LENDZ

# Platinum - Series 1

6/26/2025

## Platinum - Standard Doc

| Rate | 30 YR FIX |
|---|---|
| 6.500 | 96.009 |
| 6.625 | 96.602 |
| 6.750 | 97.195 |
| 6.875 | 97.788 |
| 7.000 | 98.382 |
| 7.125 | 98.944 |
| 7.250 | 99.507 |
| 7.375 | 100.069 |
| 7.500 | 100.569 |
| 7.625 | 101.007 |
| 7.750 | 101.413 |
| 7.875 | 101.788 |
| 8.000 | 102.131 |
| 8.125 | 102.474 |
| 8.250 | 102.818 |
| 8.375 | 103.131 |
| 8.500 | 103.381 |
| 8.625 | 103.631 |
| 8.750 | 103.881 |
| 8.875 | 104.131 |
| 9.000 | 104.381 |
| 9.125 | 104.631 |
| 9.250 | 104.881 |
| 9.375 | 105.131 |
| 9.500 | 105.318 |
| 9.625 | 105.506 |
| Min Price | 97.000 |

## Platinum - Alt Doc

| Rate | 30 YR FIX |
|---|---|
| 6.500 | 96.009 |
| 6.625 | 96.602 |
| 6.750 | 97.195 |
| 6.875 | 97.788 |
| 7.000 | 98.382 |
| 7.125 | 98.944 |
| 7.250 | 99.507 |
| 7.375 | 100.069 |
| 7.500 | 100.569 |
| 7.625 | 101.007 |
| 7.750 | 101.413 |
| 7.875 | 101.788 |
| 8.000 | 102.131 |
| 8.125 | 102.474 |
| 8.250 | 102.818 |
| 8.375 | 103.131 |
| 8.500 | 103.381 |
| 8.625 | 103.631 |
| 8.750 | 103.881 |
| 8.875 | 104.131 |
| 9.000 | 104.381 |
| 9.125 | 104.631 |
| 9.250 | 104.881 |
| 9.375 | 105.131 |
| 9.500 | 105.318 |
| 9.625 | 105.506 |
| Min Price | 97.000 |

| Max Price + PPP Adjustment | | LLPA | Max Price |
|---|---|---|---|
| Prepay Penalty1-4 (Investor Only) | No Penalty | -1.000 | 98.500 |
| | 12 Months | -0.750 | 98.750 |
| | 24 Months | -0.375 | 99.500 |
| | 36 Months | 0.000 | 100.000 |
| | 48 Months | 0.375 | 101.000 |
| | 60 Months | 0.750 | 102.000 |
| Lock Period | 30 days | 0.000 | |
| | 45 days | -0.150 | |
| | 60 days | -0.300 | |
| Extension Fee5 | 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 $319,777 in PA*
*4) Only declining prepayment penalty structures allowed in MS*
*5) Extensions available in 5 day increments up to 30 days*
*6) Loan eligibility is determined by the Guideline/Product Matrix.*
*7) All soft prepayment penalties will be priced as a no prepayment loan*

| Fees | |
|---|---|
| Underwriting* | $1,895 |

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

**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**

| Loan Amount | Max Price (Primary and Second Home Only) |
|---|---|
| <$2,000,000 | 101.00 |
| $2,000,000 - $3,000,000 | 100.00 |
| $3,000,000 - $4,000,000 | 99.00 |

