.650	101.463
9.125	106.838	101.650
9.250	107.025	101.838
9.375	107.150	102.025
9.499	107.275	102.213
9.625	107.400	102.400
9.750	107.525	102.588
9.875	107.650	102.775
9.999	107.775	102.963
10.125	107.900	103.213
10.250	108.025	103.463
10.375	108.150	103.713
10.499	108.275	103.963
10.625	108.400	104.213
10.750	108.525	104.463
10.875	108.650	104.713
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)	N/A	
760-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(2.125)	N/A	
740-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(2.375)	N/A	
720-739	0.125	0.125	0.125	(0.375)	(0.875)	(1.000)	(2.875)	N/A	
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	0.000	0.000	
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	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	N/A	
Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	N/A	
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
Loan Amount									
<\$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	N/A
Additional UPB <= \$250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>\$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	N/A
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	N/A	N/A
>\$3,000,000	(1.000)	(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	N/A
Property/Units									
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	N/A	N/A
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(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)	N/A	N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	N/A
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
Other									
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	N/A	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	N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A
Additional 1x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Credit Events									
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	N/A	N/A
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

Max Price	State	LLPA
No PPP	98.250	Georgia (0.250)
12 Months PPP	99.250	Illinois (0.250)
24 Months PPP	100.750	Kansas (0.250)
36-60 Months PPP	101.250	New Jersey (0.250)
>\$2,500,000	98.750	North Carolina (0.250)
>\$3000000	97.750	Ohio (0.250)
Subord Financing	97.250	Florida (0.250)
NJ Title Vested in LLC	97.750	
Floor Price		
NC Floor Price	99.500	
Min Rate	Terms	LLPA
>\$2,500,000	6.625	15YR Fixed 0.250
>\$3000000	6.750	30YR Fixed 0.000
		40YR Fixed (0.500)

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Series 7 Prepayment Penalty Information 1st Lien

12/29/2025

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.
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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