LENDZ

Platinum - Series 6

9.14.2026.1

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	109.232
11.375	-	108.982
11.250	-	108.732
11.125	-	108.482
11.000	-	108.232
10.875	-	107.982
10.750	-	107.732
10.625	-	107.482
10.500	-	107.232
10.375	-	106.982
10.250	-	106.732
10.125	-	106.482
10.000	-	106.232
9.875	-	105.982
9.750	-	105.732
9.625	-	105.482
9.500	-	105.232
9.375	-	104.982
9.250	-	104.732
9.125	-	104.482
9.000	-	104.232
8.875	-	103.982
8.750	-	103.732
8.625	-	103.482
8.500	-	103.232
8.375	-	102.982
8.250	-	102.732
8.125	-	102.482
8.000	-	102.232
7.875	-	101.950
7.750	-	101.669
7.625	-	101.357
7.500	-	101.044
7.375	-	100.669
7.250	-	100.294
7.125	-	99.919
7.000	-	99.544
6.875	-	99.107
6.750	-	98.669
6.625	-	98.232
6.500	-	97.794
6.375	-	97.294
6.250	-	96.794
6.125	-	96.231
6.000	-	95.669
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
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									
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									
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		

	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	-0.625		
	>$2.5mm, <=$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625			
	>$3.0mm, <=$3.5mm	-0.250	-0.250	-0.500	-0.625					
Credit Event	1x30x12									
	FC/SS/DIL/BK7 36-47mo									
	FC/SS/DIL/BK7 24-35mo									
Loan Type LLPAs	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
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-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	0.000	0.000	0.000	-0.250	-0.500	-0.750
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Full Doc LLPAs	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
Alt Doc LLPAs	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		
	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 Qualifer - LLPA requires 100% of loan's income to be qualified under this method*
Tier 1 states: None
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.
For Platinum Program, 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	103.000	103.000	103.500	99.000

Max Lock Periods	
Max Lock Period	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@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

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 Doc	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Qualifie	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Platinum Program) - Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
Full Documentation	Qualification	Full Doc
Streamlined Doc	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Qualifie	Qualifying Assets, 84 Month Amortization	Full Doc
12M Bank Statements	Prepared PnL	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc

Gold and Silver - Series 6

9.14.2026.1

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	107.982
11.375	-	107.732
11.250	-	107.482
11.125	-	107.232
11.000	-	106.982
10.875	-	106.732
10.750	-	106.482
10.625	-	106.232
10.500	-	105.982
10.375	-	105.732
10.250	-	105.482
10.125	-	105.232
10.000	-	104.982
9.875	-	104.732
9.750	-	104.482
9.625	-	104.232
9.500	-	103.982
9.375	-	103.732
9.250	-	103.482
9.125	-	103.232
9.000	-	102.982
8.875	-	102.732
8.750	-	102.482
8.625	-	102.232
8.500	-	101.982
8.375	-	101.732
8.250	-	101.482
8.125	-	101.232
8.000	-	100.982
7.875	-	100.700
7.750	-	100.419
7.625	-	100.107
7.500	-	99.794
7.375	-	99.419
7.250	-	99.044
7.125	-	98.669
7.000	-	98.294
6.875	-	97.857
6.750	-	97.419
6.625	-	96.981
6.500	-	96.544
6.375	-	96.044
6.250	-	95.544
6.125	-	94.981
6.000	-	94.419
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
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									
	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		
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		

	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	-1.000	-1.000	-1.000	-1.250	-1.500
	FC/SS/DIL/BK7 24 - 35mo	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
Loan Type LLPAs	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	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.250	-0.375	-0.375	-0.500	-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		
	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	0.000	0.000	0.000	-0.250	-0.500	-0.750
Full Doc LLPAs	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
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
Alt Doc LLPAs	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 Qualifer - LLPA requires 100% of loan's income to be qualified under this method*
Tier 1 states: None
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.
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	103.000	103.000	103.500	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@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

Qualifying Income Summary (Gold and Silver Program) - Salaried/Wage Earners

Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset	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	Full Doc
Streamlined	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc

DSCR - Series 6

9.14.2026.1

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	110.990
11.375	-	110.740
11.250	-	110.490
11.125	-	110.240
11.000	-	109.990
10.875	-	109.740
10.750	-	109.490
10.625	-	109.240
10.500	-	108.990
10.375	-	108.740
10.250	-	108.490
10.125	-	108.240
10.000	-	107.990
9.875	-	107.740
9.750	-	107.490
9.625	-	107.240
9.500	-	106.990
9.375	-	106.740
9.250	-	106.490
9.125	-	106.240
9.000	-	105.990
8.875	-	105.740
8.750	-	105.490
8.625	-	105.240
8.500	-	104.990
8.375	-	104.740
8.250	-	104.490
8.125	-	104.209
8.000	-	103.896
7.875	-	103.584
7.750	-	103.271
7.625	-	102.959
7.500	-	102.584
7.375	-	102.209
7.250	-	101.771
7.125	-	101.334
7.000	-	100.834
6.875	-	100.334
6.750	-	99.771
6.625	-	99.209
6.500	-	98.584
6.375	-	97.959
6.250	-	97.271
6.125	-	96.583
6.000	-	95.896
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	103.500	104.000	104.500

	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	-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							
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/DIL/BK7 36 - 47mo**	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	**Purchase**	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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	
Property LLPAs	**Escrow Waiver***	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	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	-0.125	-0.250	-0.500	-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	0.000	0.000	-0.250	-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: None
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@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