

Platinum - Standard Doc

Rate	30 YR FIX
6.625	95.752
6.750	96.252
6.875	96.752
7.000	97.252
7.125	97.690
7.250	98.065
7.375	98.440
7.500	98.815
7.625	99.158
7.750	99.502
7.875	99.845
8.000	100.095
8.125	100.345
8.250	100.595
8.375	100.845
8.500	101.095
8.625	101.345
8.750	101.595
8.875	101.845
9.000	102.033
9.125	102.220
9.250	102.408
9.375	102.595
9.500	102.783
9.625	102.908
9.750	103.033
<b>Min Price</b>	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.625	95.687
6.750	96.187
6.875	96.687
7.000	97.187
7.125	97.625
7.250	98.000
7.375	98.375
7.500	98.750
7.625	99.093
7.750	99.437
7.875	99.780
8.000	100.093
8.125	100.343
8.250	100.593
8.375	100.843
8.500	101.093
8.625	101.343
8.750	101.593
8.875	101.843
9.000	102.093
9.125	102.280
9.250	102.468
9.375	102.655
9.500	102.843
9.625	102.968
9.750	103.093
<b>Min Price</b>	97.000

Email: [lockdesk@lendlzfinancial.com](mailto:lockdesk@lendlzfinancial.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

Max Price + PPP Adjustment	LLPA	Max Price	
<b>Prepay Penalty</b> <sup>1-4</sup> (Investor Only)	No Penalty	-1.000	98.350
	12 Months	-0.750	99.350
	24 Months	-0.375	100.400
	36 Months	0.000	100.600
	48 Months	0.375	101.400
<b>Lock Period</b>	30 days		0.000
	45 days		-0.150
	60 days		-0.300
<b>Extension Fee</b> <sup>5</sup>	5 Days		-0.100

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM 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 \$301,022 in PA  
 4) Only declining prepayment penalty structures allowed in MS  
 5) Extensions available in 5 day increments up to 30 days

Fees	
<b>Underwriting</b>	\$1,495
<b>Flood</b>	\$11
<b>Tax Service Fee</b>	\$129
<b>Fraud Guard</b>	\$50
<b>Credit Refresh (Subject to Increase)</b>	\$100

Loan Amount	Max Price
<\$2,000,000	101.6
\$2,000,000 - \$3,000,000	100.6
\$3,000,000 - \$4,000,000	99.6

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
<b>Standard Doc - 2 Years</b>	780+	0.750	0.750	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	-5.000
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
<b>Standard Doc - 1 Year (In Addition to the 2 Year Adj)</b>		NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Alt Doc</b> <b>Bank Statement - 12/24 Months</b> <b>CPA/EA Prepared P&amp;L - 12/24 Months</b> <b>1099 - 12/24 Months</b> <b>Asset Utilization</b> <b>WVOE</b>	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	-5.375
<b>Alt Doc</b> <b>Additional</b> <b>Adjustments</b>	<b>Bank Statement - 12 Months</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	<b>1099 - 12 Months</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	<b>WVOE</b>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	<b>CPA/EA Prepared P&amp;L - 24 Months</b>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
<b>CPA/EA Prepared P&amp;L - 12 Months</b>	-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
<b>Housing History</b>	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
	>43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	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
<b>Loan Balance</b>	<=\$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	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA
	\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.000	-1.250	-1.500	NA	NA	NA	NA
\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA	
<b>Purpose</b>	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	0.000	0.000	0.000	0.000	-0.125	-0.375	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA
<b>Occupancy</b>	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
<b>Property Type</b>	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	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
<b>State</b>	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
<b>Amortization</b>	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
<b>Other</b>	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
<b>Citizenship</b>	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

All Fixed Rate qualified at the Note Rate.

