

Platinum - Standard Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.625	97.588	97.525	97.388	97.575	97.388
6.750	97.963	97.900	97.763	97.950	97.763
6.875	98.338	98.275	98.138	98.325	98.138
7.000	98.713	98.650	98.513	98.700	98.513
7.125	99.088	99.025	98.888	99.075	98.888
7.250	99.463	99.338	99.200	99.388	99.200
7.375	99.713	99.650	99.513	99.700	99.513
7.500	100.025	99.963	99.825	100.013	99.825
7.625	100.275	100.213	100.075	100.263	100.075
7.750	100.525	100.463	100.325	100.513	100.325
7.875	100.775	100.713	100.575	100.763	100.575
8.000	101.025	100.963	100.825	101.013	100.825
8.125	101.275	101.213	101.075	101.263	101.075
8.250	101.525	101.463	101.325	101.513	101.325
8.375	101.775	101.713	101.575	101.763	101.575
8.500	102.025	101.963	101.825	102.013	101.825
8.625	102.275	102.213	102.075	102.263	102.075
8.750	102.525	102.463	102.325	102.513	102.325
8.875	102.775	102.713	102.575	102.763	102.575
9.000	102.900	102.838	102.700	102.888	102.700
9.125	103.025	102.963	102.825	103.013	102.825
9.250	103.150	103.088	102.950	103.138	102.950
9.375	103.275	103.213	103.075	103.263	103.075
9.500	103.400	103.338	103.200	103.388	103.200
9.625	103.525	103.463	103.325	103.513	103.325
9.750	103.650	103.588	103.450	103.638	103.450
Min Price	98.000	98.000	98.000	98.000	98.000
Max Price	102.375	102.375	102.375	102.375	102.375

Platinum - Alt Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.625	97.388	97.288	97.188	97.338	97.188
6.750	97.763	97.663	97.563	97.713	97.563
6.875	98.138	98.038	97.938	98.088	97.938
7.000	98.513	98.413	98.313	98.463	98.313
7.125	98.888	98.788	98.688	98.838	98.688
7.250	99.200	99.100	99.000	99.150	99.000
7.375	99.513	99.413	99.313	99.463	99.313
7.500	99.825	99.725	99.625	99.775	99.625
7.625	100.138	100.038	99.938	100.088	99.938
7.750	100.450	100.350	100.250	100.400	100.250
7.875	100.700	100.600	100.500	100.650	100.500
8.000	100.950	100.850	100.750	100.900	100.750
8.125	101.200	101.100	101.000	101.150	101.000
8.250	101.450	101.350	101.250	101.400	101.250
8.375	101.700	101.600	101.500	101.650	101.500
8.500	101.950	101.850	101.750	101.900	101.750
8.625	102.200	102.100	102.000	102.150	102.000
8.750	102.450	102.350	102.250	102.400	102.250
8.875	102.700	102.600	102.500	102.650	102.500
9.000	102.825	102.725	102.625	102.775	102.625
9.125	102.950	102.850	102.750	102.900	102.750
9.250	103.075	102.975	102.875	103.025	102.875
9.375	103.200	103.100	103.000	103.150	103.000
9.500	103.325	103.225	103.125	103.275	103.125
9.625	103.450	103.350	103.250	103.400	103.250
9.750	103.575	103.475	103.375	103.525	103.375
Min Price	98.000	98.000	98.000	98.000	98.000
Max Price	102.375	102.375	102.375	102.375	102.375

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	780+	0.750	0.500	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.500	-2.750
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.625	-2.875
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.125	-3.500
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
	CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	CPA/EA Prepared P&L - 12 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA

Adjustments to Price		<=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
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	NA	NA
\$3,500,001 - \$4,000,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
State	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Citizenship	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

Other Price Adjustments		Product	Amort Term	Term	I/O Term	Fees
Prepay Penalty-4 (Investor Only)	No Penalty	-0.750	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.500	5yr ARM I/O & 7yr ARM I/O & 10yr AR	240	360	Underwriting
	24 Months	-0.250	5yr ARM I/O & 7yr ARM I/O & 10yr AR	360	480	Flood
	>=36 Months	0.000	15 YR FIXED	180	180	Tax Service Fee
Lock Period	30 days	0.000	30 YR FIXED	360	360	
	45 days	-0.150	30 YR FIXED I/O	240	360	
	60 days	-0.300	40 YR FIXED I/O	360	480	
Extension Fee	5 Days	-0.050				

