



# Platinum - Series 3

4/23/2025

Base Pricing for 30 Day Lock

Coupon	5/6 ARM	7/6 ARM	FIX 30/40
10.375	-	-	105.000
10.250	-	-	104.875
10.125	-	-	104.750
10.000	-	-	104.625
9.875	-	-	104.500
9.750	-	-	104.375
9.625	-	-	104.250
9.500	-	-	104.125
9.375	-	-	104.000
9.250	-	-	103.875
9.125	-	-	103.750
9.000	-	-	103.500
8.875	-	-	103.250
8.750	-	-	103.000
8.625	-	-	102.750
8.500	-	-	102.500
8.375	-	-	102.250
8.250	-	-	102.000
8.125	-	-	101.750
8.000	-	-	101.500
7.875	-	-	101.250
7.750	-	-	100.875
7.625	-	-	100.500
7.500	-	-	100.125
7.375	-	-	99.750
7.250	-	-	99.375
7.125	-	-	99.000
7.000	-	-	98.500
6.875	-	-	97.875
6.750	-	-	97.125
6.625	-	-	96.375
6.500	-	-	95.625

Full Doc/Express Doc FICO x LTV

12 Month Bank Statements FICO x LTV

	LLPAs (Price Adjustments)									
	LTV/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	
780+	0.875	0.875	0.750	0.625	0.500	0.375	0.125	-1.750	-5.750	
760-779	0.875	0.875	0.625	0.625	0.500	0.375	0.000	-1.875	-5.750	
740-759	0.750	0.750	0.500	0.500	0.250	0.125	-0.125	-2.250	-6.125	
720-739	0.375	0.375	0.125	0.125	0.000	-0.250	-0.750	-2.750	-6.250	
700-719	0.250	0.250	0.000	0.000	-0.375	-0.875	-1.375	-3.625	-7.125	
680-699	0.125	0.000	-0.125	-0.375	-0.875	-2.000	-2.125	-4.375	N/A	
660-679	-0.375	-0.625	-0.750	-1.250	-1.875	-2.875	-3.375	N/A	N/A	
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
780+	0.875	0.875	0.625	0.500	0.375	0.250	-0.125	-2.125	-6.000	
760-779	0.875	0.875	0.500	0.500	0.250	0.250	-0.250	-2.250	-6.000	
740-759	0.625	0.625	0.375	0.375	0.250	0.125	-0.375	-2.750	-6.375	
720-739	0.250	0.250	0.000	0.000	-0.125	-0.500	-1.125	-3.375	-6.500	
700-719	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-1.750	-4.250	-7.375	
680-699	0.000	-0.125	-0.250	-0.500	-1.000	-2.375	-2.750	-5.125	N/A	
660-679	-0.500	-0.750	-1.000	-1.500	-2.125	-3.250	-4.000	N/A	N/A	
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

	LTV/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	
DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
30 YR Interest Only	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.750	-1.250	N/A	
40 YR Interest Only	0.000	0.000	-0.125	-0.250	-0.500	-0.625	-0.875	N/A	N/A	
40yr Fully Am	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
UPB <= 250K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	
UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
UPB 750,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
UPB 1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
UPB 2,000,001 - 2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A	N/A	
UPB 2,500,000 - 3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A	
UPB >3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	-1.500	N/A	N/A	N/A	
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	-0.125	-0.250	-0.375	N/A	
Cash Out / Debt Consolidation	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	-1.125	N/A	N/A	
Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A	
Second Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
Condos/COOPs	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A	
Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	
2-4 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-1.500	
Asset Connect1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Asset Utilization	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	
Express Doc - COMBINED 1yr Tax Return + PnL (1)/(2)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.500	-0.500	
24 Month Bank Statements3	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
12 Month CPA PnL1	-0.625	-0.625	-0.625	-0.625	-0.750	-0.750	-0.875	N/A	N/A	
24 Month CPA PnL1	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	N/A	N/A	
WVOE Doc Type1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	N/A	N/A	
NY, NJ, CT, IL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	

All LLPAs are cumulative

\*Additive to Full Doc FICOxLTV Adjustment

\*Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

\*Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	101.500
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty (NOO Only)	
5 Years	0.375
4 Years	0.375
3 Years	0.375
2 Years	0.000
1 Year	-0.125
No PPP*	-0.750

\*Where no prepay penalty allowed, No PPP pricing applies.

