

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	95.350	95.225
6.875	96.006	95.881
7.000	96.600	96.475
7.125	97.131	97.006
7.250	97.600	97.475
7.375	98.300	98.175
7.500	98.550	98.425
7.625	98.575	98.450
7.750	98.700	98.575
7.875	98.825	98.700
8.000	98.950	98.825
8.125	99.050	98.925
8.250	99.150	99.025
8.375	99.250	99.125
8.500	99.350	99.225
8.625	99.450	99.325
8.750	99.550	99.425
8.875	99.650	99.525
9.000	99.750	99.625
9.125	99.850	99.725
9.250	99.950	99.825
9.375	100.050	99.925
9.500	100.150	100.025
9.625	100.250	100.125
9.750	100.350	100.225
9.875	100.450	100.325
10.000	100.550	100.425
10.125	100.650	100.525
10.250	100.750	100.625
10.375	100.850	100.725
10.500	100.950	100.825
10.625	101.050	100.925
10.750	101.150	101.025
10.875	101.250	101.125
11.000	101.350	101.225
11.125	101.450	101.325
11.250	101.550	101.425
11.375	101.650	101.525
11.500	101.750	101.625

Max Price: 101.250
Max Price No PPP: 99.000
Min Rate: 7.00%
Min Price: 97.000
Recently Listed Max Price: 99.000

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Loan Level Price Adjustments										
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
780+	1.625	1.625	1.625	1.500	1.125	0.625	0.250	(1.125)	(2.875)	
760-779	1.625	1.625	1.625	1.500	1.125	0.625	0.250	(1.250)	(3.000)	
740-759	1.500	1.500	1.500	1.500	1.125	0.500	0.125	(1.375)	(3.250)	
720-739	1.500	1.500	1.500	1.500	1.125	0.375	0.000	(1.625)	(3.500)	
700-719	1.250	1.125	1.125	1.125	0.750	0.250	(0.375)	(2.125)	(4.125)	
680-699	0.375	0.375	0.250	0.125	(0.250)	(1.125)	(1.875)	(3.500)		
660-679	(0.250)	(0.375)	(0.625)	(0.750)	(1.250)	(2.000)	(2.625)			
640-659										
620-639										
600-619										
No FICO (FN/NPRA Only)	(0.750)	(0.875)	(1.125)	(1.250)	(1.500)	(2.000)	(2.625)			

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Investment Property	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
UPB > \$2m <=2.5m	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)		
UPB >2.5m <=3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
UPB < \$250k	(0.375)	(0.375)	(0.500)	(0.750)	(1.125)	(1.500)	(1.750)	(2.125)	(2.375)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.500)	(0.625)	
Co-Op									
Condotel	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	
Interest Only	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.875)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Foreign National	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
NPRA	0.000	0.000	0.000	(0.125)	(0.125)	(0.375)	(0.500)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0x60x12 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	0	0	0	0	-0.25	-0.25	-0.25	-0.375	
1099 Only	0	0	0	0	0	-0.25	-0.25	-0.25	-0.25
WVOE	-0.25	-0.25	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	-0.375
12/24mo P&L Only	-0.25	-0.25	-0.25	-0.25	-0.25	-0.375	-0.375		

PPP LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
12mo Prepay Penalty	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
24mo Prepay Penalty	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
36mo Prepay Penalty	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
48mo Prepay Penalty	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
60mo Prepay Penalty	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Prepay Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

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

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

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK, KS, and NM loans are ineligible to receive PPP credit
RI Purchase loans, MN loans with OPB < FHFA Conforming Loan Limit and all MD, MI, OH loans are capped at a maximum of 1Y PPP LLPA
MS loans are capped at a maximum of 3Y PPP LLPA
NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.750	96.037	95.912
6.875	96.724	96.599
7.000	97.412	97.287
7.125	97.949	97.824
7.250	98.524	98.399
7.375	98.880	98.755
7.500	99.362	99.237
7.625	99.730	99.605
7.750	100.143	100.018
7.875	100.518	100.393
8.000	100.768	100.643
8.125	101.018	100.893
8.250	101.268	101.143
8.375	101.518	101.393
8.500	101.768	101.643
8.625	101.893	101.768
8.750	102.143	102.018
8.875	102.343	102.218
9.000	102.543	102.418
9.125	102.743	102.618
9.250	102.943	102.818
9.375	103.143	103.018
9.500	103.343	103.218
9.625	103.543	103.418
9.750	103.743	103.618
9.875	103.843	103.718
10.000	103.943	103.818
10.125	104.043	103.918
10.250	104.143	104.018
10.375	104.243	104.118
10.500	104.343	104.218
10.625	104.443	104.318
10.750	104.543	104.418
10.875	104.643	104.518
11.000	104.743	104.618
11.125	104.843	104.718
11.250	104.943	104.818
11.375	105.043	104.918
11.500	105.143	105.018

Max Price:	101.250
Max Price No PPP:	99.000
Min Rate:	7.00%
Min Price:	97.000

Fees	
Underwriting	\$1,495
Flood	\$11
Tax Service Fee	\$129
Fraud Guard	\$50
Credit Refresh	\$100

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.750	1.750	1.750	1.500	0.250	(0.750)	(1.875)		
760-779	1.750	1.625	1.625	1.375	0.125	(0.875)	(2.125)		
740-759	1.750	1.625	1.625	1.375	0.000	(1.125)	(2.250)		
720-739	1.625	1.625	1.500	0.875	(0.125)	(1.375)	(2.500)		
700-719	1.375	1.250	1.000	0.750	(0.375)	(1.875)	(3.000)		
680-699	0.125	(0.125)	(0.375)	(0.625)	(1.000)	(2.375)	(3.500)		
660-679	(0.375)	(0.750)	(1.000)	(1.375)	(2.500)	(4.000)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.875)	(1.250)	(1.500)	(1.875)	(2.750)	(4.000)			

Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > \$1m <=\$1.75m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(0.750)		
UPB > \$1.75m <=\$2m	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)		
UPB < \$250k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(0.750)		
Condo / Non-Warr Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)		
Co-Op									
Condotel	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)		
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)		
Cash Out	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)			
NPRA	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)			
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0x90x12									

PPP LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
12mo Prepay Penalty	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)		
24mo Prepay Penalty	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
36mo Prepay Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
48mo Prepay Penalty	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
60mo Prepay Penalty	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
No Prepay Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)		

DSCR LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=1.25x	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
>=1.15x and <1.25x	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
>=1.00x and <1.15x	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0.95-0.99x (Purch, 720+ FICO)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
0.85-0.94x (Purch, 720+ FICO)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)		
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)		

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

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1 unit Cooperative

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