| 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 / Standard Doc - AUS | 780+ | 0.750 | 0.750 | 0.500 | 0.375 | 0.250 | 0.000 | -0.125 | -1.375 | -2.500 |
| | 760-779 | 0.750 | 0.750 | 0.500 | 0.375 | 0.250 | 0.000 | -0.250 | -1.500 | -2.625 |
| | 740-759 | 0.625 | 0.625 | 0.375 | 0.250 | 0.125 | -0.125 | -0.375 | -1.875 | -3.125 |
| | 720-739 | 0.500 | 0.500 | 0.250 | 0.125 | 0.000 | -0.250 | -0.625 | -2.250 | -3.750 |
| | 700-719 | 0.375 | 0.375 | 0.125 | 0.000 | -0.375 | -0.625 | -1.125 | -3.250 | -4.625 |
| | 680-699 | 0.250 | 0.125 | -0.250 | -0.375 | -1.000 | -1.875 | -2.375 | -4.000 | -5.000 |
| | 660-679 | -0.250 | -0.500 | -0.750 | -1.250 | -2.125 | -2.625 | -3.375 | N/A | N/A |
| | 640-659 | -1.000 | -1.000 | -1.000 | -1.250 | -2.250 | -2.625 | -4.000 | NA | NA |
| | 620-639 | -2.000 | -2.000 | -2.000 | -2.250 | -2.750 | 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 | -0.250 | -0.375 |
| Alt Doc / Bank Statement - 12/24 Months / CPA/EA Prepared P&L - 12/24 Months / 1099 - 12/24 Months / Asset Utilization / WVOE | 780+ | 0.750 | 0.750 | 0.500 | 0.375 | 0.250 | 0.000 | -0.125 | -1.625 | -2.875 |
| | 760-779 | 0.750 | 0.750 | 0.500 | 0.375 | 0.250 | 0.000 | -0.250 | -1.750 | -3.125 |
| | 740-759 | 0.625 | 0.625 | 0.375 | 0.250 | 0.125 | -0.125 | -0.375 | -2.125 | -3.750 |
| | 720-739 | 0.500 | 0.500 | 0.250 | 0.125 | 0.000 | -0.375 | -0.875 | -2.875 | -4.375 |
| | 700-719 | 0.375 | 0.375 | 0.125 | 0.000 | -0.375 | -0.750 | -1.375 | -4.125 | -5.250 |
| | 680-699 | 0.250 | 0.125 | -0.375 | -0.500 | -1.250 | -2.125 | -2.750 | -5.000 | -5.625 |
| | 660-679 | -0.250 | -0.500 | -0.875 | -1.375 | -2.375 | -2.875 | -3.750 | N/A | N/A |
| | 640-659 | -1.000 | -1.000 | -1.000 | -1.625 | -2.500 | -3.125 | -4.250 | N/A | N/A |
| | 620-639 | -2.250 | -2.250 | -2.250 | -2.500 | -3.000 | NA | NA | N/A | N/A |
| Alt Doc Additional Adjustments | Bank Statement - 12 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 |
| | 1099 - 12 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 |
| | WVOE | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | N/A | N/A |
| | CPA/EA Prepared P&L - 24 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.625 | N/A | N/A |
| | CPA/EA Prepared P&L - 12 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.625 | N/A | N/A |

| Adjustments to Price | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---|---|---|---|---|---|---|---|---|---|---|
| Housing History | 1x30x12 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -1.500 |
| | 0x60x12 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -1.125 | -1.125 | N/A | N/A |
| | 0x90x12 | -1.250 | -1.250 | -1.250 | -1.250 | -1.500 | N/A | N/A | N/A | N/A |
| House 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 | N/A | N/A |
| | 12 - 23 Mo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A | N/A | 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 |
| | 43.01%-50% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 |
| | >50% | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.25 | N/A | N/A |
| Loan Balance | <=$250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.750 | -0.875 |
| | $250,001 - $750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | $750,001 - $1,000,000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.000 | 0.000 |
| | $1,000,001 - $1,500,000 | 0.000 | 0.000 | 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 | N/A |
| | $2,000,001 - $2,500,000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | N/A | N/A |
| | $2,500,001 - $3,000,000 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | N/A | N/A | N/A |
| | $3,000,001 - $3,500,000 | -0.875 | -0.875 | -0.875 | -1.125 | -1.250 | N/A | N/A | N/A | N/A |
| | $3,500,001 - $4,000,000 | -1.500 | -1.500 | -1.500 | -1.500 | -1.750 | N/A | N/A | N/A | N/A |
| Purpose | Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | R/T Refi | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | N/A |
| | Cash-Out Refi | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.750 | -1.000 | N/A | N/A |
| Occupancy | 2nd Home | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | -0.750 | N/A |
| | Investor | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | -0.750 | N/A |
| Property Type | Condo | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 | -0.375 | -0.500 | N/A |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | N/A |
| | 2-4 Unit | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | -0.500 | N/A |
| State | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | N/A |
| | MD | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Amortization | 40 Year Maturity | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| | Interest Only | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.750 | -1.000 | -1.250 |
| Other | Escrow Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | N/A | N/A |
| Citizenship | 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 | |
|---|---|
| Housing (BK/FC/SS/DIL) | 0x90x12 / 12 mo |
| Min FICO | 620 |
| Max LTV | 90 |
| Max price if Listed in last 6 months | 99.00 |

| Product | Amort Term | Term | I/O Term |
|---|---|---|---|
| 30 YR FIXED | 360 | 360 | N/A |
| 30 YR FIXED I/O | 240 | 360 | 120 |
| 40 YR FIXED I/O | 360 | 480 | 120 |

| NON-PERM Max Price + Adjustment* | | LLPA | Max Price |
|---|---|---|---|
| Prepay Penalty1-4 (Investor Only) | No Penalty | -1.000 | 98.000 |
| | 12 Months | -0.750 | 98.250 |
| | 24 Months | -0.375 | 99.000 |
| | 36 Months | 0.000 | 99.500 |
| | 48 Months | 0.375 | 100.500 |
| | 60 Months | 0.750 | 101.500 |

