

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	90.01-95	
9.125	107.1250	Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.500	0.250	0.000	0.000	0.000	0.000	0.000	0.000	
9.000	106.8750		≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	0.000	0.000	0.000	0.000	
8.875	106.6250		780 - 799	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
8.750	106.3750		760 - 779	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
8.625	106.1250		740 - 759	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
8.500	105.8750		720 - 739	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
8.375	105.6250		700 - 719	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
8.250	105.3750		680 - 699	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
8.125	104.7500		660 - 679	0.875	1.250	1.375	2.275	2.875	3.625	4.375				
8.000	104.3750		640 - 659	3.375	3.500	3.750	4.250	4.750	5.750	6.500				
7.875	104.0000		620 - 639	4.750	4.875	5.250	6.250	7.125	8.125	9.000				
7.750	103.6250		≥ 800	0.625	0.625	0.500	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
7.625	103.2500		780 - 799	0.625	0.625	0.500	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
7.500	102.8750		760 - 779	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
7.375	102.5000		740 - 759	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
7.250	102.1250	720 - 739	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
7.125	101.6250	700 - 719	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
7.000	101.2500	680 - 699	0.750	0.750	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000		
6.875	100.5000	660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125					
6.750	99.8750	640 - 659	3.750	3.875	4.125	4.625	5.250	6.500	7.500					
6.625	99.2500	620 - 639	5.125	5.250	5.625	6.625	7.625	8.625	10.000					
6.500	98.6250	≥ 800	0.375	0.375	0.250	0.000	0.250	0.250	0.000	0.000	0.000	0.000		
6.375	98.0000	780 - 799	0.375	0.375	0.250	0.000	0.250	0.250	0.000	0.000	0.000	0.000		
6.250	97.3750	760 - 779	0.375	0.375	0.125	0.000	0.250	0.250	0.000	0.000	0.000	0.000		
6.125	96.7500	740 - 759	0.250	0.250	0.125	0.000	0.250	0.250	0.000	0.000	0.000	0.000		
6.000	96.0000	720 - 739	0.125	0.125	0.000	0.125	0.625	1.250	2.375					
		700 - 719	0.375	0.375	0.500	0.625	1.250	2.125	3.000					
		680 - 699	1.125	1.125	1.500	1.875	2.500	3.625						
		660 - 679	1.500	1.500	2.000	3.000	3.750							
		≥ 800	0.000	0.000	0.125	0.375	0.625	1.000	1.625	2.125				
		780 - 799	0.000	0.000	0.125	0.375	0.625	1.000	1.625	2.125				
		760 - 779	0.000	0.000	0.250	0.375	0.625	1.125	1.875	2.625				
		740 - 759	0.125	0.125	0.250	0.375	0.875	1.250	2.125	3.000				
		720 - 739	0.250	0.250	0.375	0.500	1.000	1.625	2.500	3.500				
		700 - 719	0.750	0.750	0.875	1.000	1.625	2.625	3.500					
		680 - 699	1.625	1.625	2.000	2.375	3.000	4.125	5.125					
		660 - 679	2.000	2.375	2.500	3.500	4.250	5.250						
		Bank Statements	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	0.000	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	
		Additional FICO < 680	all income types	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			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	
		Products	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			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		
			750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
			850,001-1.0m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
			1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
			1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
			2,000,001-2.5m	0.250	0.250	0.250	0.250	0.375	0.375	0.625				
			2,500,001-3.0m	0.625	0.625	0.625	0.625	0.750	0.750	0.750				
			3,000,001-3.5m	1.000	1.000	1.000	1.000	1.250	1.625					
			3,500,001-4.0m	1.750	1.750	1.750	1.750	2.000	2.375					
			Additional LA <= 250k	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
		DTI	00.01-43	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	0.125	0.125		
			45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			50.01-55	0.125	0.125	0.125	0.250	0.250	0.375	0.375				
		Purpose	Purchase	0.625	0.625	0.625	0.500	0.500	0.500	0.500	0.375	0.250		
			Rate-Term	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				
			Additional for cash out	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
		Occupancy	Owner Occupied	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			
		Citizenship	Non-Perm	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
		Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			GA	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		
			Other	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		
			SFR-Rural	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		
			D-PUD	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		
			Townhouse	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		
			Site Condo	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		
			Con											

