Platinum - Series 2

Owner Occupied

11.10.2026.2

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	89.872	89.747
6.000	90.620	90.495
6.125	91.376	91.251
6.250	92.123	91.998
6.375	92.856	92.731
6.500	93.601	93.476
6.625	94.355	94.230
6.750	95.127	95.002
6.875	95.857	95.732
7.000	96.503	96.378
7.125	97.143	97.018
7.250	97.758	97.633
7.375	98.357	98.232
7.500	98.912	98.787
7.625	99.430	99.305
7.750	99.913	99.788
7.875	100.329	100.204
8.000	100.712	100.587
8.125	101.065	100.940
8.250	101.398	101.273
8.375	101.692	101.567
8.500	101.955	101.830
8.625	102.049	101.924
8.750	102.143	102.018
8.875	102.237	102.112
9.000	102.330	102.205
9.125	102.424	102.299
9.250	102.518	102.393
9.375	102.612	102.487
9.500	102.705	102.580
9.625	102.799	102.674
9.750	102.893	102.768
9.875	102.987	102.862
10.000	103.080	102.955
10.125	103.174	103.049
10.250	103.268	103.143
10.375	103.362	103.237
10.500	103.455	103.330
10.625	103.549	103.424
10.750	103.643	103.518
10.875	103.737	103.612
11.000	103.830	103.705
11.125	103.924	103.799
11.250	104.018	103.893
11.375	104.112	103.987
11.500	104.205	104.080

Max Price: **102.125**
Min Rate: **7.375%**
Min Price: **97.000**

Fees	
Underwriting*	$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 is applied.	

Loan Level Price Adjustments									
FICO/CLTV	0-50%	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+	1.825	1.825	1.825	1.700	1.375	1.125	0.950	(0.400)	(2.000)
760-779	1.825	1.825	1.825	1.700	1.275	1.125	0.775	(0.525)	(2.125)
740-759	1.700	1.700	1.700	1.575	1.275	0.875	0.600	(0.725)	(2.500)
720-739	1.575	1.575	1.575	1.575	1.275	0.625	0.475	(0.975)	(2.875)
700-719	1.250	1.125	1.125	1.125	0.950	0.500	0.125	(1.350)	(3.500)
680-699	0.625	0.625	0.500	0.375	(0.125)	(0.500)	(1.500)	(3.250)	
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.125)	(1.875)	(2.250)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.625)		
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)	(0.250)	

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
UPB > $2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > $3.5m									
UPB < $250k	(0.250)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.750)
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.250)	(2.000)
Rate Term >= 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Rate Term < 700 FICO	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Cash Out >= 700 FICO	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(1.000)		
Cash Out < 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(1.500)	(2.000)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
Recently Listed (Last 6 Months)									

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	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 W2/Tax	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	
1099 Only	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	
WVOE	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

Must be Business Purpose to receive PPP credit
AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline* of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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EQUAL HOUSING OPPORTUNITY

Platinum - Series 2
Investment

11.10.2026.2

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	89.489	89.364
6.000	90.289	90.164
6.125	91.101	90.976
6.250	91.915	91.790
6.375	92.733	92.608
6.500	93.545	93.420
6.625	94.340	94.215
6.750	95.168	95.043
6.875	95.993	95.868
7.000	96.672	96.547
7.125	97.362	97.237
7.250	98.038	97.913
7.375	98.700	98.575
7.500	99.357	99.232
7.625	99.988	99.863
7.750	100.592	100.467
7.875	101.106	100.981
8.000	101.603	101.478
8.125	102.085	101.960
8.250	102.542	102.417
8.375	102.981	102.856
8.500	103.389	103.264
8.625	103.639	103.514
8.750	103.889	103.764
8.875	104.139	104.014
9.000	104.389	104.264
9.125	104.639	104.514
9.250	104.889	104.764
9.375	105.139	105.014
9.500	105.389	105.264
9.625	105.639	105.514
9.750	105.889	105.764
9.875	106.139	106.014
10.000	106.389	106.264
10.125	106.639	106.514
10.250	106.889	106.764
10.375	107.139	107.014
10.500	107.389	107.264
10.625	107.639	107.514
10.750	107.889	107.764
10.875	108.139	108.014
11.000	108.389	108.264
11.125	108.639	108.514
11.250	108.889	108.764
11.375	109.139	109.014
11.500	109.389	109.264

Max Price: **103.375**
Min Rate: **7.375%**
Min Price: **97.000**

Fees	
Underwriting*	$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 is applied.	