# DSCR - Series 1

**(Debt Service Coverage Ratio)**

**6/26/2025**

## DSCR

| Rate | 30 YR FIX |
|---|---|
| 6.500 | 96.680 |
| 6.625 | 97.398 |
| 6.750 | 98.116 |
| 6.875 | 98.834 |
| 7.000 | 99.552 |
| 7.125 | 100.270 |
| 7.250 | 100.989 |
| 7.375 | 101.707 |
| 7.500 | 102.395 |
| 7.625 | 103.082 |
| 7.750 | 103.645 |
| 7.875 | 104.113 |
| 8.000 | 104.582 |
| 8.125 | 105.020 |
| 8.250 | 105.395 |
| 8.375 | 105.770 |
| 8.500 | 106.145 |
| 8.625 | 106.520 |
| 8.750 | 106.895 |
| 8.875 | 107.270 |
| 9.000 | 107.645 |
| 9.125 | 108.020 |
| 9.250 | 108.395 |
| 9.375 | 108.770 |
| 9.500 | 109.145 |
| 9.625 | 109.457 |
| 9.750 | 109.707 |
| 9.875 | 109.957 |
| 10.000 | 110.207 |

| Fees | |
|---|---|
| **Underwriting*** | $1,895 |

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

| Prepay Term1-4 | Min Price | Max Price |
|---|---|---|
| 60 Months | 97.000 | 103.500 |
| 48 Months | 97.000 | 103.000 |
| 36 Months | 97.000 | 102.500 |
| 24 Months | 97.000 | 102.000 |
| 12 Months | 97.000 | 100.000 |
| No Penalty | 97.000 | 98.500 |

*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 $319,777 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%)*
*6) All soft prepayment penalties will be priced as a no prepayment loan*

**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**

| 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+ | 1.375 | 1.250 | 1.250 | 0.875 | 0.250 | -0.250 | -1.875 |
| | 740-759 | 1.375 | 1.250 | 1.125 | 0.750 | 0.000 | -0.500 | -2.125 |
| | 720-739 | 1.125 | 1.000 | 0.875 | 0.500 | -0.250 | -0.750 | -2.875 |
| | 700-719 | 0.875 | 0.750 | 0.375 | -0.125 | -1.000 | -1.375 | -3.875 |
| | 680-699 | 0.500 | 0.125 | -0.125 | -0.625 | -2.000 | -3.250 | N/A |
| | 660-679 | 0.250 | -0.125 | -0.625 | -1.125 | -2.500 | -5.000 | N/A |
| | 640-659 | -2.500 | -3.000 | -3.500 | -4.000 | -4.500 | -5.500 | N/A |
| | 620-639 | 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 |

| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|---|---|---|---|---|---|---|---|---|
| **Additional Adjustments** | >=1.25 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.625 | 0.625 |
| | >1.00 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | .75-.99 | -0.750 | -0.750 | -0.750 | -1.000 | -1.500 | -2.375 | N/A |
| | <.75 | -2.250 | -2.250 | -2.250 | -2.750 | -3.000 | -4.375 | N/A |
| **Housing History** | 1x30x12 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| | 0x60x12 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -0.250 | N/A |
| **Housing Event Seasoning** | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 24 - 35 Mo | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A |
| **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 | N/A |
| | $2,000,001 - $2,500,000 | -0.375 | -0.375 | -0.500 | -0.750 | -1.000 | N/A | N/A |
| | $2,500,001 - $3,000,000 | -0.750 | -0.750 | -0.750 | -1.125 | -1.250 | N/A | N/A |
| | $3,000,001 - $3,500,000 | -1.500 | -1.500 | -1.500 | -1.500 | -2.000 | N/A | N/A |
| **Purpose** | Cash-Out Refi & DSCR >1 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | -1.250 | N/A |
| | Cash-Out Refi & DSCR <1 | -0.750 | -0.750 | -0.750 | -0.875 | -1.250 | -1.750 | N/A |
| **Property Type** | Condo | -0.125 | -0.125 | -0.125 | -0.250 | -0.500 | -0.750 | N/A |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | N/A |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | -0.750 | N/A |
| **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 | N/A |
| **5% Fixed Prepayment Penalty Term1-5** | 60 Months | 0.875 | 0.875 | 0.875 | 0.875 | 1.125 | 1.125 | 1.125 |
| | 48 Months | 0.625 | 0.625 | 0.625 | 0.625 | 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 | -0.750 | -0.750 | -1.000 | -1.000 | -1.375 | -1.375 | -1.375 |
| | No Penalty | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | -1.750 | -1.750 |
| **Prepayment Penalty Term1-5 Other allowable PPP** | 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 | -0.875 | -0.875 | -1.125 | -1.125 | -1.500 | -1.500 | -1.500 |
| | No Penalty | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | -1.750 | -1.750 |
| **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 | | |
|---|---|---|
| **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 Requirements | |
|---|---|
| **ARM Index** | N/A |
| **ARM Margin** | N/A |
| **5yr ARM Caps** | N/A |
| **7yr & 10yr ARM Caps** | N/A |
| **Reset Frequency** | N/A |

| Program Restrictions | |
|---|---|
| **Housing** | 1x30x12 |
| **(BK/FC/SS/DIL)** | 24.0 |
| **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 | N/A |
| **30 YR FIXED** | 360 | 360 | N/A |
| **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)*

| Prepay Term1-4 | Min Price | Max Price (NON-PERM) |
|---|---|---|
| 60 Months | 97.000 | 103.500 |
| 48 Months | 97.000 | 103.000 |
| 36 Months | 97.000 | 102.500 |
| 24 Months | 97.000 | 102.000 |
| 12 Months | 97.000 | 100.000 |
| No Penalty | 97.000 | 99.000 |