State Specific Prepay Requirements*	
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI	
Prepay penalties are only allowed on loans to corporations/LLCs: IL, NJ	
No prepay penalty if below \$319,777 balance: PA	
Prepay penalties are only allowed on loans >\$1MM: VT	
Declining prepay penalty only: LA, MS	

\*Prepay rules applies SOLELY to business purpose loans.

\*All business purpose loans require a business purpose affidavit.

Email: [lockdesk@lenzfinancial.com](mailto:lockdesk@lenzfinancial.com)  
 Lock hours: 9 am - 6 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.



Gold - Series 3

4/23/2025

Base Pricing for 30 Day Lock

Coupon	5/6 ARM	7/6 ARM	FIX 30/40
12.000	-	-	105.125
11.875	-	-	105.000
11.750	-	-	104.875
11.625	-	-	104.750
11.500	-	-	104.625
11.375	-	-	104.500
11.250	-	-	104.375
11.125	-	-	104.250
11.000	-	-	104.125
10.875	-	-	104.000
10.750	-	-	103.875
10.625	-	-	103.750
10.500	-	-	103.625
10.375	-	-	103.500
10.250	-	-	103.375
10.125	-	-	103.250
10.000	-	-	103.125
9.875	-	-	103.000
9.750	-	-	102.875
9.625	-	-	102.750
9.500	-	-	102.625
9.375	-	-	102.500
9.250	-	-	102.375
9.125	-	-	102.250
9.000	-	-	102.125
8.875	-	-	102.000
8.750	-	-	101.875
8.625	-	-	101.750
8.500	-	-	101.625
8.375	-	-	101.500
8.250	-	-	101.375
8.125	-	-	101.250
8.000	-	-	101.125
7.875	-	-	101.000
7.750	-	-	100.875

LLPAs (Price Adjustments)										
LTV/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	
780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A	
760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A	
680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A	
660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A	
640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A	
620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A	
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A	
760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A	
700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A	
680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A	
660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A	
640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A	
620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A	
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

LTV/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	
DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
30 YR Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A	N/A	
40 YR Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	-1.000	N/A	N/A	
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A	
UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
UPB 1,000,001 - 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
UPB 1,500,001-2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
UPB 2,000,001 - 2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A	
UPB > 2,500,000	0.000	0.000	-0.250	-0.375	-0.375	-0.375	N/A	N/A	N/A	
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Cash Out / Debt Consolidation	0.000	0.000	0.000	0.000	-0.125	-0.500	-0.500	N/A	N/A	
Investor (Min 1 Yr PPP Required)*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
Second Home	0.000	0.000	-0.125	-0.125	-0.250	-0.750	-1.000	N/A	N/A	
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
Condos/COOPs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Non-Warrantable Condos	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	-1.500	N/A	N/A	
2-4 Unit Property	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-1.000	N/A	N/A	
Asset Utilization <sup>1</sup>	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	N/A	
Express Doc - 1yr Tax Return + PnL <sup>1, 2</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
24 Month Bank Statements <sup>3</sup>	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
12 Month CPA PnL <sup>1</sup>	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
24 Month CPA PnL <sup>1</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
1 Yr Since Credit Event (FC,SS,DIL, BK)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	

All LLPAs are cumulative

<sup>1</sup>Additive to Full Doc FICOxLTV Adjustment

<sup>2</sup>Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

<sup>3</sup>Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed /ARMs)	101.500
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty (NOO Only)	
5 Years	0.250
4 Years	0.125
3 Years	0.000
2 Years	-0.500
1 Year	-1.000
No PPP*	-2.000