Program Restrictions		Product	Amort Term	Term	I/O Term
<b>Housing</b>	0x30x12	<b>30 YR FIXED</b>	360	360	NA
<b>(BK/FC/SS/DIL)</b>	48 mo	<b>30 YR FIXED I/O</b>	240	360	120
<b>Min FICO</b>	660	<b>40 YR FIXED I/O</b>	360	480	120
<b>Max LTV</b>	90				
<b>Max price if Listed in last 6 months</b>	99.00				

NON-PERM Max Price + Adjustment <sup>1</sup>	LLPA	Max Price	
<b>Prepay Penalty</b> <sup>1-4</sup> (Investor Only)	No Penalty	-1.000	97.850
	12 Months	-0.750	98.850
	24 Months	-0.375	99.900
	36 Months	0.000	100.100
	48 Months	0.375	100.900
	60 Months	0.750	101.100



### Gold - 30yr Fixed Pricing

Rate	Standard Doc	Alt Doc
6.875	95.752	95.687
7.000	96.252	96.187
7.125	96.752	96.687
7.250	97.252	97.187
7.375	97.690	97.625
7.500	98.065	98.000
7.625	98.440	98.375
7.750	98.815	98.750
7.875	99.158	99.093
8.000	99.502	99.437
8.125	99.845	99.780
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8.375	100.345	100.343
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9.000	101.595	101.593
9.125	101.845	101.843
9.250	102.033	102.093
9.375	102.220	102.280
9.500	102.408	102.468
9.625	102.595	102.655
9.750	102.783	102.843
9.875	102.908	102.968
10.000	103.033	103.093
<b>Min Price</b>	97.000	97.000

Loan Amount	Max Price
<\$2,000,000	101.85
\$2,000,000 - \$3000,000	100.85

Program Restrictions	
Housing	0x90x12
Min (BK/FC/SS/DIL)	12 mo
Min FICO	600
Max LTV	85
Max price if Listed in last 6 months	99.00

Other Price Adjustments		
<b>Prepay Penalty</b> <sup>1-4</sup> (Investor Only)	No Penalty (MAX PRICE: 99)	-1.000
	12 Months	-0.750
	24 Months	-0.375
	36 Months	0.000
	48 Months	0.375
<b>Lock Period</b>	60 Months	0.750
	30 days	0.000
	45 days	-0.150
<b>Extension Fees</b> <sup>5</sup>	60 days	-0.300
	5 Days	-0.100

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Fees	
<b>Underwriting</b>	\$1,495
<b>Flood</b>	\$11
<b>Tax Service Fee</b>	\$129
<b>Fraud Guard</b>	\$50
<b>Credit Refresh (Subject to Increase)</b>	\$100

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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
<b>Standard Doc - 2 Years</b>	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	NA
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	NA
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-3.500	NA	NA
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Standard Doc - 1 Year (In Addition to the 2 Year Adj)</b>		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA
<b>Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&amp;L - 12/24 Months 1099 - 12/24 Months WVOE</b>	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-3.875	NA
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Alt Doc Additional Adjustments</b>	<b>Bank Statement - 12 Months</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	<b>1099 - 12 Months</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	<b>WVOE</b>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	<b>CPA/EA Prepared P&amp;L - 24 Months</b>	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
	<b>CPA/EA Prepared P&amp;L - 12 Months</b>	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA

Price Adjustments		<=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
<b>Housing History</b>	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
<b>Housing Event Seasoning</b>	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
<b>DTI</b>	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
	> 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
<b>Loan Balance</b>	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$750,001 - \$1,000,000	0.000	0.000	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	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	NA
<b>Purpose</b>	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
<b>Occupancy</b>	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
<b>Property Type</b>	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
<b>State</b> <sup>1</sup>	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
<b>Amortization</b>	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
<b>Other</b>	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
<b>Citizenship</b>	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Product	Amort Term	Term	I/O Term
<b>30 YR FIXED</b>	360	360	NA
<b>30 YR FIXED I/O</b>	240	360	120
<b>40 YR FIXED I/O</b>	360	480	120

<sup>1</sup> Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.  
 All Fixed Rate qualified at the Note Rate.  
<sup>2</sup> 40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)