# DSCR Multi Mixed Use - Series 1

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

**6/26/2025**

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

| Rate | 30 YR FIX |
|---|---|
| 8.125 | 95.513 |
| 8.250 | 96.175 |
| 8.375 | 96.838 |
| 8.500 | 97.600 |
| 8.625 | 98.263 |
| 8.750 | 99.163 |
| 8.875 | 99.450 |
| 9.000 | 99.738 |
| 9.125 | 100.325 |
| 9.250 | 100.913 |
| 9.375 | 101.438 |
| 9.500 | 101.963 |
| 9.625 | 102.488 |
| 9.750 | 103.013 |
| 9.875 | 103.538 |
| 10.000 | 104.063 |
| 10.125 | 104.588 |
| 10.250 | 105.113 |
| 10.375 | 105.638 |
| 10.500 | 106.163 |
| 10.625 | 106.688 |
| 10.750 | 107.150 |
| 10.875 | 107.550 |
| 11.000 | 107.950 |
| 11.125 | 108.350 |
| 11.250 | 108.750 |
| 11.375 | 109.150 |
| 11.500 | 109.550 |
| 11.625 | 109.950 |

| Fees | |
|---|---|
| **Underwriting*** | $1,895 |

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

| Prepay Term1-4 | Min Price | Max Price |
|---|---|---|
| 60 Months | 97.000 | 102.975 |
| 48 Months | 97.000 | 102.475 |
| 36 Months | 97.000 | 101.975 |
| 24 Months | 97.000 | 101.475 |
| 12 Months | 97.000 | 98.975 |
| No Penalty | 97.000 | 97.975 |

*1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ*
*2) Prepayment penalties not allowed on loan amounts less than $319,777 in PA*
*3) Only declining prepayment penalty structures allowed in MS*
*4) Acceptable structures include the following:*
▪5% fixed up to 5-years
▪*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%)*
*5) 6 mo Interest prepayment penalties not allowed*
*6) All soft prepayment penalties will be priced as a no prepayment loan*

**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**

| 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 | N/A |
| | 740-759 | 1.125 | 0.875 | 0.500 | 0.250 | -0.125 | -0.625 | N/A |
| | 720-739 | 0.625 | 0.375 | 0.250 | 0.000 | -0.375 | -1.000 | N/A |
| | 700-719 | 0.000 | -0.250 | -0.375 | -0.625 | -1.000 | -1.625 | N/A |
| | 680-699 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | 660-679 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

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

| Other Price Adjustments | | |
|---|---|---|
| **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 Requirements | |
|---|---|
| **ARM Index** | N/A |
| **ARM Margin** | N/A |
| **5yr ARM Caps** | N/A |
| **7yr & 10yr ARM Caps** | N/A |
| **Reset Frequency** | N/A |

| Program Restrictions | |
|---|---|
| **Housing** | 0x30x24 |
| **(BK/FC/SS/DIL)** | 24.0 |
| **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 | N/A |
| **30 YR FIXED** | 360 | 360 | N/A |
| **30 YR FIXED I/O** | 240 | 360 | 120 |

All Fixed Rate qualified at the Note Rate.

LENDZ

# Foreign National - Series 1

6/26/2025

## Foreign National - DSCR

| Rate | 30 YR FIX |
|---|---|
| 6.500 | 95.030 |
| 6.625 | 95.748 |
| 6.750 | 96.466 |
| 6.875 | 97.184 |
| 7.000 | 97.902 |
| 7.125 | 98.620 |
| 7.250 | 99.339 |
| 7.375 | 100.057 |
| 7.500 | 100.745 |
| 7.625 | 101.432 |
| 7.750 | 101.995 |
| 7.875 | 102.463 |
| 8.000 | 102.932 |
| 8.125 | 103.370 |
| 8.250 | 103.745 |
| 8.375 | 104.120 |
| 8.500 | 104.495 |
| 8.625 | 104.870 |
| 8.750 | 105.245 |
| 8.875 | 105.620 |
| 9.000 | 105.995 |
| 9.125 | 106.370 |
| 9.250 | 106.745 |
| 9.375 | 107.120 |
| 9.500 | 107.495 |
| 9.625 | 107.807 |
| 9.750 | 108.057 |
| 9.875 | 108.307 |
| 10.000 | 108.557 |
| 10.125 | 108.807 |
| 10.250 | 109.057 |

| Fees | |
|---|---|
| Underwriting* | $1,895 |

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

| Investor (DSCR) | | |
|---|---|---|
| Prepay Term1-4 | Min Price | Max Price |
| 60 Months | 97.000 | 102.350 |
| 48 Months | 97.000 | 101.850 |
| 36 Months | 97.000 | 101.350 |
| 24 Months | 97.000 | 100.850 |
| 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 $319,777 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%)*
*6) All soft prepayment penalties will be priced as a no prepayment loan*

