



Series 5

Platinum - Owner Occupied

8/28/2025

30 Day Pricing		
Rate		30yr Fix
9.500		108.0000
9.375		107.7500
9.250		107.5000
9.125		107.2500
9.000		107.0000
8.875		106.7500
8.750		106.5000
8.625		106.2500
8.500		106.0000
8.375		105.6250
8.250		105.2500
8.125		104.8750
8.000		104.5000
7.875		104.1250
7.750		103.7500
7.625		103.3750
7.500		103.0000
7.375		102.6250
7.250		102.2500
7.125		101.7500
7.000		101.2500
6.875		100.7500
6.750		100.1250
6.625		99.5000
6.500		98.8750
6.375		98.1250

Max Pricing (Lower of Price or Premium)

Price100.6250

Min Price

Price97.0000

Lock Fees

Relock Fee: .250

Extension Fee Per Diem: .020

Extension Max: 15 Days

Fees	
Underwriting*	\$1,895

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

Pricing Adjustments												
Documentation		Credit Score	LTV									
			00.01-50	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 2yr Full Doc 1yr		≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)	
		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)	
		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)	
		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)	
		680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)	
		660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)			
		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
Bank Statement 1099	(24, 12mo)	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)	
		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)	
		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)	
		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)	
		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)	
		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)	
		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)	
		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)			
		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)			
		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)			
Asset Depletion		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)			
		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)			
		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)			
		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)			
		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)			
		700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)			
		680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)				
P & L Only WVOE		660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)				
		≥ 800	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)			
		780 - 799	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)			
		760 - 779	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.750)			
		740 - 759	0.125	0.125	0.000	(0.125)	(0.750)	(1.125)	(2.000)			
		720 - 739	0.000	0.000	(0.125)	(0.250)	(0.875)	(1.500)	(2.625)			
		700 - 719	(0.500)	(0.500)	(0.625)	(0.750)	(1.375)	(2.375)	(3.250)			
		680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.500)	(3.750)	(4.750)			
		660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.875)	(4.875)				
	Bank Statements		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	
		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Products			30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)	
Loan Amount		100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	
		125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)	
		150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	
		175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	
		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	
		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.500)	
		2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)			
		2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)				
		3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.500)				
		3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)				
	DTI		00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	
		45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	
		50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
Purpose			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125	0.125
		Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)			
Occupancy		Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)		
Citizenship		Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Property Valuation		Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
State		CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
		AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
		Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.250)	
		Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.250)		
		Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)		
		2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)		
		3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)		
		4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)		
Credit History			Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)
			1×30×12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)
			Multiple30×12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)	
			1×60×12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)				
			Multiple60×12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)				
		No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
Other Miscellaneous		Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
		Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	
		No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
		Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Lock Term		No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	
		No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Lendz Series 5 Price Special		60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
			0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	





30 Day Pricing		
Rate		Fixed Rate
13.375		111.0000
13.250		110.8750
13.125		110.7500
13.000		110.6250
12.875		110.5000
12.750		110.3750
12.625		110.1250
12.500		109.8750
12.375		109.6250
12.250		109.3750
12.125		109.1250
12.000		108.8750
11.875		108.6250
11.750		108.3750
11.625		108.1250
11.500		107.8750
11.375		107.6250
11.250		107.3750
11.125		107.1250
11.000		106.8750
10.875		106.6250
10.750		106.3750
10.625		106.1250
10.500		105.8750
10.375		105.6250
10.250		105.3750
10.125		105.0000
10.000		104.6250
9.875		104.2500
9.750		103.8750
9.625		103.5000
9.500		103.1250
9.375		102.7500
9.250		102.2500
9.125		101.7500
9.000		101.2500
8.875		100.7500
8.750		100.0000
8.625		99.2500
8.500		98.5000
Max Price		
Price		102.000
Min Price		
Price		97.0000
Lock Fees		
Relock Fee:		.250
Extension Fee Per Diem:		.020
Extension Max:		15 Days
Fees		
Underwriting*		\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		

[illegible]

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