

Base Pricing for 30 Day Lock

Rate	Price
6.250	96.975
6.375	97.663
6.499	98.288
6.625	98.913
6.750	99.538
6.875	100.038
6.999	100.538
7.125	101.038
7.250	101.413
7.375	101.788
7.499	102.163
7.625	102.538
7.750	102.913
7.875	103.288
7.999	103.663
8.125	103.913
8.250	104.163
8.375	104.413
8.499	104.663
8.625	104.913
8.750	105.163
8.875	105.413
8.999	105.663
9.125	105.913
9.250	106.163
9.375	106.350
9.499	106.538
9.625	106.725
9.750	106.913
9.875	107.000
9.999	107.288
10.125	107.413
10.250	107.538
10.375	107.663
10.499	107.788
10.625	107.913
10.750	108.038
10.875	108.163

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	-1.150	-2.250	-3.750	-6.250
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
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	-0.375	-0.250	-0.875	-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	-1.000	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	-0.500	-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

Owner/2nd Home	Max Price
>\$2,500,000	100.750
>\$3,000,000	98.750
>\$3,500,000	97.750
80.01-90.00% LTV	97.250
Subord Financing	98.750
No PPP	97.250
12 Months PPP	99.250
24 Months PPP	100.750
36-60 Months PPP	101.250
Min Price	
Min Price	97.000
Min Rate	6.625
>\$2,500,000	6.625
>\$3,000,000	6.750
>\$3,500,000	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*
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.
\$1,995

Email: lockdesk@lendzfinancial.com | Lock hours: 9 am - 5 pm EST Monday - Friday | Lock window: 10 am - 5 pm EST Monday - Friday | All locks incur a 25 bps adjustment

Base Price				DSCR												Max Price		State	LLPA
Rate	30 Day Lock	DSCR	DSCR 5-8	FICO/LTV	Loan Level Pricing Adjustments												No PPP	Georgia	(0.250)
6.250	97.625			780+*	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					98.250		
6.375	98.375				0.750	0.625	0.500	0.250	0.000	(0.250)	(1.125)	N/A					99.250	Illinois	(0.250)
6.499	99.063			740-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(1.250)	N/A					100.750	Kansas	(0.250)
6.625	99.750			760-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(1.375)	N/A					101.250	New Jersey	(0.250)
6.750	100.375			720-739	0.125	0.125	0.125	(0.375)	(0.375)	(1.000)	(1.2875)	N/A					98.750	North Carolina	(0.250)
6.875	101.000			700-719	0.000	0.000	0.000	(0.625)	(1.000)	(1.500)	(3.875)						97.750	Ohio	(0.250)
6.999	101.500				Program												Subord Financing	Florida	(0.250)
7.125	102.000			Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000					NJ Title Vested in LLC		97.750
7.250	102.500			DSCR (±1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					Floor Price		
7.375	102.875			DSCR (±1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					NC Floor Price		
7.499	103.250				Purpose												Min Rate	Terms	LLPA
7.625	103.625			Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					6.625	15YR Fixed	0.250
7.750	104.000			Rate Term Refi	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	N/A					>\$300,000	30YR Fixed	0.000
7.875	104.250			Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	N/A						40YR Fixed	(0.500)
7.999	104.500			Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A					Lean Amount		
8.125	104.750				(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A					Property/Units		
8.250	105.000			<\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	N/A				Prepayment Penalty		
8.375	105.250			\$150,001-\$250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A				No PPP-States not allowed		
8.499	105.500			Additional UPB <= \$250,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A				No PPP-States that allow		
8.625	105.750			>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A				12 Months PPP*		
8.750	106.000			>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A				24 Months PPP*		
8.875	106.188			>\$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A				36 Months PPP*		
8.999	106.375			>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	N/A				48 Months PPP*		
9.125	106.563			>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	N/A	N/A					60 Months PPP*		
9.250	106.750			>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	N/A	N/A					12 Months PPP (5% Fixed)**		
9.375	106.875				(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	N/A					24 Months PPP (5% Fixed)**		
9.499	107.000			Short Term Rental	(0.000)	0.000	(0.125)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	N/A				36 Months PPP (5% Fixed)**		
9.625	107.125			2 Units	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A				48 Months PPP (5% Fixed)**		
9.750	107.250			3-4 Units	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A				60 Months PPP (5% Fixed)**		
9.875	107.375				(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A				Interest Only 30Yr/FX		
9.999	107.500			No PPP-States not allowed	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A				Intt Only 40Yr or ARM (30x40Yr)		
10.125	107.625			12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A				Escrow Waived		
10.250	107.750			24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A				Subordinate Financing		
10.375	107.875			36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A						
10.499	108.000			48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A						
10.625	108.125			60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A						
10.750	108.250				(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A						
10.875	108.375				0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A						
					0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A						
					(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A						
					0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A						
					0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A						
					0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A						
					Other														
				Interest Only 30Yr/FX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	(1.125)	N/A						
				Intt Only 40Yr or ARM (30x40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	(1.250)	N/A						
				Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A						
				Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A						
					Payment History														
				0x30+12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A						
				1x30+12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	N/A						
				Additional 1x30+12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A						
				0x30+24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A						
					Credit Events														
				12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A						
				24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A						
				36 Months	(0.250)	(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	0.000	N/A						
					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														
					** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **														