**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**

| 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 | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.625 |
| | 1.00 - 1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | .75-.99 | -0.750 | -0.750 | -0.750 | -1.000 | N/A | N/A |
| | <.75 | -2.250 | -2.250 | -2.250 | -2.750 | N/A | N/A |

*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) | -0.750 | -0.750 | -0.875 | -0.875 | -0.875 | -1.750 |
| | $150,001 - $250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| | $250,001 - $500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | $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 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | N/A |
| Purpose | Cash-Out Refi & DSCR>=1.0 | -0.375 | -0.375 | -0.375 | -0.500 | N/A | N/A |
| | Cash-Out Refi & DSCR<1.0 | -0.750 | -0.750 | -0.750 | N/A | N/A | N/A |
| Property Type | Condo | -0.125 | -0.125 | -0.125 | -0.250 | -0.500 | N/A |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | N/A |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | N/A |
| 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 Term1-5 (DSCR Only) | 60 Months | 0.875 | 0.875 | 0.875 | 0.875 | 1.125 | 1.125 |
| | 48 Months | 0.625 | 0.625 | 0.625 | 0.625 | 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 | -0.750 | -0.750 | -1.000 | -1.000 | -1.375 | -1.375 |
| | No Penalty | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | -1.750 |
| Prepayment Penalty Term1-5 (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 | -0.875 | -0.875 | -1.125 | -1.125 | -1.500 | -1.500 |
| | No Penalty | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | -1.750 |
| Other | Escrow Waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 |

***Contact: lockdesk@lendzfinancial.com***

| Other Price Adjustments | | |
|---|---|---|
| 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*

| Product - DSCR | Amort Term | Term | I/O Term |
|---|---|---|---|
| 5yr ARM & 7yr ARM & 10yr ARM | N/A | N/A | N/A |
| 5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr) | N/A | N/A | N/A |
| 5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr) | N/A | N/A | N/A |
| 15 YR FIXED | 180 | 180 | N/A |
| 30 YR FIXED | 360 | 360 | N/A |
| 30 YR FIXED I/O | 240 | 360 | 120 |
| 40 YR FIXED I/O | 360 | 480 | 120 |

* 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 |

LENDZ

# DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

6/26/2025

## DSCR Cross Collateralized

| Rate | 30 YR FIX |
|---|---|
| 6.500 | 95.780 |
| 6.625 | 96.498 |
| 6.750 | 97.216 |
| 6.875 | 97.934 |
| 7.000 | 98.652 |
| 7.125 | 99.370 |
| 7.250 | 100.089 |
| 7.375 | 100.807 |
| 7.500 | 101.495 |
| 7.625 | 102.182 |
| 7.750 | 102.745 |
| 7.875 | 103.213 |
| 8.000 | 103.682 |
| 8.125 | 104.120 |
| 8.250 | 104.495 |
| 8.375 | 104.870 |
| 8.500 | 105.245 |
| 8.625 | 105.620 |
| 8.750 | 105.995 |
| 8.875 | 106.370 |
| 9.000 | 106.745 |
| 9.125 | 107.120 |
| 9.250 | 107.495 |
| 9.375 | 107.870 |
| 9.500 | 108.245 |
| 9.625 | 108.557 |
| 9.750 | 108.807 |
| 9.875 | 109.057 |
| 10.000 | 109.307 |

| Fees | |
|---|---|
| Underwriting* | $695/property |

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

| Prepay Term1-4 | 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 | 99.100 |
| No Penalty | 97.000 | 98.100 |

*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 $319,777 in PA*
*4) Only declining prepayment penalty structures allowed in MS*
5) Acceptable structures include the following:
- *5% fixed up to 5-years*
- *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*
*7) All soft prepayment penalties will be priced as a no prepayment loan*