30 Day Pricing		
Rate		30yr Fix
8.250		109.1250
9.125		108.8750
9.000		108.6250
8.875		108.3750
8.750		108.0000
8.625		107.6250
8.500		107.2500
8.375		106.8750
8.250		106.5000
8.125		106.1250
8.000		105.7500
7.875		105.2500
7.750		104.7500
7.625		104.2500
7.500		103.7500
7.375		103.2500
7.250		102.7500
7.125		102.2500
7.000		101.7500
6.875		101.2500
6.750		100.5000
6.625		99.8750
6.500		99.1250
6.375		98.3750
6.250		97.6250
6.125		96.7500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.0000
1yr Prepay - Hard	100.5000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	102.0000
4yr Prepay - Hard	102.2500
5yr Prepay - Hard	102.7500
Min Price	97.0000
Price	97.0000

If DSCR and Cash-Out at 80% LTV, the max price is 0.5 lower than shown above.

Lock Fees

Relock Fee:	.250
Extension Fee Per Diem:	0.20
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	Credit Score	Pricing Adjustments																		
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85											
Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.000	(0.125)	(0.250)	(0.500)	(3.000)											
	780 - 799	0.625	0.625	0.375	0.000	(0.125)	(0.250)	(0.500)	(3.125)											
	760 - 779	0.625	0.625	0.375	0.000	(0.125)	(0.375)	(0.750)	(3.500)											
	740 - 759	0.500	0.500	0.250	0.000	(0.375)	(0.500)	(1.000)	(4.000)											
	720 - 739	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.500)	(4.750)											
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)											
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.125)	(2.625)	(3.375)	(6.375)											
	660 - 679	(0.875)	(1.250)	(1.500)	(2.625)	(3.125)	(3.875)	(4.750)												
	≥ 800	0.500	0.500	0.250	(0.125)	(0.125)	(0.375)	(0.750)	(3.625)											
	780 - 799	0.500	0.500	0.250	(0.125)	(0.125)	(0.375)	(0.750)	(3.750)											
760 - 779	0.500	0.500	0.125	(0.125)	(0.125)	(0.375)	(0.500)	(4.125)												
740 - 759	0.375	0.375	0.125	(0.125)	(0.125)	(0.375)	(0.500)	(4.500)												
720 - 739	0.250	0.250	0.000	(0.250)	(0.500)	(1.000)	(1.875)	(5.250)												
700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)												
680 - 699	(0.750)	(0.750)	(1.250)	(1.750)	(2.250)	(3.250)	(4.125)													
660 - 679	(1.125)	(1.500)	(1.750)	(2.875)	(3.375)	(4.375)	(5.500)													
≥ 800	0.250	0.250	0.000	(0.375)	(0.500)	(0.750)														
780 - 799	0.250	0.250	0.000	(0.375)	(0.500)	(0.875)														
760 - 779	0.250	0.250	(0.125)	(0.375)	(0.500)	(1.000)														
740 - 759	0.000	0.000	(0.250)	(0.375)	(0.500)	(1.500)														
720 - 739	0.000	0.000	(0.250)	(0.500)	(0.875)	(1.500)														
700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)														
680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(3.875)														
660 - 679	(1.500)	(1.875)	(2.125)	(3.250)	(4.000)															
≥ 800	(0.125)	(0.125)	(0.375)	(0.500)	(0.875)	(1.250)														
780 - 799	(0.125)	(0.125)	(0.375)	(0.500)	(0.875)	(1.250)														
760 - 779	(0.125)	(0.125)	(0.500)	(0.750)	(0.875)	(1.375)														
740 - 759	(0.250)	(0.250)	(0.500)	(0.750)	(1.125)	(1.500)														
720 - 739	(0.375)	(0.375)	(0.625)	(0.875)	(1.250)	(1.750)														
700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(2.000)	(3.000)														
680 - 699	(1.625)	(1.625)	(2.125)	(2.625)	(3.250)	(4.375)														
660 - 679	(2.000)	(2.375)	(2.625)	(3.750)	(4.500)	(5.500)														
≥ 800	0.875	0.875	0.625	0.125	0.000	(0.375)	(1.875)													
780 - 799	0.875	0.875	0.625	0.125	0.000	(0.375)	(1.875)													
760 - 779	0.750	0.750	0.375	0.000	(0.125)	(0.625)	(2.250)													
740 - 759	0.625	0.625	0.375	0.000	(0.375)	(0.750)	(2.500)													
720 - 739	0.500	0.500	0.125	(0.250)	(0.625)	(1.250)	(3.250)													
700 - 719	0.125	0.125	(0.250)	(0.500)	(1.250)	(2.125)	(3.875)													
680 - 699	(0.875)	(0.875)	(1.375)	(2.125)	(3.000)	(4.125)	(6.125)													
660 - 679	(1.500)	(1.875)	(2.125)	(3.500)	(4.500)	(5.750)														
640 - 659	(1.500)	(1.625)	(1.875)	(5.750)	(6.750)	(8.250)														
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Additional FICO < 680	all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Product	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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)	(0.500)	(0.750)	(0.875)	(1.375)											
Loan Amount	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)	(0.625)											
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)											
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)											
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
	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											
	750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125											
	850,001-1.0m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125											
	1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250											
	1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250											
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)												
	2,500,001-3.0m	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.75													

