

Gold - 30yr Fixed Pricing

Rate	Standard Doc	Alt Doc
6.500	96.195	96.130
6.625	96.695	96.630
6.750	97.195	97.130
6.875	97.695	97.630
7.000	98.195	98.130
7.125	98.633	98.568
7.250	99.008	98.943
7.375	99.383	99.318
7.500	99.758	99.693
7.625	100.101	100.036
7.750	100.445	100.380
7.875	100.695	100.693
8.000	100.945	100.943
8.125	101.195	101.193
8.250	101.445	101.443
8.375	101.695	101.693
8.500	101.945	101.943
8.625	102.195	102.193
8.750	102.445	102.443
8.875	102.633	102.693
9.000	102.820	102.880
9.125	103.008	103.068
9.250	103.195	103.255
9.375	103.383	103.443
9.500	103.508	103.568
9.625	103.633	103.693
Min Price	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	620
Max LTV	85
Max price if Listed in last 6 months	99.00

Other Price Adjustments	LLPA	Max Price
Prepay Penalty ¹⁻⁴ (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
Lock Period	60 Months	0.750
	30 days	0.000
	45 days	-0.150
Extension Fee ⁵	60 days	-0.300
	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 \$312,159 in PA
 4) Only declining prepayment penalty structures allowed in MS
 5) Extensions available in 5 day increments up to 30 days
 6) All soft prepayment penalties will be priced as a no prepayment loan

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

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

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	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
Standard Doc - 1 Year (In Addition to the 2 Year Adj)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	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
Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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
Housing History	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA
Loan Balance	\$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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	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
Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
Property Type	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
State ¹	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	Other	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	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
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)



DSCR

Rate	30 YR FIX
6.625	97.000
6.750	97.563
6.875	98.125
7.000	98.688
7.125	99.250
7.250	99.813
7.375	100.313
7.500	100.750
7.625	101.188
7.750	101.625
7.875	102.000
8.000	102.375
8.125	102.750
8.250	103.125
8.375	103.500
8.500	103.875
8.625	104.250
8.750	104.625
8.875	105.000
9.000	105.375
9.125	105.750
9.250	106.063
9.375	106.313
9.500	106.563
9.625	106.813
9.750	107.063
9.875	107.313
10.000	107.563
10.125	107.813

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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 ¹⁻⁴	Min Price	Max Price
60 Months	97.000	103.000
48 Months	97.000	102.500
36 Months	97.000	102.000
24 Months	97.000	101.500
12 Months	97.000	99.000
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 \$312,159 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
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Housing Event Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	<= \$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
Loan Balance	\$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
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	NA	NA
	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA
Purpose	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	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	-0.250	-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 Term¹⁻⁵	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 Term¹⁻⁵	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
Other allowable PPP	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	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	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
		Housing (BK/FC/SS/DIL)
		1x30x12
		Min FICO
		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

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)





DSCR Multi Mixed Use - Series 1

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

7/11/2024

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

Rate	30 YR FIX
7.500	93.350
7.625	93.913
7.750	94.475
7.875	95.038
8.000	95.600
8.125	96.100
8.250	96.538
8.375	96.975
8.500	97.413
8.625	97.850
8.750	98.225
8.875	98.600
9.000	98.975
9.125	99.350
9.250	99.725
9.375	100.100
9.500	100.475
9.625	100.850
9.750	101.225
9.875	101.600
10.000	101.975
10.125	102.288
10.250	102.538
10.375	102.788
10.500	103.038
10.625	103.288
10.750	103.538
10.875	103.788
11.000	104.038

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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 ¹⁻⁴	Min Price	Max Price
60 Months	97,000	103,000
48 Months	97,000	102,500
36 Months	97,000	102,000
24 Months	97,000	101,500
12 Months	97,000	99,000
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 \$312,159 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 ¹⁻⁶	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 Term ¹⁻⁵	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
Other allowable PPP	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
	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
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
	Housing (BK/FC/SS/DIL)	0x30x24
	Min FICO	660
	Max LTV	75
	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

All Fixed Rate qualified at the Note Rate.