**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**

| 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+ | 1.375 | 1.250 | 1.250 | 0.875 | 0.250 | N/A | N/A |
| | 740-759 | 1.375 | 1.250 | 1.125 | 0.750 | 0.000 | N/A | N/A |
| | 720-739 | 1.125 | 1.000 | 0.875 | 0.500 | -0.250 | N/A | N/A |
| | 700-719 | 0.875 | 0.750 | 0.375 | -0.125 | -1.000 | N/A | N/A |
| | 680-699 | 0.500 | 0.125 | -0.125 | -0.625 | N/A | N/A | N/A |
| | 660-679 | 0.250 | -0.125 | -0.625 | -1.125 | N/A | N/A | N/A |
| | 640-659 | 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 |
| | 600-619 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|---|---|---|---|---|---|---|---|---|
| Housing History | 1x30x12 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| | 0x60x12 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| Housing Event Seasoning | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | 24 - 35 Mo | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Loan Balance | $400,000 - $500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $500,001 - $1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $1,000,001 - $1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $1,500,001 - $2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $2,000,001 - $2,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $2,500,001 - $3,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | $3,000,001 - $4,000,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Purpose | Cash-Out Refi | -0.375 | -0.375 | -0.375 | -0.500 | N/A | N/A | N/A |
| State | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| Amortization | Interest Only | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | N/A | N/A |
| 5% Fixed Prepayment Penalty Term1-5 | 60 Months | 1.000 | 1.000 | 1.000 | 1.000 | 1.125 | N/A | N/A |
| | 48 Months | 0.750 | 0.750 | 0.750 | 0.750 | 0.875 | N/A | N/A |
| | 36 Months | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| | 24 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | N/A | N/A |
| | 12 Months | -1.125 | -1.125 | -1.375 | -1.375 | -1.625 | N/A | N/A |
| | No Penalty | -1.750 | -1.750 | -2.000 | -2.000 | -2.250 | N/A | N/A |
| Prepayment Penalty Term1-5 (Other allowable PPP) | 60 Months | 0.750 | 0.750 | 0.750 | 0.750 | 0.875 | N/A | N/A |
| | 48 Months | 0.500 | 0.500 | 0.500 | 0.500 | 0.625 | N/A | N/A |
| | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | 24 Months | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | N/A | N/A |
| | 12 Months | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | N/A | N/A |
| | No Penalty | -1.750 | -1.750 | -2.000 | -2.000 | -2.250 | N/A | N/A |
| Other | Escrow Waiver (Exception only) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Citizenship | Foreign National | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Non-Perm Resident | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |

| Other Price Adjustments | | |
|---|---|---|
| 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 Requirements | |
|---|---|
| ARM Index | N/A |
| ARM Margin | N/A |
| 5yr ARM Caps | N/A |
| 7yr & 10yr ARM Caps | N/A |
| Reset Frequency | N/A |

| Program Restrictions | |
|---|---|
| Housing | 1x30x12 |
| (BK/FC/SS/DIL) | 24.0 |
| Min FICO | 600 |
| Max LTV | 80 |
| Max Property Count | 25 |
| Max price if Listed in last 6 months | 99 |

| Product | Amort Term | Term | I/O Term |
|---|---|---|---|
| 15 YR FIXED | 180 | 180 | N/A |
| 30 YR FIXED | 360 | 360 | N/A |
| 30 YR FIXED I/O | 240 | 360 | 120 |

All Fixed Rate qualified at the Note Rate.

LENDZ

# Closed End Seconds - Series 1

6/26/2025

## CES - Standard Doc

| Rate | 30 YR FIX |
|---|---|
| 7.625 | 97.075 |
| 7.750 | 97.524 |
| 7.875 | 97.977 |
| 8.000 | 98.529 |
| 8.125 | 98.975 |
| 8.250 | 99.421 |
| 8.375 | 99.867 |
| 8.500 | 100.312 |
| 8.625 | 100.685 |
| 8.750 | 101.058 |
| 8.875 | 101.433 |
| 9.000 | 101.808 |
| 9.125 | 102.183 |
| 9.250 | 102.557 |
| 9.375 | 102.931 |
| 9.500 | 103.304 |
| 9.625 | 103.669 |
| 9.750 | 104.033 |
| 9.875 | 104.390 |
| 10.000 | 104.747 |
| 10.125 | 104.997 |
| 10.250 | 105.247 |
| 10.375 | 105.497 |
| 10.500 | 105.847 |
| 10.625 | 106.097 |
| 10.750 | 106.347 |
| 10.875 | 106.597 |
| 11.000 | 106.847 |
| 11.125 | 107.097 |
| 11.250 | 107.347 |
| 11.375 | 107.597 |
| 11.500 | 107.847 |
| 11.625 | 107.972 |
| 11.750 | 108.097 |
| 11.875 | 108.222 |
| 12.000 | 108.347 |
| 12.125 | 108.472 |
| 12.250 | 108.597 |
| 12.375 | 108.722 |
| 12.500 | 108.847 |
| 12.625 | 108.972 |
| 12.750 | 109.097 |
| 12.875 | 109.222 |
| 13.000 | 109.347 |
| 13.125 | 109.472 |
| 13.250 | 109.597 |
| 13.375 | 109.722 |
| Min Price | 98.000 |
| Max Price | 101.500 |