\*Where no prepay penalty allowed, No PPP pricing applies

State Specific Prepay Requirements*	
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI	
Prepay penalties are only allowed on loans to corporations/LLCs: IL, NJ	
No prepay penalty if below \$319,777 balance: PA	
Prepay penalties are only allowed on loans >\$1MM: VT	
Declining prepay penalty only: LA, MS	

\*Prepay rules applies SOLELY to business purpose loans.

\*All business purpose loans require a business purpose affidavit.

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

Lock hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.



## DSCR - Series 3

4/23/2025

Base Pricing for 30 Day Lock

Coupon	5/6 ARM	7/6 ARM	FIX 30/40
10.375	-	-	104.000
10.250	-	-	103.875
10.125	-	-	103.750
10.000	-	-	103.625
9.875	-	-	103.500
9.750	-	-	103.375
9.625	-	-	103.250
9.500	-	-	103.125
9.375	-	-	103.000
9.250	-	-	102.875
9.125	-	-	102.750
9.000	-	-	102.500
8.875	-	-	102.250
8.750	-	-	102.000
8.625	-	-	101.750
8.500	-	-	101.500
8.375	-	-	101.250
8.250	-	-	101.000
8.125	-	-	100.625
8.000	-	-	100.250
7.875	-	-	99.875
7.750	-	-	99.500
7.625	-	-	99.125
7.500	-	-	98.750
7.375	-	-	98.375
7.250	-	-	97.875
7.125	-	-	97.375
7.000	-	-	96.750
6.875	-	-	96.000
6.750	-	-	95.250
6.625	-	-	94.500

Email: [lockdesk@lendlzfinancial.com](mailto:lockdesk@lendlzfinancial.com)  
 Lock Desk hours: 9 am - 6 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

LLPAs (Price Adjustments)										
LTV/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	
780+	1.125	1.125	0.875	0.875	0.500	-0.125	-1.000	N/A	N/A	
760-779	1.125	1.125	0.875	0.875	0.250	-0.250	-1.000	N/A	N/A	
740-759	1.125	0.875	0.875	0.750	0.000	-0.500	-1.500	N/A	N/A	
720-739	0.750	0.625	0.500	0.250	-0.500	-1.000	-2.250	N/A	N/A	
700-719	0.500	0.250	0.125	0.000	-1.000	-1.500	-3.250	N/A	N/A	
680-699	0.000	-0.250	-0.375	-0.500	-1.500	-2.000	-4.750	N/A	N/A	
660-679	-1.000	-1.000	-1.125	-1.625	-2.125	-3.750	-5.500	N/A	N/A	
640-659	-2.250	-2.500	-2.625	-3.250	-4.000	-5.000	-7.125	N/A	N/A	
620-639	-3.250	-3.750	-4.000	-4.500	-5.000	-6.250	N/A	N/A	N/A	
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

LTV/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	
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
DSCR 0.75 - 0.99	-0.625	-0.625	-0.750	-1.125	-2.000	N/A	N/A	N/A	N/A	
DSCR 1.00 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
DSCR 1.25 - 1.49	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
DSCR >= 1.50	0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A	
UPB <= 150K	-0.500	-0.500	-0.500	-0.500	-0.500	-1.250	-1.500	N/A	N/A	
UPB >150K - 250K	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.500	N/A	N/A	
UPB 250,001-350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 350,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB > 1.5mm - 2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A	
UPB >2.0mm - 2.5mm	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	
Cash Out / Debt Consolidation	0.000	0.000	0.000	-0.500	-0.500	-0.750	N/A	N/A	N/A	
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A	
Condo	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A	
2 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.250	N/A	N/A	
3-4 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.500	N/A	N/A	
5yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
4yr PPP	0.250	0.250	0.250	0.250	0.250	0.125	0.125	N/A	N/A	
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
1yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
No PPP	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	
30 YR IO	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
40 YR IO	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-1.000	N/A	N/A	
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Standard Declining Prepay (i.e. 5/4/3/2/1)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
5% Flat Prepay (i.e. 5/5/5/5/5)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
6 Months Interest Prepay**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Pricing Special (700+ FICO, >=1 DSCR)	0.875	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A	

