



Platinum - Series 6

10.2.2026.1

Base Pricing for 30 Day Lock		
Rate	Fixed 15	Fixed 30
11.500	-	109.504
11.375	-	109.254
11.250	-	109.004
11.125	-	108.754
11.000	-	108.504
10.875	-	108.254
10.750	-	108.004
10.625	-	107.754
10.500	-	107.504
10.375	-	107.254
10.250	-	107.004
10.125	-	106.754
10.000	-	106.504
9.875	-	106.254
9.750	-	106.004
9.625	-	105.754
9.500	-	105.504
9.375	-	105.254
9.250	-	105.004
9.125	-	104.754
9.000	-	104.504
8.875	-	104.254
8.750	-	103.973
8.625	-	103.692
8.500	-	103.379
8.375	-	103.067
8.250	-	102.754
8.125	-	102.379
8.000	-	102.004
7.875	-	101.567
7.750	-	101.129
7.625	-	100.692
7.500	-	100.254
7.375	-	99.754
7.250	-	99.192
7.125	-	98.629
7.000	-	98.004
6.875	-	97.379
6.750	-	96.692
6.625	-	96.004
6.500	-	95.317
6.375	-	94.567
6.250	-	93.817
6.125	-	93.067
6.000	-	92.317
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
		>= 780								
Full Doc	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									
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.500	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.125	-2.500	-4.250
Alt Doc	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									
	>= 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
Loan Size	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									
	>= 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	
Credit Event	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									
	>= 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	
Loan Type LLPAs	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									
	>= 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		
Property LLPAs	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	640 - 659									
	620 - 639									
	>= 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		
Full Doc LLPAs	640 - 659									
	620 - 639									
	>= 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									
Alt Doc LLPAs	620 - 639									
	>= 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									

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

*Escrow Waiver LLPA will only be applied if taxes are not being escrowed
*Asset Depletion/Asset Qualifier - 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

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

10.2.2026.1

Base Pricing for 30 Day Lock		
Rate	Fixed 15	Fixed 30
11.500	-	108.254
11.375	-	108.004
11.250	-	107.754
11.125	-	107.504
11.000	-	107.254
10.875	-	107.004
10.750	-	106.754
10.625	-	106.504
10.500	-	106.254
10.375	-	106.004
10.250	-	105.754
10.125	-	105.504
10.000	-	105.254
9.875	-	105.004
9.750	-	104.754
9.625	-	104.504
9.500	-	104.254
9.375	-	104.004
9.250	-	103.754
9.125	-	103.504
9.000	-	103.254
8.875	-	103.004
8.750	-	102.723
8.625	-	102.442
8.500	-	102.129
8.375	-	101.817
8.250	-	101.504
8.125	-	101.129
8.000	-	100.754
7.875	-	100.317
7.750	-	99.879
7.625	-	99.442
7.500	-	99.004
7.375	-	98.504
7.250	-	97.942
7.125	-	97.379
7.000	-	96.754
6.875	-	96.129
6.750	-	95.442
6.625	-	94.754
6.500	-	94.067
6.375	-	93.317
6.250	-	92.567
6.125	-	91.817
6.000	-	91.067
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
	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
Full Doc	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									
	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	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		
Loan Size	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
	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			
Credit Event	>\$2.5mm, <=\$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500				
	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	
Loan Type LLPAs	FC/SS/DL/BK7 36 - 47mo	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500
	FC/SS/DL/BK7 24 - 35mo	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
	DTI 50.01-55									
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
Property LLPAs	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			
Full Doc LLPAs	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
	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
Alt Doc LLPAs	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
Streamlined Documentation	Florida	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.750	
	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	
12 Month Bank Statement	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	WVOE	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		
	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 Qualifier - LLPA requires 100% of loan's income to be qualified under this method

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

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

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

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





DSCR - Series 6

10.2.2026.1

Base Pricing for 30 Day Lock		
Rate	Fixed 15	Fixed 30
11.500	-	110.425
11.375	-	110.175
11.250	-	109.925
11.125	-	109.675
11.000	-	109.425
10.875	-	109.175
10.750	-	108.925
10.625	-	108.675
10.500	-	108.425
10.375	-	108.175
10.250	-	107.925
10.125	-	107.675
10.000	-	107.425
9.875	-	107.175
9.750	-	106.925
9.625	-	106.675
9.500	-	106.425
9.375	-	106.175
9.250	-	105.925
9.125	-	105.675
9.000	-	105.425
8.875	-	105.175
8.750	-	104.925
8.625	-	104.675
8.500	-	104.394
8.375	-	104.081
8.250	-	103.769
8.125	-	103.456
8.000	-	103.144
7.875	-	102.769
7.750	-	102.394
7.625	-	101.956
7.500	-	101.519
7.375	-	101.019
7.250	-	100.457
7.125	-	99.894
7.000	-	99.269
6.875	-	98.644
6.750	-	98.019
6.625	-	97.332
6.500	-	96.582
6.375	-	95.832
6.250	-	95.082
6.125	-	94.332
6.000	-	93.582
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

DSCR	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	>= 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		
Loan Size	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	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

