



Series 7 - Diamond/Platinum

10/2/2026

Base Pricing for 30 Day Lock

Rate	Price
6.250	94.150
6.375	94.900
6.499	95.650
6.625	96.275
6.750	96.900
6.875	97.525
6.999	98.025
7.125	98.525
7.250	99.025
7.375	99.463
7.499	99.869
7.625	100.525
7.750	100.900
7.875	101.275
7.999	101.650
8.125	102.025
8.250	102.338
8.375	102.650
8.499	102.931
8.625	103.213
8.750	103.463
8.875	103.713
8.999	103.963
9.125	104.181
9.250	104.400
9.375	104.619
9.499	104.806
9.625	104.994
9.750	105.181
9.875	105.369
9.999	105.494
10.125	105.619
10.250	105.744
10.375	105.869
10.499	105.994
10.625	106.119
10.750	106.244
10.875	106.369

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

10/2/2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
6.250	95.000	
6.375	95.750	
6.499	96.500	
6.625	97.250	
6.750	97.938	
6.875	98.563	
6.999	99.188	
7.125	99.750	
7.250	100.250	
7.375	100.688	
7.499	101.094	
7.625	101.750	
7.750	102.125	98.200
7.875	102.500	98.513
7.999	102.813	98.763
8.125	103.125	98.950
8.250	103.375	99.200
8.375	103.625	99.450
8.499	103.875	99.638
8.625	104.125	99.888
8.750	104.375	100.075
8.875	104.625	100.325
8.999	104.813	100.513
9.125	105.000	100.700
9.250	105.188	100.888
9.375	105.313	101.075
9.499	105.438	101.263
9.625	105.563	101.450
9.750	105.688	101.638
9.875	105.813	101.825
9.999	105.938	102.013
10.125	106.063	102.263
10.250	106.188	102.513
10.375	106.313	102.763
10.499	106.438	103.013
10.625	106.563	103.263
10.750	106.688	103.513
10.875	106.813	103.763
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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