\*Where no prepay penalty allowed, No PPP pricing applies

\*\*Prepay structure LLPAs additive to PPP Term LLPA (i.e. 5% Flat Prepay would be added to 5yr PPP LLPA) 5% Flat Prepay LLPA only applies to terms >= 3 Years.

Program Notes	
Max Price (5yr PPP/4 yr and 3yr/ 2yr/1yr or No PPP)	102.00/101.00/100.00/99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Eligible Prepay Structures Include:	LLPA
5/4/3/2/1	Standard Declining
5/4/3/2	Standard Declining
5/4/3	Standard Declining
3/3	Standard Declining
3	Standard Declining
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	Standard Declining
5	Standard Declining
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

State Specific Prepay Requirements*	
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI	
Prepay penalties are only allowed on loans to corporations/LLCs: IL, NJ	
No prepay penalty if below \$319,777 balance: PA	
Prepay penalties are only allowed on loans >\$1MM: VT	
Declining prepay penalty only: LA, MS	

\*Prepay rules applies SOLELY to business purpose loans.

\*\*All business purpose loans require a business purpose affidavit.



## Closed End Second - Series 3

4/23/2025

Base Pricing for 30 Day Lock

Coupon	FIX 10	FIX 15	FIX 20	FIX 30
13.125	-	-	-	108.625
13.000	-	-	-	108.500
12.875	-	-	-	108.375
12.750	-	-	-	108.250
12.625	-	-	-	108.125
12.500	-	-	-	107.875
12.375	-	-	-	107.625
12.250	-	-	-	107.375
12.125	-	-	-	107.125
12.000	-	-	-	106.875
11.875	-	-	-	106.625
11.750	-	-	-	106.375
11.625	-	-	-	106.125
11.500	-	-	-	105.875
11.375	-	-	-	105.625
11.250	-	-	-	105.375
11.125	-	-	-	105.125
11.000	-	-	-	104.875
10.875	-	-	-	104.625
10.750	-	-	-	104.375
10.625	-	-	-	104.125
10.500	-	-	-	103.875
10.375	-	-	-	103.625
10.250	-	-	-	103.375
10.125	-	-	-	103.125
10.000	-	-	-	102.875
9.875	-	-	-	102.625
9.750	-	-	-	102.375
9.625	-	-	-	102.125
9.500	-	-	-	101.875
9.375	-	-	-	101.625
9.250	-	-	-	101.375
9.125	-	-	-	101.125
9.000	-	-	-	100.750
8.875	-	-	-	100.250
8.750	-	-	-	99.625
8.625	-	-	-	98.875

Email: [lockdesk@lendzfinancial.com](mailto:lockdesk@lendzfinancial.com)  
 Lock Desk hours: 9 am - 6 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday

LLPAs (Price Adjustments)									
CLTV - 2 Yr Tax Return or 1099									
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	2.375	2.375	2.250	1.875	1.375	0.000	-1.000	-5.000	-6.000
760-779	1.375	1.375	1.375	1.000	0.750	-0.375	-1.750	-5.250	-7.750
740-759	0.750	0.750	0.750	0.375	0.250	-1.000	-2.250	-6.625	-8.250
720-739	0.500	0.500	0.500	0.125	-0.500	-1.250	-4.000	-8.000	-9.000
700-719	-0.500	-0.500	-0.875	-1.500	-2.250	-3.250	-6.250	-9.000	N/A
680-699	-1.500	-1.750	-2.000	-2.375	-4.000	-5.000	-7.250	N/A	N/A