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
6.625	96.100
6.750	96.663
6.875	97.225
7.000	97.788
7.125	98.350
7.250	98.913
7.375	99.475
7.500	99.850
7.625	100.288
7.750	100.725
7.875	101.100
8.000	101.475
8.125	101.850
8.250	102.225
8.375	102.600
8.500	102.975
8.625	103.350
8.750	103.725
8.875	104.100
9.000	104.475
9.125	104.850
9.250	105.163
9.375	105.413
9.500	105.663
9.625	105.913
9.750	106.163
9.875	106.413
10.000	106.663
10.125	106.913

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

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 ¹⁻⁴	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 ¹⁻⁵	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 ¹⁻⁵ Other allowable PPP	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
	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
Citizenship	Foreign National	-2.625	-2.625	-2.750	-2.750	NA	NA	NA
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

Other Price Adjustments		ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000		Housing (BK/FC/SS/DIL)	1x30x12
	45 days	-0.150	N/A		24.0
	60 days	-0.300	N/A		
Extension Fee	5 Days	-0.100	N/A	Min FICO	600
	* Extensions available in 5 day increments up to 30 days		Reset Frequency	Max LTV	80
Product	Amort Term	Term	I/O Term	Max Property Count	25
	15 YR FIXED	180	180	NA	
	30 YR FIXED	360	360	NA	
	30 YR FIXED I/O	240	360	120	
All Fixed Rate qualified at the Note Rate.					
				Max price if Listed in last 6 months	99



Foreign National - DSCR

Rate	30 YR FIX
6.625	96.350
6.750	96.913
6.875	97.475
7.000	98.038
7.125	98.600
7.250	99.163
7.375	99.663
7.500	100.100
7.625	100.538
7.750	100.975
7.875	101.350
8.000	101.725
8.125	102.100
8.250	102.475
8.375	102.850
8.500	103.225
8.625	103.600
8.750	103.975
8.875	104.350
9.000	104.725
9.125	105.100
9.250	105.413
9.375	105.663
9.500	105.913
9.625	106.163
9.750	106.413
9.875	106.663
10.000	106.913
10.125	107.163
10.250	107.413
10.375	107.663

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 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 ¹⁻⁴	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	0.125	-0.125	-0.625	-2.000	-3.250
	Foreign Credit	0.500	0.125	-0.125	-0.625	-2.000	-3.250
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	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	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	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
Prepayment Penalty Term ¹⁻⁵ (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	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
Other	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	-0.500

Contact: lockdesk@lendzfinancial.com

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

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

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
7.375	95.118
7.500	95.517
7.625	95.920
7.750	96.422
7.875	96.818
8.000	97.214
8.125	97.610
8.250	98.005
8.375	98.378
8.500	98.751
8.625	99.126
8.750	99.501
8.875	99.876
9.000	100.250
9.125	100.624
9.250	100.997
9.375	101.362
9.500	101.726
9.625	102.083
9.750	102.440
9.875	102.690
10.000	102.940
10.125	103.190
10.250	103.540
10.375	103.790
10.500	104.040
10.625	104.290
10.750	104.540
10.875	104.790
11.000	105.040
11.125	105.290
11.250	105.540
11.375	105.665
11.500	105.790
11.625	105.915
11.750	106.040
11.875	106.165
12.000	106.290
12.125	106.415
12.250	106.540
12.375	106.665
12.500	106.790
12.625	106.915
12.750	107.040
12.875	107.165
13.000	107.290
13.125	107.415
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	95.118
7.875	95.517
8.000	95.920
8.125	96.422
8.250	96.818
8.375	97.214
8.500	97.610
8.625	98.005
8.750	98.378
8.875	98.751
9.000	99.126
9.125	99.501
9.250	99.876
9.375	100.250
9.500	100.624
9.625	100.997
9.750	101.362
9.875	101.726
10.000	102.083
10.125	102.440
10.250	102.690
10.375	102.940
10.500	103.190
10.625	103.540
10.750	103.790
10.875	104.040
11.000	104.290
11.125	104.540
11.250	104.790
11.375	105.040
11.500	105.290
11.625	105.540
11.750	105.665
11.875	105.790
12.000	105.915
12.125	106.040
12.250	106.165
12.375	106.290
12.500	106.415
12.625	106.540
12.750	106.665
12.875	106.790
13.000	106.915
13.125	107.040
13.250	107.165
13.375	107.290
13.500	107.415
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	48 mo
(BK/SS/DIL)	48 mo
Min FICO	680
Max CLTV	90

Other Price Adjustments	
Lock Period	30 days 0.000
	45 days -0.150
	60 days -0.300
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

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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
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	NA	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

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