30 Day Pricing		Pricing Adjustments										
Rate	Fixed Rate	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
12.375	111.7500											
12.250	111.6250											
12.125	111.5000											
12.000	111.3750											
11.875	111.2500											
11.750	111.1250											
11.625	111.0000											
11.500	110.8750											
11.375	110.7500											
11.250	110.6250											
11.125	110.5000											
11.000	110.3750											
10.875	110.2500											
10.750	109.8750											
10.625	109.6250											
10.500	109.3750											
10.375	109.1250											
10.250	108.8750											
10.125	108.6250											
10.000	108.2500											
9.875	107.8750											
9.750	107.5000											
9.625	107.1250											
9.500	106.7500											
9.375	106.3750											
9.250	106.0000											
9.125	105.6250											
9.000	105.2500											
8.875	104.8750											
8.750	104.5000											
8.625	104.0000											
8.500	103.5000											
8.375	103.0000											
8.250	102.3750											
8.125	101.7500											
8.000	101.1250											
7.875	100.5000											
7.750	99.7500											
7.625	99.0000											
7.500	98.2500											
7.375	97.5000											
Max Price												
Price		102.2500										
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 (24, 12)												
1099												
Asset Depletion												
P&L Only												
WVOE												
Bank Statement Term												
No Bank Stmt		0.000 0.000 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 0.000 0.000 0.000 0.000 0.000 0.000										
24mo Bank Stmt		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Additional FICO < 680												
all income types		0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
30yr Fixed		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Full Amortization		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Interest-Only												
Loan Amount												
050,000-075k		0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250										
075,000-100k		0.125 0.125 0.125 0.125 0.125 0.125 0.125 0.125 0.125 0.125 0.125 0.125										
100,001-125k		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
125,001-150k		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
150,001-175k		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
175,001-200k		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
200,001-300k		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
300,001-400k		0.000 0.000 0.000 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 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 0.000 0.000 0.000										
750,001-850k		0.250 0.250 0.250 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
Additional LA <=250k		0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250										
DTI												
00.01-43		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
43.01-45		0.250 0.250 0.250 0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500										
45.01-50		0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750										
Occupancy												
Owner Occupied		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Second Home		0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
Non-Perm		0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
Citizenship												
Property Valuation												
Full Appraisal		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
AVM		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Property Type												
SFR		0.000 0.000 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 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 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 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 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 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 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 0.000 0.000										
Condo-Warrantable		0.250 0.250 0.250 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
2-Unit		0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
3-Unit		0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
4-Unit		0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										
Modular		2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000										
Other Miscellaneous												
No ACH		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
Lock Term												
30 Day		0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000										
45 Day		0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250										
60 Day		0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500										