DSCR

Rate	30 YR FIX
7.125	96.425
7.250	96.988
7.375	97.550
7.500	98.113
7.625	98.675
7.750	99.175
7.875	99.613
8.000	100.050
8.125	100.488
8.250	100.925
8.375	101.300
8.500	101.675
8.625	102.050
8.750	102.425
8.875	102.800
9.000	103.175
9.125	103.550
9.250	103.925
9.375	104.300
9.500	104.675
9.625	105.050
9.750	105.363
9.875	105.613
10.000	105.863
10.125	106.113
10.250	106.363
10.375	106.613
10.500	106.863
10.625	107.113

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 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh (Subject to Increase)	\$100

Prepay Term <sup>1-4</sup>	Min Price	Max Price
60 Months	97,000	103,600
48 Months	97,000	103,100
36 Months	97,000	102,600
24 Months	97,000	102,100
12 Months	97,000	99,600
No Penalty	97,000	98,600

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, 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 \$301,022 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	-2.125
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.375
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.250
	700-719	1.125	0.875	0.375	-0.125	-1.000	-1.375	-4.000
	680-699	0.500	0.125	-0.125	-0.625	-2.000	-3.250	NA
	660-679	0.250	-0.125	-0.625	-1.125	-2.500	-5.000	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	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
Additional Adjustments	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625	0.750
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.000	-1.000	-1.000	-1.500	-2.000	-3.000	NA
	<.75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000	NA
Housing History	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	-0.500
	\$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	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-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	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	NA
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
Property Type	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	-0.250	-0.500
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	NA
5% Fixed Prepayment Penalty Term <sup>1-5</sup>	60 Months	1.000	1.000	1.000	1.000	1.125	1.125	1.125
	48 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	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 <sup>1-5</sup>	60 Months	0.750	0.750	0.750	0.750	0.875	1.000	1.125
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.750
	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
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250
Other allowable PPP	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing
30 days	SOFR 30AVG	1x30x12
45 days	ARM Margin	(BK/FC/SS/DIL)
60 days	5yr ARM Caps	24.0
5 Days	7yr & 10yr ARM Caps	Min FICO
	Reset Frequency	600
		Max LTV
		80
		Max price if Listed in last 6 months
		99.00

Product	Amort Term	Term	I/O Term
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 Multi (5-8 Residential Units or 2-8 Mixed Use)**

Rate	30 YR FIX
8.000	92.550
8.125	93.113
8.250	93.675
8.375	94.238
8.500	94.800
8.625	95.300
8.750	95.738
8.875	96.175
9.000	96.613
9.125	97.050
9.250	97.425
9.375	97.800
9.500	98.175
9.625	98.550
9.750	98.925
9.875	99.300
10.000	99.675
10.125	100.050
10.250	100.425
10.375	100.800
10.500	101.175
10.625	101.488
10.750	101.738
10.875	101.988
11.000	102.238
11.125	102.488
11.250	102.738
11.375	102.988
11.500	103.238

Email: [lockdesk@lendzfinancial.com](mailto: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

Fees		
Underwriting		\$1,495
Tax Service Fee		\$129
Flood Cert		\$11
Fraud Guard		\$50
Credit Refresh (Subject to Increase)		\$100

  

Prepay Term <sup>1-4</sup>	Min Price	Max Price
60 Months	97.000	103.600
48 Months	97.000	103.100
36 Months	97.000	102.600
24 Months	97.000	102.100
12 Months	97.000	99.600
No Penalty	97.000	99.000

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM 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 \$301,022 in PA  
 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 >= 1.00	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	NA	NA	NA	NA	NA	NA	NA
	660-679	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	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	NA	NA	NA	NA	NA	NA	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	-0.375	-0.375	-0.375	-0.500	-0.625	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 Term <sup>1-6</sup>	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 Term <sup>1-5</sup>	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 allowable PPP	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	Foreign National	-2.625	-2.625	-2.750	-2.750	-2.875	-3.000	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days 0.000	Housing (BK/FC/SS/DIL) 0x30x24
	45 days -0.150	ARM Index SOFR 30A
	60 days -0.300	ARM Margin 6.5
Extension Fee	5 Days -0.100	5yr ARM Caps 2/1/5
		7yr & 10yr ARM Cap 5/1/5
		Reset Frequency 6 mo
		Max LTV 75
		Max price if Listed in last 6 months 99.00

