LENDZ

Series 5
Platinum - Owner Occupied

11/4/2025

30 Day Pricing		
Rate		30yr Fix
9.250		107.6250
9.125		107.5000
9.000		107.3750
8.875		107.2500
8.750		107.0000
8.625		106.7500
8.500		106.5000
8.375		106.2500
8.250		106.0000
8.125		105.6250
8.000		105.2500
7.875		104.8750
7.750		104.5000
7.625		104.1250
7.500		103.7500
7.375		103.3750
7.250		103.0000
7.125		102.5000
7.000		102.0000
6.875		101.5000
6.750		101.0000
6.625		100.3750
6.500		99.7500
6.375		99.1250
6.250		98.5000
6.125		97.7500

Max Pricing (Lower of Price or Premium)

Price	100.6250

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.

Pricing Adjustments

		LTV								
Documentation	Credit Score	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)	#N/A	#N/A
	640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)	#N/A	#N/A
	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)	#N/A	#N/A
Bank Statement (24, 12mo) **1099**	≥ 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)	#N/A	#N/A
	640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)	#N/A	#N/A
	620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)	#N/A	#N/A
Asset Depletion	≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)	#N/A	#N/A
	780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)	#N/A	#N/A
	760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)	#N/A	#N/A
	740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)	#N/A	#N/A
	720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)	#N/A	#N/A
	700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)	#N/A	#N/A
	680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)	#N/A	#N/A	#N/A
	660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)	#N/A	#N/A	#N/A
P & L Only **WVOE**	≥ 800	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)	#N/A	#N/A
	780 - 799	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)	#N/A	#N/A
	760 - 779	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.750)	#N/A	#N/A
	740 - 759	0.125	0.125	0.000	(0.125)	(0.750)	(1.125)	(2.000)	#N/A	#N/A
	720 - 739	0.000	0.000	(0.125)	(0.250)	(0.875)	(1.500)	(2.625)	#N/A	#N/A
	700 - 719	(0.500)	(0.500)	(0.625)	(0.750)	(1.375)	(2.375)	(3.250)	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.500)	(3.750)	(4.750)	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.875)	(4.875)	#N/A	#N/A	#N/A
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)	#N/A	#N/A
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	#N/A	#N/A	#N/A
	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.500)	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)	#N/A	#N/A	#N/A
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)	#N/A
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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)	#N/A	#N/A
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)	(0.250)	(0.375)	(0.625)	#N/A
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	#N/A	#N/A
	PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	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)	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)
Credit History	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)	#N/A
	1×60×12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	#N/A	#N/A	#N/A	#N/A
	Multiple60×12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	#N/A	#N/A	#N/A	#N/A
	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)
	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)
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	#N/A	#N/A
	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	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)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

LENDZ

Series 5
Platinum - Investment

11/4/2025

30 Day Pricing		
Rate		30yr Fix
9.375		109.2500
9.250		109.0000
9.125		108.7500
9.000		108.5000
8.875		108.2500
8.750		108.0000
8.625		107.7500
8.500		107.3750
8.375		107.0000
8.250		106.6250
8.125		106.2500
8.000		105.8750
7.875		105.5000
7.750		105.1250
7.625		104.6250
7.500		104.1250
7.375		103.6250
7.250		103.1250
7.125		102.6250
7.000		102.1250
6.875		101.5000
6.750		100.8750
6.625		100.2500
6.500		99.6250
6.375		99.0000
6.250		98.2500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.000
1yr Prepay - Hard	100.375
2yr Prepay - Hard	100.625
3yr Prepay - Hard	101.125
4yr Prepay - Hard	101.375
5yr Prepay - Hard	101.875
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.

Pricing Adjustments

		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85	
	≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)	#N/A
	780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)	#N/A
Full Doc 2yr	760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)	#N/A
Full Doc 1yr	740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)	#N/A
	720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)	#N/A
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)	#N/A
	680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)	#N/A
	660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	#N/A	#N/A
	≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)	#N/A
	780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)	#N/A
Bank Statement (24, 12mo)	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)	#N/A
	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)	#N/A
	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)	#N/A
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)	#N/A
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)	#N/A	#N/A
	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)	#N/A	#N/A
	≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)	#N/A	#N/A	#N/A
	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A	#N/A
Asset Depletion	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A	#N/A
	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)	#N/A	#N/A	#N/A
	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)	#N/A	#N/A	#N/A
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)	#N/A	#N/A	#N/A
	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)	#N/A	#N/A	#N/A
	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)	#N/A	#N/A	#N/A	#N/A
	≥ 800	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	#N/A
P & L Only	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	#N/A
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	#N/A
	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)	#N/A	#N/A
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)	#N/A	#N/A
	700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)	#N/A	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)	#N/A	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)	#N/A	#N/A	#N/A
	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A	#N/A
	780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A	#N/A
DSCR	760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)	#N/A	#N/A
	740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)	#N/A	#N/A
	720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)	#N/A	#N/A
	700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)	#N/A	#N/A
	680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)	#N/A	#N/A
	660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)	#N/A	#N/A	#N/A
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	#N/A
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)	#N/A	#N/A
Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	#N/A
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	#N/A
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	#N/A
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	#N/A
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A	#N/A	#N/A
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	#N/A	#N/A	#N/A
	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	#N/A	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	#N/A
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	#N/A
	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A
DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	DSCR ≥1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	#N/A
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A	#N/A
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)	#N/A	#N/A
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)	#N/A	#N/A	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)	#N/A	#N/A
Occupancy	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
State	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	PUD-Rural	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	#N/A
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	#N/A
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	#N/A	#N/A	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	Foreign Nat'l (DSCR Only)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Credit History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	#N/A	#N/A
	No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
	Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
	Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	#N/A
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	#N/A	#N/A
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	#N/A
	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	#N/A
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	#N/A
	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
	2yr Prepay_21	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	4yr Prepay_4321	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
	5yr Prepay_54321	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	#N/A
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A