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
 All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

ARM Requirements		Program Restrictions
ARM Index	SOFR 30AVG	Housing 0x30x12
ARM Margin	4.0	(BK/FC/SS/DIL) 48 mo
5yr ARM Caps	2/1/5	Min FICO 660
7yr & 10yr ARM Caps	5/1/5	Max LTV 90
Reset Frequency	6 mo	

Contact: lockdesk@lendlzfinancial.com





Platinum Plus - Series 1

3/24/2023

Platinum Plus - Standard Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.500	97.588	97.525	97.388	97.575	97.388
6.625	97.963	97.900	97.763	97.950	97.763
6.750	98.338	98.275	98.138	98.325	98.138
6.875	98.713	98.650	98.513	98.700	98.513
7.000	99.088	99.025	98.888	99.075	98.888
7.125	99.400	99.338	99.200	99.388	99.200
7.250	99.713	99.650	99.513	99.700	99.513
7.375	100.025	99.963	99.825	100.013	99.825
7.500	100.275	100.213	100.075	100.263	100.075
7.625	100.525	100.463	100.325	100.513	100.325
7.750	100.775	100.713	100.575	100.763	100.575
7.875	101.025	100.963	100.825	101.013	100.825
8.000	101.275	101.213	101.075	101.263	101.075
8.125	101.525	101.463	101.325	101.513	101.325
8.250	101.775	101.713	101.575	101.763	101.575
8.375	102.025	101.963	101.825	102.013	101.825
8.500	102.275	102.213	102.075	102.263	102.075
8.625	102.525	102.463	102.325	102.513	102.325
8.750	102.775	102.713	102.575	102.763	102.575
Min Price	98.000	98.000	98.000	98.000	98.000
Max Price	102.375	102.375	102.375	102.375	102.375

Platinum Plus - Alt Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.500	97.388	97.288	97.188	97.338	97.188
6.625	97.763	97.663	97.563	97.713	97.563
6.750	98.138	98.038	97.938	98.088	97.938
6.875	98.513	98.413	98.313	98.463	98.313
7.000	98.888	98.788	98.688	98.838	98.688
7.125	99.200	99.100	99.000	99.150	99.000
7.250	99.513	99.413	99.313	99.463	99.313
7.375	99.825	99.725	99.625	99.775	99.625
7.500	100.138	100.038	99.938	100.088	99.938
7.625	100.450	100.350	100.250	100.400	100.250
7.750	100.700	100.600	100.500	100.650	100.500
7.875	100.950	100.850	100.750	100.900	100.750
8.000	101.200	101.100	101.000	101.150	101.000
8.125	101.450	101.350	101.250	101.400	101.250
8.250	101.700	101.600	101.500	101.650	101.500
8.375	101.950	101.850	101.750	101.900	101.750
8.500	102.200	102.100	102.000	102.150	102.000
8.625	102.450	102.350	102.250	102.400	102.250
8.750	102.700	102.600	102.500	102.650	102.500
Min Price	98.000	98.000	98.000	98.000	98.000
Max Price	102.375	102.375	102.375	102.375	102.375

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	780+	0.750	0.500	0.375	0.250	0.125	0.000	-0.125	N/A	N/A
	760-779	0.750	0.500	0.375	0.250	0.125	0.000	-0.250	N/A	N/A
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	N/A	N/A
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.750	N/A	N/A
	700-719	0.375	0.375	0.125	0.000	-0.500	-0.875	-1.250	N/A	N/A
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	N/A	N/A
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	N/A	N/A
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	N/A	N/A
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	N/A	N/A
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.000	N/A	N/A
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.000	-1.500	N/A	N/A
Alt Doc Additional Bank Statement - 12 Months 1099 - 12 Months WVOE		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	N/A	N/A
		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	N/A	N/A
		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A

Adjustments to Price		<=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
DTI	43.01%-50%	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
	>50%	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
Loan Balance	\$250,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	N/A	N/A
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	NA	N/A	N/A
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	N/A	N/A
Occupancy	2nd Home	0.000	0.000	-0.125	-0.125	-0.250	-0.250	NA	N/A	N/A
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	N/A	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	NA	N/A	N/A
	Condotel	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	N/A	N/A
	Other	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Citizenship	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