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.

30 Day Pricing			Pricing Adjustments								
Rate	Fixed Rate		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
13.375	111.7500										
13.250	111.6250										
13.125	111.5000										
13.000	111.3750										
12.875	111.2500										
12.750	111.1250										
12.625	111.0000										
12.500	110.8750										
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	109.0000										
10.500	108.8750										
10.375	108.7500										
10.250	108.6250										
10.125	108.5000										
10.000	108.3750										
9.875	108.2500										
9.750	108.1250										
9.625	108.0000										
9.500	107.8750										
9.375	107.7500										
9.250	107.6250										
9.125	107.5000										
9.000	107.3750										
8.875	107.2500										
8.750	107.1250										
8.625	107.0000										
8.500	106.8750										
8.375	106.7500										
Max Price											
No Prepay	99.0000										
1 yr Prepay	102.250										
2 yr Prepay	102.250										
3 yr Prepay	103.250										
4 yr Prepay	103.250										
5 yr Prepay	103.250										
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 (24, 12)											
1099											
P&L Only											
WVVOE											
Bank Statement Term											
No Bank Stmt											
12mo Bank Stmt											
24mo Bank Stmt											
Additional FICO < 680											
Product											
30yr Fixed											
Full Amortization											
Interest-Only											
Loan Amount											
050,000-075k											
075,000-100k											
100,001-125k											
125,001-150k											
150,001-175k											
175,001-200k											
200,001-300k											
300,001-400k											
400,001-600k											
600,001-750k											
Additional LA <=250k											
DTI											
00.01-43											
43.01-45											
45.01-50											
Property Type											
SFR											
SFR-Rural											
PUD-Rural											
D-PUD											
PUD											
Townhouse											
Rowhouse											
Site Condo											
Condo-Warrantable											
2-Unit											
3-Unit											
4-Unit											
Modular											
Citizenship											
US Citizen											
Non-Ferm Resident Alien											
No ACH											
Other Miscellaneous											
No Prepay											
1yr Prepay_Standard											
2yr Prepay_Standard											
3yr Prepay_Standard											
4yr Prepay_Standard											
5yr Prepay_Standard											
1yr Prepay_3Pct											
2yr Prepay_3Pct											
3yr Prepay_3Pct											
4yr Prepay_3Pct											
5yr Prepay_3Pct											
1yr Prepay_5Pct											
2yr Prepay_5Pct											
3yr Prepay_5Pct											
4yr Prepay_5Pct											
5yr Prepay_5Pct											
1yr Prepay_1											
2yr Prepay_21											
3yr Prepay_321											
4yr Prepay_4321											
5yr Prepay_54321											
1yr Prepay_StateSpecific											
2yr Prepay_StateSpecific											
3yr Prepay_StateSpecific											
4yr Prepay_StateSpecific											
5yr Prepay_StateSpecific											
Lock Term											
30 Day											
45 Day											
60 Day											

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 Lenz 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%). Lenz 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	Lenz 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	Lenz 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	Lenz 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	Lenz 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	Lenz do not fund loans in VA
VT	Vermont	No	N/A	None	Refinance or sale	Lenz 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. Lenz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lenz Financial is strictly forbidden.