## CES - Alt Doc

| Rate | 30 YR FIX |
|---|---|
| 8.000 | 97.075 |
| 8.125 | 97.524 |
| 8.250 | 97.977 |
| 8.375 | 98.529 |
| 8.500 | 98.975 |
| 8.625 | 99.421 |
| 8.750 | 99.867 |
| 8.875 | 100.312 |
| 9.000 | 100.685 |
| 9.125 | 101.058 |
| 9.250 | 101.433 |
| 9.375 | 101.808 |
| 9.500 | 102.183 |
| 9.625 | 102.557 |
| 9.750 | 102.931 |
| 9.875 | 103.304 |
| 10.000 | 103.669 |
| 10.125 | 104.033 |
| 10.250 | 104.390 |
| 10.375 | 104.747 |
| 10.500 | 104.997 |
| 10.625 | 105.247 |
| 10.750 | 105.497 |
| 10.875 | 105.847 |
| 11.000 | 106.097 |
| 11.125 | 106.347 |
| 11.250 | 106.597 |
| 11.375 | 106.847 |
| 11.500 | 107.097 |
| 11.625 | 107.347 |
| 11.750 | 107.597 |
| 11.875 | 107.847 |
| 12.000 | 107.972 |
| 12.125 | 108.097 |
| 12.250 | 108.222 |
| 12.375 | 108.347 |
| 12.500 | 108.472 |
| 12.625 | 108.597 |
| 12.750 | 108.722 |
| 12.875 | 108.847 |
| 13.000 | 108.972 |
| 13.125 | 109.097 |
| 13.250 | 109.222 |
| 13.375 | 109.347 |
| 13.500 | 109.472 |
| 13.625 | 109.597 |
| 13.750 | 109.722 |
| Min Price | 98.000 |
| Max Price | 101.500 |

| Product | Amort Term | Term | I/O Term |
|---|---|---|---|
| 30 YR FIXED | 360 | 360 | N/A |

| 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* | $1,895 |

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

**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 | 800+ | 3.000 | 2.875 | 2.875 | 2.750 | 2.500 | 2.000 | 0.875 | -2.000 | -3.500 |
| | 780-799 | 3.000 | 2.875 | 2.875 | 2.625 | 2.250 | 1.375 | 0.500 | -2.875 | -4.500 |
| | 760-779 | 2.000 | 1.875 | 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 | N/A |
| | 700-719 | 0.375 | 0.375 | 0.375 | -0.125 | -1.000 | -2.000 | -5.000 | -8.000 | N/A |
| | 680-699 | -0.250 | -0.500 | -0.750 | -1.000 | -3.000 | -4.000 | N/A | N/A | N/A |
| Standard Doc - 1 Year (In Addition to the 2 Year Adj) | | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 |
| Alt Doc<br>Bank Statement - 12/24 Months<br>1099 - 12/24 Months | 800+ | 3.000 | 2.875 | 2.875 | 2.750 | 2.500 | 2.000 | 0.875 | -2.250 | N/A |
| | 780-799 | 3.000 | 2.875 | 2.875 | 2.625 | 2.250 | 1.375 | 0.500 | -3.125 | N/A |
| | 760-779 | 2.000 | 1.875 | 1.875 | 1.375 | 1.000 | 0.750 | -0.500 | -4.250 | N/A |
| | 740-759 | 1.250 | 1.250 | 1.250 | 1.000 | 0.625 | 0.250 | -1.750 | -6.000 | N/A |
| | 720-739 | 0.875 | 0.875 | 0.875 | 0.500 | 0.125 | -0.500 | -2.750 | N/A | N/A |
| | 700-719 | 0.125 | 0.125 | 0.125 | -0.375 | -1.250 | -2.250 | -5.500 | N/A | N/A |
| | 680-699 | -0.500 | -0.750 | -1.000 | -1.250 | -3.250 | -4.500 | N/A | N/A | N/A |
| Additional Alt Doc Adjustment | Bank Statement - 12 Months | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 | N/A |
| | 1099 - 12 Months | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 | N/A |

| Adjustments to Price | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|---|---|---|---|---|---|---|---|---|---|---|
| DTI | <= 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 | -0.750 | N/A | N/A |
| Loan Balance | $75,000 - $100,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 |
| | $100,001 - $150,000 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 |
| | $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 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | 0.000 |
| | $350,001 - $500,000 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.000 | N/A |
| Occupancy | 2nd Home | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | N/A | N/A |
| | Investor | -1.875 | -1.875 | -2.375 | -2.875 | -3.375 | -4.000 | N/A | N/A | N/A |
| Property Type | Condo | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | N/A | N/A |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A | N/A |
| State | CT, IL, NJ, NY | -1.000 | -1.000 | -1.250 | -1.250 | -1.500 | -1.500 | -2.000 | N/A | N/A |
| | MD | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

LENDZ

# Series 1
# Prepayment Penalty Information
### 1st Lien

6/2/2025

| | |
|---|---|
| Six (6) months of interest | The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period. (Not eligible under cross-collateral, 5-8 unit, or 2-8 mixed use.) |
| A fixed percentage of no less than 3% (usually 5% Fixed) | The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance. |
| Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years | The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance. |