Other Price Adjustments	Product	Amort Term	Term	I/O Term	Fees	
Prepay Penalty -4 (Investor Only)	No Penalty	-0.750	5yr ARM & 7yr ARM & 10yr ARM	360	NA	Underwriting \$1,495
	12 Months	-0.500	5yr ARM I/O & 7yr ARM I/O & 10yr AR	240	120	Flood \$11
	24 Months	-0.250	5yr ARM I/O & 7yr ARM I/O & 10yr AR	NA	NA	Tax Service Fee \$129
	>=36 Months	0.000	15 YR FIXED	180	NA	
Lock Period	30 days	0.000	30 YR FIXED	360	NA	
	45 days	-0.150	30 YR FIXED I/O	240	360	
	60 days	-0.300	40 YR FIXED I/O	NA	NA	
Extension Fees 5 Days	-0.050	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All Fixed Rate qualified at the Note Rate. *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)				Contact: lockdesk@lendzfinancial.com
1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI						
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ						
3) Prepayment penalties not allowed on loan amounts less than \$278,204 in PA						
4) Only declining prepayment penalty structures allowed in MS						
5) Extensions available in 5 day increments up to 30 days						
		ARM Requirements			Program Restrictions	
		ARM Index	SOFR 30AVG		Housing 0x30x24	
		ARM Margin	5.0		(BK/Fc/SS/DIL) 48 mo	
		5yr ARM Caps	2/1/5		Min FICO 700	
		7yr & 10yr ARM Caps	5/1/5		Max LTV 80	
		Reset Frequency	6 mo			

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DSCR

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX	Fees
7.125	95.675	95.625	95.525	95.675	95.525	Underwriting \$1,495 Flood \$11 Tax Service Fee \$129
7.250	96.425	96.375	96.275	96.425	96.275	
7.375	97.175	97.125	97.025	97.175	97.025	
7.500	97.800	97.750	97.650	97.800	97.650	
7.625	98.425	98.375	98.275	98.425	98.275	
7.750	99.050	99.000	98.900	99.050	98.900	
7.875	99.425	99.375	99.275	99.425	99.275	
8.000	99.800	99.750	99.650	99.800	99.650	
8.125	100.175	100.125	100.025	100.175	100.025	
8.250	100.550	100.500	100.400	100.550	100.400	
8.375	100.925	100.875	100.775	100.925	100.775	
8.500	101.300	101.250	101.150	101.300	101.150	
8.625	101.675	101.625	101.525	101.675	101.525	
8.750	102.050	102.000	101.900	102.050	101.900	
8.875	102.425	102.375	102.275	102.425	102.275	
9.000	102.800	102.750	102.650	102.800	102.650	
9.125	103.175	103.125	103.025	103.175	103.025	
9.250	103.550	103.500	103.400	103.550	103.400	
9.375	103.925	103.875	103.775	103.925	103.775	
9.500	104.300	104.250	104.150	104.300	104.150	
9.625	104.675	104.625	104.525	104.675	104.525	
9.750	104.925	104.875	104.775	104.925	104.775	
9.875	105.175	105.125	105.025	105.175	105.025	
10.000	105.425	105.375	105.275	105.425	105.275	
10.125	105.675	105.625	105.525	105.675	105.525	
10.250	105.925	105.875	105.775	105.925	105.775	
10.375	106.175	106.125	106.025	106.175	106.025	
10.500	106.425	106.375	106.275	106.425	106.275	
10.625	106.675	106.625	106.525	106.675	106.525	

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	98.000	104.375
48 Months	98.000	103.875
36 Months	98.000	103.375
24 Months	98.000	102.875
12 Months	98.000	100.375
No Penalty	98.000	99.375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$278,204 in PA
 4) Only declining prepayment penalty structures allowed in MS
 5) Acceptable structures include the following:
 -6 mo Interest
 -3%,4%,or 5% fixed percentage
 -Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-1.750	-3.000	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.250	-4.750	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.250	NA	NA
	620-639	-3.500	-4.000	-4.250	-4.750	-5.000	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustments	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.250	-1.250	-1.250	-1.750	-2.250	-2.500	NA
Housing History	<.75	-2.250	-2.250	-2.250	-3.000	-3.250	-4.000	NA
	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
\$3,000,001 - \$3,500,000	-0.750	-0.750	-0.750	-0.875	-1.000	NA	NA	
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.500	-2.000	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250
Prepayment Penalty Term ¹⁻⁵	60 Months	0.500	0.500	0.500	0.500	0.625	0.750	0.875
	48 Months	0.375	0.375	0.375	0.375	0.500	0.500	0.625
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Other allowable PPP	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.050
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	SOFR 30AVG
	ARM Margin	6.5
	5yr ARM Caps	2/1/5
	7yr & 10yr ARM Caps	5/1/5
	Reset Frequency	6 mo
		Housing (BK/FC/SS/DIL)
		1x30x12
		24.0
		Min FICO
		600
		Max LTV
		80

