



Series 7 - Diamond/Platinum

9/14/2026

Base Pricing for 30 Day Lock

Rate	Price
6.250	96.500
6.375	97.188
6.499	97.813
6.625	98.438
6.750	99.063
6.875	99.763
6.999	100.263
7.125	100.763
7.250	101.138
7.375	101.513
7.499	101.888
7.625	102.263
7.750	102.638
7.875	103.013
7.999	103.388
8.125	103.638
8.250	103.888
8.375	104.138
8.499	104.388
8.625	104.638
8.750	104.888
8.875	105.138
8.999	105.388
9.125	105.638
9.250	105.888
9.375	106.075
9.499	106.263
9.625	106.450
9.750	106.638
9.875	106.825
9.999	107.013
10.125	107.138
10.250	107.263
10.375	107.388
10.499	107.513
10.625	107.638
10.750	107.763
10.875	107.888

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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	-0.875	N/A	
Cash Out Refi	-0.375	-0.375	-0.375	-0.375	-0.500	-0.875	-1.250	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	
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	101.500
>\$2,500,000	99.500
>\$3,000,000	98.500
>\$3,500,000	98.000
80.01-90.00% LTV	99.500
Subord Financing	98.000
No PPP	99.000
12 Months PPP	100.000
24 Months PPP	101.500
36-60 Months PPP	102.000
Min Price	
Min Price	97.000
Min Rate	
>\$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	

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	LLPA
Florida	-0.250
Lock Term	LLPA
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@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





Series 7 - DSCR

9/14/2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
6.250	97.350	
6.375	98.100	
6.499	98.788	
6.625	99.475	
6.750	100.100	
6.875	100.825	
6.999	101.325	
7.125	101.825	
7.250	102.325	
7.375	102.700	
7.499	103.075	
7.625	103.450	
7.750	103.825	99.700
7.875	104.075	100.013
7.999	104.325	100.263
8.125	104.575	100.450
8.250	104.825	100.700
8.375	105.075	100.950
8.499	105.325	101.138
8.625	105.575	101.388
8.750	105.825	101.575
8.875	106.013	101.825
8.999	106.200	102.013
9.125	106.388	102.200
9.250	106.575	102.388
9.375	106.700	102.575
9.499	106.825	102.763
9.625	106.950	102.950
9.750	107.075	103.138
9.875	107.200	103.325
9.999	107.325	103.513
10.125	107.450	103.763
10.250	107.575	104.013
10.375	107.700	104.263
10.499	107.825	104.513
10.625	107.950	104.763
10.750	108.075	105.013
10.875	108.200	105.263
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)	
760-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(2.125)	
740-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(2.375)	
720-739	0.125	0.125	0.125	(0.375)	(0.875)	(1.000)	(2.875)	
700-719	0.000	0.000	0.000	(0.625)	(1.000)	(1.500)	(3.875)	
Program								
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250		
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)	
Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Loan Amount								
<\$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	
Additional UPB <= \$250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
\$250,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	
>\$1,500,000	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)	
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)		
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)				
Property/Units								
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	
Prepayment Penalty								
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
60 Months PPP (5% Fixed)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Other								
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	
Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Subordinate Financing	(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	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	
Additional 1x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit Events								
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Max Price	
No PPP	99.000
12 Month PPP	100.000
24 Month PPP	101.500
36-60 Month PPP	102.000
>\$2,500,000	99.500
>\$3,000,000	98.500
>\$3,500,000	98.000
Subord Financing	98.000
NJ Title Vested in LLC	98.500
DSCR 5-8 Units	100.000

State	LLPA
Georgia	(0.250)
Illinois	(0.250)
Kansas	(0.250)
New Jersey	(0.250)
North Carolina	(0.250)
Ohio	(0.250)
Florida	(0.250)

Min Rate	
>\$2,500,000	6.625
>\$3,000,000	6.750
>\$3,500,000	6.999

Terms	LLPA
15YR Fixed	0.250
30YR Fixed	0.000
40YR Fixed	(0.500)

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