| 1st Lien Prepayment Penalty Chart | | | | | | |
|---|---|---|---|---|---|---|
| State | | PPP Permitted | PPP Calculation | PPP Max Term | PPP Applicability | Other Restrictions |
| AL | Alabama | Yes | No restrictions | None | Refinance or sale | |
| **AK** | **Alaska** | **No** | **N/A** | **N/A** | **N/A** | |
| AR | Arkansas | Yes | No restrictions | None | Refinance or sale | |
| AZ | Arizona | Yes | No restrictions | None | Refinance or sale | |
| CA | California | Yes | No restrictions | None | Refinance or sale | |
| CO | Colorado | Yes | No restrictions | None | Refinance or sale | |
| CT | Connecticut | Yes | No restrictions | None | Refinance or sale | |
| DC | District of Columbia | Yes | No restrictions | None | Refinance or sale | |
| DE | Delaware | Yes | No restrictions | None | Refinance or sale | |
| FL | Florida | Yes | No restrictions | None | Refinance or sale | |
| GA | Georgia | Yes | No restrictions | None | Refinance or sale | |
| HI | Hawaii | Yes | No restrictions | None | Refinance or sale | |
| IA | Iowa | Yes | No restrictions | None | Refinance or sale | |
| ID | Idaho | Yes | No restrictions | None | Refinance or sale | |
| **IL** | **Illinois** | **Yes** | **No restrictions** | **None** | **Refinance or sale** | **Must vest under LLC** |
| IN | Indiana | Yes | No restrictions | None | Refinance or sale | |
| **KS** | **Kansas** | **No** | **N/A** | **N/A** | **N/A** | |
| KY | Kentucky | Yes | No restrictions | None | Refinance or sale | |
| LA | Louisiana | Yes | No restrictions | None | Refinance or sale | |
| MA | Massachusetts | Yes | No restrictions | None | Refinance or sale | |
| MD | Maryland | Yes | No restrictions | None | Refinance or sale | |
| ME | Maine | Yes | No restrictions | None | Refinance or sale | |
| **MI** | **Michigan** | **No** | **N/A** | **N/A** | **N/A** | |
| **MN** | **Minnesota** | **No** | **N/A** | **N/A** | **N/A** | |
| MO | Missouri | Yes | No restrictions | None | Refinance or sale | |
| **MS** | **Mississippi** | **Yes** | **5% of UPB if prepaid in months 1-12<br>4% of UPB if prepaid in months 13-24<br>3% of UPB if prepaid in months 25-36<br>2% of UPB if prepaid in months 37-48<br>1% of UPB if prepaid in months 49-60** | **60 Months** | **Refinance or sale** | **Declning prepayment penalty only.** |
| MT | Montana | Yes | No restrictions | None | Refinance or sale | |
| NC | North Carolina | Yes | No restrictions | None | Refinance or sale | |
| ND | North Dakota | Yes | No restrictions | None | Refinance or sale | |
| NE | Nebraska | Yes | No restrictions | None | Refinance or sale | |
| NH | New Hampshire | Yes | No restrictions | None | Refinance or sale | |
| **NJ** | **New Jersey** | **Yes** | **No restrictions** | **None** | **Refinance or sale** | **Must vest under LLC** |
| **NM** | **New Mexico** | **No** | **N/A** | **N/A** | **N/A** | |
| NV | Nevada | Yes | No restrictions | None | Refinance or sale | |
| NY | New York | Yes | No restrictions | None | Refinance or sale | |
| **OH** | **Ohio** | **No** | **N/A** | **N/A** | **N/A** | |
| OK | Oklahoma | Yes | No restrictions | None | Refinance or sale | |
| OR | Oregon | Yes | No restrictions | None | Refinance or sale | |
| **PA** | **Pennsylvania** | **Yes** | **No restrictions** | **None** | **Refinance or sale** | **Not permitted at all for loans less than $319,777** |
| **RI** | **Rhode Island** | **No** | **N/A** | **N/A** | **N/A** | |
| SC | South Carolina | Yes | No restrictions | None | Refinance or sale | |
| SD | South Dakota | Yes | No restrictions | None | Refinance or sale | |
| TN | Tennessee | Yes | No restrictions | None | Refinance or sale | |
| TX | Texas | Yes | No restrictions | None | Refinance or sale | |
| UT | Utah | Yes | No restrictions | None | Refinance or sale | |
| VA | Virginia | Yes | No restrictions | None | Refinance or sale | |
| VT | Vermont | Yes | No restrictions | None | Refinance or sale | |
| WA | Washington | Yes | No restrictions | None | Refinance or sale | |
| WI | Wisconsin | Yes | No restrictions | None | Refinance or sale | |
| WV | West Virginia | Yes | No restrictions | None | Refinance or sale | |
| WY | Wyoming | Yes | No restrictions | None | Refinance or sale | |

| Other Information | |
|---|---|
| For cash-out refinances on investment properties only | Listing expiration: A listing expiration of less than six (6) months is permitted with a minimum prepayment penalty of three (3) years. |
| 5-8 RESIDENTIAL AND 2-8 MIXED USE | Eligible prepayment penalties limited to either a fixed percentage or declining percentage style. |
| CROSS COLLATERAL | Prepayment Penalties: Required subject to State eligibility restrictions. |
| Closed End Second Eligibility | Prepayment Penalty is not required. |