Product	Amort Term	Term	I/O Term	Contact: lockdesk@lendzfinancial.com
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120	
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	360	480	120	
15 YR FIXED	180	180	NA	
30 YR FIXED	360	360	NA	
30 YR FIXED I/O	240	360	120	
40 YR FIXED I/O	360	480	120	

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
 All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)



DSCR Cross Collateralized

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX	Fees
7.125	95.675	95.625	95.525	95.675	95.525	Underwriting \$595/property
7.250	96.425	96.375	96.275	96.425	96.275	Flood \$11
7.375	97.175	97.125	97.025	97.175	97.025	Tax Service Fee \$129
7.500	97.800	97.750	97.650	97.800	97.650	Per Property Diligence Review \$50
7.625	98.425	98.375	98.275	98.425	98.275	
7.750	99.050	99.000	98.900	99.050	98.900	
7.875	99.425	99.375	99.275	99.425	99.275	
8.000	99.800	99.750	99.650	99.800	99.650	
8.125	100.175	100.125	100.025	100.175	100.025	
8.250	100.550	100.500	100.400	100.550	100.400	
8.375	100.925	100.875	100.775	100.925	100.775	
8.500	101.300	101.250	101.150	101.300	101.150	
8.625	101.675	101.625	101.525	101.675	101.525	
8.750	102.050	102.000	101.900	102.050	101.900	
8.875	102.425	102.375	102.275	102.425	102.275	
9.000	102.800	102.750	102.650	102.800	102.650	
9.125	103.175	103.125	103.025	103.175	103.025	
9.250	103.550	103.500	103.400	103.550	103.400	
9.375	103.925	103.875	103.775	103.925	103.775	
9.500	104.300	104.250	104.150	104.300	104.150	
9.625	104.675	104.625	104.525	104.675	104.525	
9.750	104.925	104.875	104.775	104.925	104.775	
9.875	105.175	105.125	105.025	105.175	105.025	
10.000	105.425	105.375	105.275	105.425	105.275	
10.125	105.675	105.625	105.525	105.675	105.525	
10.250	105.925	105.875	105.775	105.925	105.775	
10.375	106.175	106.125	106.025	106.175	106.025	
10.500	106.425	106.375	106.275	106.425	106.275	
10.625	106.675	106.625	106.525	106.675	106.525	

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	98.000	104.375
48 Months	98.000	103.875
36 Months	98.000	103.375
24 Months	98.000	102.875
12 Months	98.000	100.375
No Penalty	98.000	99.375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
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 4) Only declining prepayment penalty structures allowed in MS
 5) Acceptable structures include the following:
 -5% fixed up to
 -Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
 6) 6 mo Interest prepayment penalties not allowed

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.20	760+	1.875	1.625	1.375	0.875	0.250	NA	NA
	740-759	1.750	1.500	1.250	0.750	0.000	NA	NA
	720-739	1.500	1.250	1.000	0.500	-0.250	NA	NA
	700-719	0.875	0.625	0.375	-0.125	-1.000	NA	NA
	680-699	0.250	-0.125	-0.125	-0.625	NA	NA	NA
	660-679	0.000	-0.375	-0.625	-1.125	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	NA	NA
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$3,000,001 - \$4,000,000	NA	NA	NA	NA	NA	NA	NA
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	NA	NA	NA
	Cash-Out Refi & FICO<700 or Foreign Cre	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	NA	NA
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	NA	NA
5% Fixed Prepayment Penalty Term¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	NA	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	NA	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	NA	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	NA	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA
Prepayment Penalty Term¹⁻⁶	60 Months	0.625	0.625	0.625	0.625	0.875	NA	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	NA	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	NA	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Citizenship	Foreign National	-2.250	-2.250	-2.375	-2.375	NA	NA	NA
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index SOFR 30A	Housing (BK/FC/SS/DIL) 1x30x12
30 days	ARM Margin 6.5	Min FICO 600
45 days	5yr ARM Caps 2/1/5	Max LTV 80
60 days	7yr & 10yr ARM Cap 5/1/5	Max Property Count 25
Extension Fee 5 Days	Reset Frequency 6 mo	

Product	Amort Term	Term	I/O Term	Contact: lockdesk@lendzfinancial.com
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I	240	360	120	
15 YR FIXED	180	180	NA	
30 YR FIXED	360	360	NA	
30 YR FIXED I/O	240	360	120	

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
 All Fixed Rate qualified at the Note Rate.