Product	Amort Term	Term	I/O Term
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 - DSCR

Rate	30 YR FIX
7.125	95.675
7.250	96.238
7.375	96.800
7.500	97.363
7.625	97.925
7.750	98.425
7.875	98.863
8.000	99.300
8.125	99.738
8.250	100.175
8.375	100.550
8.500	100.925
8.625	101.300
8.750	101.675
8.875	102.050
9.000	102.425
9.125	102.800
9.250	103.175
9.375	103.550
9.500	103.925
9.625	104.300
9.750	104.613
9.875	104.863
10.000	105.113
10.125	105.363
10.250	105.613
10.375	105.863
10.500	106.113
10.625	106.363
10.750	106.613
10.875	106.863

Email: [lockdesk@lendzfinancial.com](mailto: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

Fees		
Underwriting		\$1,495
Flood		\$11
Tax Service Fee		\$129
Fraud Guard		\$50
Credit Refresh (Subject to Increase)		\$100
Investor (DSCR)		
Prepay Term <sup>1-4</sup>	Min Price	Max Price
60 Months	97.000	102.850
48 Months	97.000	102.350
36 Months	97.000	101.850
24 Months	97.000	101.350
12 Months	97.000	98.850
No Penalty	97.000	97.850
1) Prepayment penalties not allowed in AK, KS, MI, MN, NM 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 \$301022 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
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	0.625	0.625	0.625	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.000	-1.000	-1.000	-1.500	NA	NA
	<.75	-2.625	-2.625	-2.625	-3.250	NA	NA

\*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-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 & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	NA	NA
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	-0.875	NA	NA
Occupancy	2nd Home(Canadian Citizens)	0.375	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
State	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	FL	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
5% Fixed Prepayment Penalty Term <sup>1-5</sup> (DSCR Only)	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
	60 Months	1.000	1.000	1.000	1.000	1.125	1.125
	48 Months	0.750	0.750	0.750	0.750	0.875	0.875
	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
	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
Prepayment Penalty Term <sup>1-5</sup> (Other allowable PPP, DSCR Only)	48 Months	0.500	0.500	0.500	0.500	0.625	0.625
	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	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Contact: [lockdesk@lendzfinancial.com](mailto:lockdesk@lendzfinancial.com)

Other Price Adjustments		Product - DSCR	Amort Term	Term	I/O Term	
Lock Period	30 days	0.000	360	360	NA	
	45 days	-0.150	5yr ARM & 7yr ARM & 10yr ARM	360	NA	
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
Extension Fee	5 Days	-0.100	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
			15 YR FIXED	180	180	NA
* Extensions available in 5 day increments up to 30 days			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

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin (DTI)	5.0
ARM Margin (DSCR)	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Caps	5/1/5
Reset Frequency	6 mo

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00



**CES - Standard Doc**

Rate	30 YR FIX
8.250	94.618
8.375	95.017
8.500	95.420
8.625	95.922
8.750	96.318
8.875	96.714
9.000	97.110
9.125	97.505
9.250	97.878
9.375	98.251
9.500	98.626
9.625	99.001
9.750	99.376
9.875	99.750
10.000	100.124
10.125	100.497
10.250	100.862
10.375	101.226
10.500	101.583
10.625	101.940
10.750	102.190
10.875	102.440
11.000	102.690
11.125	103.040
11.250	103.290
11.375	103.540
11.500	103.790
11.625	104.040
11.750	104.290
11.875	104.540
12.000	104.790
12.125	105.040
12.250	105.165
12.375	105.290
12.500	105.415
12.625	105.540
12.750	105.665
12.875	105.790
13.000	105.915
13.125	106.040
13.250	106.165
13.375	106.290
13.500	106.415
13.625	106.540
13.750	106.665
13.875	106.790
14.000	106.915
Min Price	98.000
Max Price	101.500

