LENDZ

Platinum - Series 4

Alt Doc

9/17/2025

Product Pricing 30 Day Locks

Note Rate	30 Yr Fixed
6.125	96.2500
6.250	96.8750
6.375	97.5000
6.490	98.1250
6.625	98.7500
6.750	99.3750
6.875	100.0000
6.990	100.5000
7.125	100.9063
7.250	101.2500
7.375	101.5000
7.490	101.7500
7.625	102.0000
7.750	102.2500
7.875	102.5000
8.000	102.7500
8.125	103.0000
8.250	103.2500
8.375	103.5000
8.500	103.7500
8.625	104.0000
8.750	104.2500
8.875	104.3750
9.000	104.5000
9.125	104.6250
9.250	104.7500
9.375	104.8750

Max Price	100.250
Max Price (NO PPP)	98.750
Min Price	97.000

FICO/LTV Price Adjusters

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	N/A
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	N/A
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	N/A
	700 -719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A

Additional Loan Level Price Adjusters

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750	N/A
	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250	N/A
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	N/A	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable/Limited Rev.	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	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
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Loan Amount $1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Series 4 Bank Statement and LTV <=80	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
	Series 4 Platinum Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A

Additional Eligibility Criteria

		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<$1.0mm Reserves Required	3
	$1.0mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 80 LTV
	>$1.5mm- $2.0mm	Max 85 LTV
	>$2.0mm- $2.5mm	Max 80 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
IO	Min FICO	660
	<=$2.0mm	Max 80 LTV
	>$2.0mm-$2.5mm	Max 75 LTV
	>$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Resid Inc.	24 Mnth Doc (Enh24)	$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%
Credit Event	Credit Event Seasoning	36 months
	Mtg Dq 12 Month	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
	WVOE Mtg Dq 24 Month	0x30
WVOE	Occupancy	Primary Only
	Min FICO	680
	Max LTV >= 720 FICO	P/R&T, 70 RFCO, FTHB 70
	Max LTV < 720 FICO	P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
P&L only 12/24mo	FICO < 720 Max LTV	75%

Investor Only - Prepay Penalty LLPA

Term	LLPA
No PPP	-0.750
12 Mnth	-0.500
24 Mnth	-0.125
36 Mnth	0.000
48 Mnth	0.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees

Underwriting*	$1,895

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

Platinum - Series 4

Full Doc

9/17/2025

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.125	96.1250
6.250	96.7500
6.375	97.3750
6.490	98.0000
6.625	98.6250
6.750	99.2500
6.875	99.8750
6.990	100.3750
7.125	100.7813
7.250	101.1250
7.375	101.3750
7.490	101.6250
7.625	101.8750
7.750	102.1250
7.875	102.3750
8.000	102.6250
8.125	102.8750
8.250	103.1250
8.375	103.3750
8.500	103.6250
8.625	103.8750
8.750	104.1250
8.875	104.2500
9.000	104.3750
9.125	104.5000
9.250	104.6250
9.375	104.7500

Max Price	100.250
Max Price Inv Loans w/o Prepay	98.750
Min Price	97.000

FICO/LTV Price Adjusters										
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	N/A
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	N/A
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	N/A
	700 -719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A

Additional Loan Level Price Adjusters										
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warranted Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	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
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Loan Amount $1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	Series 4 Platinum Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A

Investor Only - Prepay Penalty LLPA	
Prepay Term	Price Adj
No Prepayment	-0.750
12 Mnth	-0.500
24 Mnth	-0.125
36 Mnth	0.000
48 Mnth	0.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees	
Underwriting	$1,895

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

Additional Eligibility Criteria		
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<$1mm Reserves Required	3
	$1mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 80 LTV
	>$1.5mm- $2.0mm	Max 85 LTV
	>$2.0mm- $2.5mm	Max 80 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=$2.0mm	Max 80 LTV
	>$2.0mm-$2.5mm	Max 75 LTV
	>$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Residual Income	Monthly Min	$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV

LENDZ

DSCR - Series 4

9/17/2025

Product Pricing 30 Day Locks	
Note Rate	**30 Yr Fixed**
6.375	98.1250
6.490	98.7500
6.625	99.3750
6.750	100.0000
6.875	100.6250
6.990	101.2500
7.125	101.7500
7.250	102.1875
7.375	102.5625
7.490	102.9375
7.625	103.2500
7.750	103.5625
7.875	103.8750
8.000	104.1875
8.125	104.5000
8.250	104.7500
8.375	105.0000
8.500	105.2500
8.625	105.3750
8.750	105.5000
8.875	105.6250
9.000	105.7500
9.125	105.8750

Max Price	100.250
Max Price without Prepay	98.750
Min Price	97.000

FICO/LTV Price Adjusters		<=50%	55%	60%	65%	70%	75%	80%
Tier 1	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500
	720 -739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250
	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA

Additional Loan Level Price Adjusters		<=50%	55%	60%	65%	70%	75%	80%
All Tiers	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	N/A
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	Loan Amount $1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Additional Eligibility Criteria		Tier 1
Loan Amt	Min Amt	100,000
	Max Amt	3,000,000
	<$1.0mm Reserves Required	3
	$1.0mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 75 LTV
	>$1.5mm	Max 75 LTV
	>$2.0mm	Max 70 LTV
	>$2.0mm	Min 700 FICO
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >$1.5mm	Max 65 LTV
	Loan amt >$1.5mm	700
	I/O	Y
DSCR <1	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	$ 1,500,000
	Condotel	Not Permitted
	I/O	Not Permitted
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
Foreign National	Max LTV	70%
	Reserves	12 Months
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1

Investor Only	
Prepay Term	**Price Adj**
No PPP	-1.750
12 Mnth	-1.500
24 Mnth	-0.500
36 Mnth	0.000
48 Mnth	0.375
60 Mnth	0.625

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees	
Underwriting*	$1,895

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