DSCR Multifam - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

3/24/2023

DSCR Multi (5-8 Residential Units or 2-8 Mixed Use)

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX	Fees
7.875	94.675	94.575	94.025	94.350	94.025	Underwriting \$1,495
8.000	95.425	95.325	94.775	95.100	94.775	Tax Service Fee \$129
8.125	96.175	96.075	95.525	95.850	95.525	Flood Cert \$11
8.250	96.925	96.825	96.275	96.600	96.275	
8.375	97.550	97.450	97.025	97.350	97.025	
8.500	98.175	98.075	97.775	97.975	97.775	
8.625	98.550	98.450	98.150	98.350	98.150	
8.750	98.925	98.825	98.525	98.725	98.525	
8.875	99.300	99.200	98.900	99.100	98.900	
9.000	99.675	99.575	99.275	99.475	99.275	
9.125	100.050	99.950	99.650	99.850	99.650	
9.250	100.425	100.325	100.025	100.225	100.025	
9.375	100.800	100.700	100.400	100.600	100.400	
9.500	101.175	101.075	100.775	100.975	100.775	
9.625	101.550	101.450	101.150	101.350	101.150	
9.750	101.925	101.825	101.525	101.725	101.525	
9.875	102.300	102.200	101.900	102.100	101.900	
10.000	102.675	102.575	102.275	102.475	102.275	
10.125	103.050	102.950	102.650	102.850	102.650	
10.250	103.425	103.325	103.025	103.225	103.025	
10.375	103.800	103.700	103.400	103.600	103.400	
10.500	104.050	103.950	103.650	103.850	103.650	
10.625	104.300	104.200	103.900	104.100	103.900	
10.750	104.550	104.450	104.150	104.350	104.150	
10.875	104.800	104.700	104.400	104.600	104.400	
11.000	105.050	104.950	104.650	104.850	104.650	
11.125	105.300	105.200	104.900	105.100	104.900	
11.250	105.550	105.450	105.150	105.350	105.150	
11.375	105.800	105.700	105.400	105.600	105.400	

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	98.000	104.375
48 Months	98.000	103.875
36 Months	98.000	103.375
24 Months	98.000	102.875
12 Months	98.000	100.375
No Penalty	98.000	99.375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
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 5) Acceptable structures include the following:
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 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
 6) 6 mo Interest prepayment penalties not allowed

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	NA
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	NA
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	NA
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	NA
	680-699	-0.375	-0.625	-0.625	-1.000	-1.500	NA	NA
	660-679	-0.625	-0.875	-1.125	-1.500	-2.125	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	NA	NA	NA	NA	NA	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	NA
Seasoning	24 - 35 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	NA	NA	NA	NA	NA	NA	NA
	\$2,500,001 - \$3,000,000	NA	NA	NA	NA	NA	NA	NA
	\$3,000,001 - \$3,500,000	NA	NA	NA	NA	NA	NA	NA
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA
	Cash-Out Refi & FICO<700 or Foreign Crf	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term¹⁻⁵ Other allowable PP⁶	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Citizenship	Foreign National	-2.250	-2.250	-2.375	-2.375	-2.500	-2.625	NA
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index SOFR 30A	Housing (BK/FC/SS/DIL) 0x30x24
30 days	ARM Margin 6.5	Min FICO 660
45 days	5yr ARM Caps 2/1/5	Max LTV 75
60 days	7yr & 10yr ARM Cap 5/1/5	
Extension Fee 5 Days	Reset Frequency 6 mo	

Product	Amort Term	Term	I/O Term	Contact: lockdesk@lendzfinancial.com
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	
5yr ARM I/O & 7yr ARM I/O & 10yr ARM	240	360	120	
15 YR FIXED	180	180	NA	
30 YR FIXED	360	360	NA	
30 YR FIXED I/O	240	360	120	

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
 All Fixed Rate qualified at the Note Rate.