**CES - Alt Doc**

Rate	30 YR FIX
8.625	94.618
8.750	95.017
8.875	95.420
9.000	95.922
9.125	96.318
9.250	96.714
9.375	97.110
9.500	97.505
9.625	97.878
9.750	98.251
9.875	98.626
10.000	99.001
10.125	99.376
10.250	99.750
10.375	100.124
10.500	100.497
10.625	100.862
10.750	101.226
10.875	101.583
11.000	101.940
11.125	102.190
11.250	102.440
11.375	102.690
11.500	103.040
11.625	103.290
11.750	103.540
11.875	103.790
12.000	104.040
12.125	104.290
12.250	104.540
12.375	104.790
12.500	105.040
12.625	105.165
12.750	105.290
12.875	105.415
13.000	105.540
13.125	105.665
13.250	105.790
13.375	105.915
13.500	106.040
13.625	106.165
13.750	106.290
13.875	106.415
14.000	106.540
14.125	106.665
14.250	106.790
14.375	106.915
Min Price	98.000
Max Price	101.500

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	NA

  

Program Restrictions	
Housing	0x30x12
FC	84 mo
(BK/SS/DIL)	60 mo
Min FICO	680
Max CLTV	90

Other Price Adjustments	
Lock Period	30 days 0.000
	45 days -0.200
	60 days -0.400
Extension Fee	5 Days -0.1000

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh (Subject to Increase)	\$100

Email: [lockdesk@lenzfinancial.com](mailto:lockdesk@lenzfinancial.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

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	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	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 1099 - 12/24 Months	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.250	NA
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-3.125	NA
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.250	NA
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	NA
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	NA	NA
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	NA	NA
680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	NA	NA	NA	
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	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	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA
Loan Balance	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$100,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$350,001 - \$500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	NA	NA	NA
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	NA	NA

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.



DSCR Cross Collateralized

Rate	30 YR FIX
7.125	95.425
7.250	95.988
7.375	96.550
7.500	97.113
7.625	97.675
7.750	98.175
7.875	98.613
8.000	99.050
8.125	99.488
8.250	99.925
8.375	100.300
8.500	100.675
8.625	101.050
8.750	101.425
8.875	101.800
9.000	102.175
9.125	102.550
9.250	102.925
9.375	103.300
9.500	103.675
9.625	104.050
9.750	104.363
9.875	104.613
10.000	104.863
10.125	105.113
10.250	105.363
10.375	105.613
10.500	105.863
10.625	106.113

Email: [lockdesk@lendzfinancial.com](mailto: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

Fees		
Underwriting		\$595/property
Flood		\$11
Tax Service Fee		\$129
Per Property Diligence Review		\$50
Fraud Guard		\$50
Credit Refresh (Subject to Increase)		\$100
Prepay Term <sup>1-4</sup>	Min Price	Max Price
60 Months	97,000	102,600
48 Months	97,000	102,100
36 Months	97,000	101,600
24 Months	97,000	101,100
12 Months	97,000	98,600
No Penalty	97,000	98,375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM 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 \$301,022 in PA  
 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	NA	NA	NA	NA	NA	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	-0.375	-0.375	-0.375	-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 Term <sup>1-5</sup>	60 Months	1.000	1.000	1.000	1.000	1.125	NA	NA
	48 Months	0.750	0.750	0.750	0.750	0.875	NA	NA
	36 Months	0.250	0.250	0.250	0.250	0.250	NA	NA
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	NA	NA
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	NA	NA
Prepayment Penalty Term <sup>1-5</sup>	60 Months	0.750	0.750	0.750	0.750	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	-0.500	-0.500	-0.500	-0.500	-0.625	NA	NA
Other allowable PPF	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	NA	NA
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	NA	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	Foreign National	-2.625	-2.625	-2.750	-2.750	NA	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing
30 days	SOFR 30A	1x30x12
45 days	ARM Margin	(BK/FC/SS/DIL)
60 days	5yr ARM Caps	24.0
60 days	7yr & 10yr ARM Cap	Min FICO
5 Days	Reset Frequency	600
		Max LTV
		80
		Max Property Count
		25
		Max price if Listed in last 6 months
		99

\* Extensions available in 5 day increments up to 30 days

Product	Amort Term	Term	I/O Term
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.