Email: lockdesk@lendfinancial.com | Lock hours: 9 am - 5 pm EST Monday - Friday | Lock window: 10 am - 5 pm EST Monday - Friday | All locks 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%/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	Yes	No restrictions	None	Refinance or sale	
AK	No	N/A	N/A	N/A	PPP is not allowed in this state.
AR	Yes	No restrictions	None	Refinance or sale	
AZ	Yes	No restrictions	None	Refinance or sale	
CA	Yes	No restrictions	None	Refinance or sale	
CO	Yes	No restrictions	None	Refinance or sale	
CT	Yes	No restrictions	None	Refinance or sale	
DC	Yes	No restrictions	None	Refinance or sale	
DE	No	N/A	N/A	N/A	PPP is not allowed in this state.
FL	Yes	No restrictions	None	Refinance or sale	
GA	Yes	No restrictions	None	Refinance or sale	
HI	Yes	No restrictions	None	Refinance or sale	
IA	Yes	No restrictions	None	Refinance or sale	
ID	Yes	No restrictions	None	Refinance or sale	
IL	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals * In Cook County, must also be >\$250K.
IN	Yes	No restrictions	None	Refinance or sale	
KS	Yes	No restrictions	None	Refinance or sale	
KY	Yes	No restrictions	None	Refinance or sale	
LA	Yes	No restrictions	None	Refinance or sale	
MA	Yes	No restrictions	None	Refinance or sale	
MD	No	N/A	N/A	N/A	PPP is not allowed in this state.
ME	Yes	No restrictions	None	Refinance or sale	
MI	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. PPP is not allowed in this state.
MN	No	N/A	N/A	N/A	
MO	Yes	No restrictions	None	Refinance or sale	
MS	Yes	No restrictions	None	Refinance or sale	
MT	Yes	No restrictions	None	Refinance or sale	
NC	Yes	No restrictions	None	Refinance or sale	
ND	Yes	No restrictions	None	Refinance or sale	
NE	Yes	No restrictions	None	Refinance or sale	
NH	No	N/A	N/A	N/A	PPP is not allowed in this state.
NJ	Yes	No restrictions	None	Refinance or sale	Permitted to Corporations (Inc.), Prohibited to individual borrowers and LLCs.
NM	No	N/A	N/A	N/A	PPP is not allowed in this state.
NV	Yes	No restrictions	None	Refinance or sale	
NY	N/A	N/A	N/A	N/A	Properties in New York are not eligible for Series 7
OH	Yes	1% of original principal amount	None	Refinance or sale	Loan amount must be > \$12,957 1% Fixed Required. Exception basis only. Must be approved by lock desk.
OK	Yes	No restrictions	None	Refinance or sale	
OR	Yes	No restrictions	None	Refinance or sale	
PA	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	No	N/A	N/A	N/A	
SC	Yes	No restrictions	None	Refinance or sale	
SD	Yes	No restrictions	None	Refinance or sale	
TN	Yes	No restrictions	None	Refinance or sale	
TX	Yes	No restrictions	None	Refinance or sale	
UT	Yes	No restrictions	None	Refinance or sale	
VA	Yes	No restrictions	None	Refinance or sale	
VT	Yes	No restrictions	None	Refinance or sale	
WA	Yes	No restrictions	None	Refinance or sale	
WI	Yes	No restrictions	None	Refinance or sale	
WV	Yes	No restrictions	None	Refinance or sale	
WY	Yes	No restrictions	None	Refinance or sale	

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