Foreign National - Standard Doc & DSCR

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX	Fees
7.125	95.575	95.525	95.425	95.575	95.425	Underwriting \$1,495
7.250	96.325	96.275	96.175	96.325	96.175	Flood \$11
7.375	97.075	97.025	96.925	97.075	96.925	Tax Service Fee \$129
7.500	97.700	97.650	97.550	97.700	97.550	
7.625	98.325	98.275	98.175	98.325	98.175	
7.750	98.950	98.900	98.800	98.950	98.800	
7.875	99.325	99.275	99.175	99.325	99.175	
8.000	99.700	99.650	99.550	99.700	99.550	
8.125	100.075	100.025	99.925	100.075	99.925	
8.250	100.450	100.400	100.300	100.450	100.300	
8.375	100.825	100.775	100.675	100.825	100.675	
8.500	101.200	101.150	101.050	101.200	101.050	
8.625	101.575	101.525	101.425	101.575	101.425	
8.750	101.950	101.900	101.800	101.950	101.800	
8.875	102.325	102.275	102.175	102.325	102.175	
9.000	102.700	102.650	102.550	102.700	102.550	
9.125	103.075	103.025	102.925	103.075	102.925	
9.250	103.450	103.400	103.300	103.450	103.300	
9.375	103.825	103.775	103.675	103.825	103.675	
9.500	104.200	104.150	104.050	104.200	104.050	
9.625	104.575	104.525	104.425	104.575	104.425	
9.750	104.950	104.900	104.800	104.950	104.800	
9.875	105.325	105.275	105.175	105.325	105.175	
10.000	105.700	105.650	105.550	105.700	105.550	
10.125	106.075	106.025	105.925	106.075	105.925	
10.250	106.450	106.400	106.300	106.450	106.300	
10.375	106.825	106.775	106.675	106.825	106.675	
10.500	107.200	107.150	107.050	107.200	107.050	
10.625	107.575	107.525	107.425	107.575	107.425	
10.750	107.950	107.900	107.800	107.950	107.800	
10.875	108.325	108.275	108.175	108.325	108.175	

2nd Home (Standard Doc)		
Prepay Term	Min Price	Max Price
No Penalty	98.000	102.375

Investor (Standard Doc & DSCR)		
Prepay Term ⁻⁴	Min Price	Max Price
60 Months	98.000	104.375
48 Months	98.000	103.875
36 Months	98.000	103.375
24 Months	98.000	102.875
12 Months	98.000	100.375
No Penalty	98.000	99.375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$278,204 in PA
 4) Only declining prepayment penalty structures allowed in MS
 5) Acceptable structures include the following:
 -6 mo Interest
 -3%, 4%, or 5% fixed percentage
 -Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Standard Doc	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
	Foreign Credit	0.250	-0.125	-0.125	-0.625	-1.375	NA
Asset Utilization	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
	Foreign Credit	0.250	-0.125	-0.125	-0.625	-1.375	NA
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR Additional	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.250	-1.250	-1.250	-1.500	NA	NA
	<.75	-1.750	-1.750	-1.750	-2.000	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	NA
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA	NA
Occupancy	2nd Home (Standard Doc Only)	0.375	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
5% Fixed Prepayment Penalty Term ¹⁻⁵ (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
Prepayment Penalty Term ¹⁻⁵ (Other allowable PPP NOO Only)	60 Months	0.500	0.500	0.500	0.500	0.625	0.750
	48 Months	0.375	0.375	0.375	0.375	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
Other	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	NA	NA
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments		Product - Standard Doc	Amort Term	Term	I/O Term
Lock Period	30 days	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	45 days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
	60 days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
Extension Fee	5 Days	15 YR FIXED	180	180	NA
* Extensions available in 5 day increments up to 30 days					
ARM Requirements		30 YR FIXED	360	360	NA
		30 YR FIXED I/O	240	360	120
		40 YR FIXED I/O	360	480	120
ARM Index	SOFR 30AVG	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All Fixed Rate qualified at the Note Rate.			
ARM Margin (DTI)	4.5	Contact: lockdesk@lendezfinancial.com			
ARM Margin (DSCR)	6.5				
5yr ARM Caps	2/1/5				
7yr & 10yr ARM Caps	5/1/5				
Reset Frequency	6 mo				
Program Restrictions		Product - DSCR	Amort Term	Term	I/O Term
	Housing	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	(BK/FC/SS/DIL)	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
	Min FICO	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
	Max LTV	15 YR FIXED	180	180	NA
	30 YR FIXED	360	360	NA	
	30 YR FIXED I/O	240	360	120	
	40 YR FIXED I/O	360	480	120	
* Qualifying Rate: Note Rate					