Loan Level Price Adjustments									
FICO/CLTV	0-50%	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+	2.625	2.625	2.625	2.375	1.875	1.375	1.000	(0.875)	
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.750	(1.125)	
740-759	2.625	2.625	2.625	2.375	1.875	1.125	0.575	(1.250)	
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.500	(1.625)	
700-719	2.475	2.350	2.350	2.250	1.125	0.225	(0.275)	(2.375)	
680-699	1.400	1.400	1.275	1.000	0.250	(0.875)	(2.125)		
660-679	1.000	0.875	0.625	0.000	(1.250)	(2.250)	(2.875)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.125)		
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 Type LLPA/CLTV	0-50%	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 > $2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > $3.5m									
UPB < $250k	(0.250)	(0.250)	(0.375)	(0.375)	(0.750)	(1.125)	(1.375)	(1.750)	
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)	
Condo / Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	
Rate Term >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)		
Rate Term < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)	(3.250)		
Cash Out >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)		
Cash Out < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)	(3.250)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)									

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
DTI 45.1 - 50.0	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)		
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	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 W2/Tax	(0.375)	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	(0.125)	
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Asset Depletion	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
1099 Only	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)		
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L Only	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(1.000)	(0.250)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.125)	(0.500)	0.000	0.375	0.625

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price/PPP Term	0	12	24	36	48	60
Business Purpose Loan	99.000	101.375	102.375	102.875	103.375	103.875

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

Must be Business Purpose to receive PPP credit
AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline* of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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EQUAL HOUSING OPPORTUNITY

DSCR - Series 2

(Debt Service Coverage Ratio)

11.10.2026.2

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	91.488	91.363
6.000	92.298	92.173
6.125	93.098	92.973
6.250	93.868	93.743
6.375	94.638	94.513
6.500	95.399	95.274
6.625	96.160	96.035
6.750	96.838	96.713
6.875	97.452	97.327
7.000	98.049	97.924
7.125	98.639	98.514
7.250	99.206	99.081
7.375	99.761	99.636
7.500	100.296	100.171
7.625	100.810	100.685
7.750	101.294	101.169
7.875	101.771	101.646
8.000	102.213	102.088
8.125	102.665	102.540
8.250	103.085	102.960
8.375	103.484	103.359
8.500	103.871	103.746
8.625	104.121	103.996
8.750	104.371	104.246
8.875	104.621	104.496
9.000	104.871	104.746
9.125	105.121	104.996
9.250	105.371	105.246
9.375	105.621	105.496
9.500	105.871	105.746
9.625	106.121	105.996
9.750	106.371	106.246
9.875	106.621	106.496
10.000	106.871	106.746
10.125	107.121	106.996
10.250	107.371	107.246
10.375	107.621	107.496
10.500	107.871	107.746
10.625	108.121	107.996
10.750	108.371	108.246
10.875	108.621	108.496
11.000	108.871	108.746
11.125	109.121	108.996
11.250	109.371	109.246
11.375	109.621	109.496
11.500	109.871	109.746

Max Price: **103.375**
Min Rate: **7.375%**
Min Price: **97.000**

Fees	
Underwriting*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 is applied.

Loan Level Price Adjustments									
FICO/CLTV	0-50%	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+	1.525	1.525	1.500	1.375	0.750	0.375	(0.750)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.000)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.125)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(1.750)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.250)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(3.750)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			
Additional for < 680	(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 Type LLPA	0-50%	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 > $1m <=$1.75m	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)		
UPB > $1.75m <=$2m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
UPB > $2m <=$2.5m									
UPB > $2.5m <=$3m									
UPB < $250k	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)		
Additional UPB <= $250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Condo / Non-Warr Condo	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op									
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)			
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Rate Term >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)			
Rate Term < 700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)			
Cash Out >= 700 FICO	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)			
Cash Out <700 FICO	(0.750)	(1.000)	(1.250)	(1.625)	(2.000)	(2.625)			
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			

Credit LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
0x60x12									

DSCR LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=1.25x	0.000	0.000	0.000	0.000	0.000	0.250	0.250		
>=1.15x and <1.25x	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
>=1.00x and <1.15x	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0.95-0.99x (Purch, 720+ FICO)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
0.85-0.94x (Purch, 720+ FICO)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.125)			
0.95-0.99x (Refi, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)				
0.85-0.94x (Refi, 720+ FICO)	(1.125)	(1.125)	(1.125)	(1.250)	(1.375)				
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.750)	(1.875)				
DSCR < 1 In addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			

State LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(1.000)	(0.250)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.125)	(0.500)	0.000	0.375	0.625

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price/PPP Term	0	12	24	36	48	60
Business Purpose Loan	99.000	101.375	102.375	102.875	103.375	103.875

Lock Term Adjustments	
30 Day	0
45 Day	(0.250)
60 Day	(0.500)

Lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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

Eligible Property Types

1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions

AK and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < $329,411 are ineligible to receive PPP credit

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