

Base Pricing for 30 Day Lock

Rate	Price
6.250	96.725
6.375	97.413
6.499	98.038
6.625	98.663
6.750	99.288
6.875	99.788
6.999	100.288
7.125	100.788
7.250	101.163
7.375	101.538
7.499	101.913
7.625	102.288
7.750	102.663
7.875	103.038
7.999	103.413
8.125	103.663
8.250	103.913
8.375	104.163
8.499	104.413
8.625	104.663
8.750	104.913
8.875	105.163
8.999	105.413
9.125	105.663
9.250	105.913
9.375	106.100
9.499	106.288
9.625	106.475
9.750	106.663
9.875	106.850
9.999	107.038
10.125	107.163
10.250	107.288
10.375	107.413
10.499	107.538
10.625	107.663
10.750	107.788
10.875	107.913

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	0.625	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	-0.375	-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	-0.250	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	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$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	-1.500	-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	-0.500	-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
>\$3000000	97.750
>\$3500000	97.250
80.01-90.00% LTV	98.750
Subord Financing	97.250
No PPP	98.250
12 Months PPP	99.250
24 Months PPP	100.750
36-60 Months PPP	101.250

Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.625
>\$3000000	6.750
>\$3500000	6.999

Terms	
30YR Fixed	0.000
40YR Fixed	-0.500
Alt 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	
1st Extension Cost - All Rates @ 2.5 bps / day	
2nd Extension Cost - All Rates @ 5 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@lendzfinancial.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			DSCR									
30 Day Lock		DSCR 5-8	Loan Level Pricing Adjustments									
Rate	DSCR		FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
6.250	97.425		780+	0.750	0.625	0.500	0.250	0.000	(0.250)	(1.125)	N/A	
6.375	98.175		760-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(2.125)	N/A	
6.499	98.863		740-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(2.375)	N/A	
6.625	99.550		720-739	0.125	0.125	0.125	(0.375)	(0.875)	(1.000)	(2.875)	N/A	
6.750	100.175		700-719	0.000	0.000	0.000	(0.625)	(1.000)	(1.500)	(3.875)		
6.875	100.800		Program									
6.999	101.300		Diamond DSCR	0.250	0.250	0.250	0.250	0.250				
7.125	101.800		DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.250	102.300		DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.375	102.675		Purpose									
7.499	103.050		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.625	103.425	98.575	Rate Term Refi	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	N/A	
7.750	103.800	98.825	Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	N/A	
7.875	104.050	99.138	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
7.999	104.300	99.388	Loan Amount									
8.125	104.550	99.575	<\$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	
8.250	104.800	99.825	\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	N/A	
8.375	105.050	100.075	Additional UPB <= \$250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
8.499	105.300	100.263	\$250,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
8.625	105.550	100.513	>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	N/A	
8.750	105.800	100.700	>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.875	105.988	100.950	>\$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	
8.999	106.175	101.138	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	N/A
9.125	106.363	101.325	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	N/A	N/A	
9.250	106.550	101.513	>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	N/A	N/A	
9.375	106.675	101.700	Property/Units									
9.499	106.800	101.888	Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	N/A	
9.625	106.925	102.075	2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
9.750	107.050	102.263	3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	N/A	
9.875	107.175	102.450	Prepayment Penalty									
9.999	107.300	102.638	No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	
10.125	107.425	102.888	No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	
10.250	107.550	103.138	12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
10.375	107.675	103.388	24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
10.499	107.800	103.638	36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
10.625	107.925	103.888	48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
10.750	108.050	104.138	60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	
10.875	108.175	104.388	12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	
Lock Term		LLPA	24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	
45 Day	(0.250)		36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
60 Day	(0.500)		48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	
Extension Cost			60 Months PPP (5% Fixed)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	
Temporary Guidance See Below Extension Cost			Other									
1st Extension Cost - All Rates @ 2.5 bps / day			Interest Only 30Yr FIX	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	N/A
2nd Extension Cost - All Rates @ 5 bps / day			Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	N/A	
Current lock extension costs/policies apply to all active locks, regardless of lock date			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost			Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions			Payment History									
Fees			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
Underwriting*	\$1,995		1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	N/A	
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.			Additional 1x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
PPP Requirements			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
PPP Required on NOO>80% LTV			Credit Events									
* 6 Months interest on 80% of the Principal Balance *			12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	
** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **			24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	N/A	
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	

Max Price	State	LLPA
No PPP	Georgia	(0.250)
12 Months PPP	Illinois	(0.250)
24 Months PPP	Kansas	(0.250)
36-60 Months PPP	New Jersey	(0.250)
>\$2,500,000	North Carolina	(0.250)
>\$3000000	Ohio	(0.250)
Subord Financing	Florida	(0.250)
NJ Title Vested in LLC		
Floor Price		
NC Floor Price	99.500	
Min Rate	Terms	LLPA
>\$2,500,000	15YR Fixed	0.250
>\$3000000	30YR Fixed	0.000
	40YR Fixed	(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.
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
OH	Ohio	Yes	1% of original principal amount	None	Refinance or sale	Loan amount must be > \$112,957 1% Fixed required. Exception basis only. Must be approved by lock desk.
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.
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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