LLPAs (Price Adjustments)									
CLTV - Alternative Doc (Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE, DSCR)									
	<=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+	1.000	1.000	1.000	0.750	0.500	-0.375	-1.250	-5.250	N/A
760-779	0.000	0.000	0.000	-0.250	-0.500	-1.125	-2.000	-6.000	N/A
740-759	-0.500	-0.500	-0.750	-1.000	-1.375	-1.750	-3.000	-7.500	N/A
720-739	-0.750	-0.750	-1.000	-1.250	-1.375	-1.750	-5.000	-8.750	N/A
700-719	-2.000	-2.000	-2.250	-2.750	-3.250	-4.250	-7.250	-9.500	N/A
680-699	-2.750	-2.750	-3.000	-3.625	-5.000	-6.000	-8.250	N/A	N/A

LLPAs (Price Adjustments) - All Doc Types									
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
UPB < 100,000 <sup>1</sup>	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
UPB 100,000 - 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 200,001 - 350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 350,001 - 500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 500,001 - 750,000	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A
Condos	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
2 Unit Property	-0.25	-0.25	-0.25	-0.25	-0.500	-0.500	-1.000	-1.250	-1.500
3-4 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A	N/A
NY, NJ, CT, IL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.000
5yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
4yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
1yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
No PPP <sup>1</sup>	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
5% Flat Prepay (i.e. 5/5/5/5) <sup>2</sup>	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
6 Months Interest Prepay Penalty <sup>2</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

<sup>1</sup>UPB below \$100,000 not permitted on DSCR Loans. Minimum Loan Amount for Income Doc Types is \$

<sup>2</sup>Where no prepay penalty allowed, No PPP pricing applies

<sup>3</sup>Prepay structure LLPAs additive to PPP Term LPA (i.e. 5% Flat Prepay would be added to 5yr PPP LPA) 5% Flat Prepay LPA only applies

LLPAs (Price Adjustments) - Income Doc Types (Full Doc, Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE)									
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
DTI 43.01-45%	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750
DTI 45.01-50%	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	N/A
Investor	-1.750	-1.750	-2.000	-2.250	-2.250	-2.500	-4.250	N/A	N/A
Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.250	N/A	N/A
Express Doc - 1yr Tax Return (or 1099) <sup>1</sup>	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	N/A
12 Month Bank Statements <sup>1</sup>	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	N/A
24 Month Bank Statements <sup>1</sup>	0.125	0.125	0.125	0.125	-0.125	-0.125	-0.375	-0.875	N/A
12 Month CPA PnL <sup>1</sup>	-0.500	-0.750	-0.750	-1.000	-1.500	-3.000	N/A	N/A	N/A
24 Month CPA PnL <sup>1</sup>	-0.375	-0.625	-0.625	-0.875	-1.375	-2.875	N/A	N/A	N/A
WVOE Doc Type <sup>1</sup>	-0.375	-0.625	-0.625	-0.750	-1.250	-2.750	N/A	N/A	N/A

All LLPAs are cumulative

<sup>1</sup>Additive to Alternative Doc FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	101
Min Price	97
Max Lock Period	60 Days
Max Lock Period (Including Extensions)	75 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Eligible Prepay Structures Include:	LLPA
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	6 Months of Interest
5	6 Months of Interest
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

Prepay Requirements*	
Prepayment Penalties only Permitted on Investment Properties	
Prepayment Penalties not Allowed on Consumer Purpose Loans	
No prepay penalty allowed in AK, KS, KY, MN, MS, NM, NC, OH, RI, VT, VA	
Prepay penalties are only allowed on loans to corporations/LLCs: IL, NJ, PA	
*Prepay rules applies SOLELY to business purpose loans.	

Note: All other prepay structures are subject to approval and exception pricing

Fees	
Underwriting*	\$1,895

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.