LENDZ

Series 5
2nd Lien - Owner Occupied

11/4/2025

30 Day Pricing		
Rate		Fixed Rate
12.500		110.5000
12.375		110.3750
12.250		110.2500
12.125		110.1250
12.000		110.0000
11.875		109.8750
11.750		109.7500
11.625		109.6250
11.500		109.5000
11.375		109.3750
11.250		109.2500
11.125		109.1250
11.000		109.0000
10.875		108.7500
10.750		108.5000
10.625		108.2500
10.500		108.0000
10.375		107.7500
10.250		107.5000
10.125		107.2500
10.000		107.0000
9.875		106.7500
9.750		106.3750
9.625		106.0000
9.500		105.6250
9.375		105.2500
9.250		104.8750
9.125		104.5000
9.000		104.1250
8.875		103.7500
8.750		103.3750
8.625		102.8750
8.500		102.3750
8.375		101.8750
8.250		101.3750
8.125		100.8750
8.000		100.2500
7.875		99.6250
7.750		98.8750
7.625		98.1250
7.5000		97.3750

Max Price

Price	102.0000

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.

Pricing Adjustments										
		CLTV								
Documentation	Credit Score	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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)	#N/A
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)	#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
Bank Statement (24, 12) **1099**	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	(5.875)	(7.625)
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	(6.125)	(7.875)
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	(6.750)	(8.875)
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	(8.250)	(10.750)
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	(9.625)	(11.750)
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	(6.750)	(11.250)	#N/A
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	(7.000)	(9.750)	#N/A	#N/A
	660 - 679	(5.750)	(5.875)	(6.375)	(7.125)	(7.625)	(9.000)	#N/A	#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
P&L Only **WVOE**	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)	(7.875)	#N/A
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)	(8.125)	#N/A
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)	(8.750)	#N/A
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)	(10.250)	#N/A
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)	(11.875)	#N/A
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)	(6.250)	(9.000)	#N/A	#N/A
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)	(7.750)	(9.000)	#N/A	#N/A	#N/A
	660 - 679	(7.750)	(7.875)	(8.375)	(9.375)	(9.875)	#N/A	#N/A	#N/A	#N/A
Bank Statement Term	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	0.000	0.000	0.000	0.000
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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
	750,001-850k	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
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	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
Occupancy	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	#N/A	#N/A
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
	AVM	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	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	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)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

LENDZ

Series 5
2nd Lien - Investment

11/4/2025

30 Day Pricing		
Rate		Fixed Rate
13.375		110.3750
13.250		110.2500
13.125		110.1250
13.000		110.0000
12.875		109.8750
12.750		109.7500
12.625		109.6250
12.500		109.5000
12.375		109.3750
12.250		109.2500
12.125		109.1250
12.000		109.0000
11.875		108.8750
11.750		108.7500
11.625		108.6250
11.500		108.5000
11.375		108.2500
11.250		108.0000
11.125		107.7500
11.000		107.5000
10.875		107.2500
10.750		107.0000
10.625		106.7500
10.500		106.5000
10.375		106.2500
10.250		106.0000
10.125		105.6250
10.000		105.2500
9.875		104.8750
9.750		104.5000
9.625		104.1250
9.500		103.7500
9.375		103.3750
9.250		102.8750
9.125		102.3750
9.000		101.8750
8.875		101.3750
8.750		100.7500
8.625		100.1250
8.500		99.3750

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.

Pricing Adjustments										
		CLTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		
Full Doc 2yr **Full Doc 1yr**	≥ 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	#N/A	#N/A
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	#N/A	#N/A
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	#N/A	#N/A
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	#N/A	#N/A
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	#N/A	#N/A
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	#N/A	#N/A
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	#N/A	#N/A	#N/A
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	#N/A	#N/A	#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
Bank Statement (24, 12) **1099**	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	#N/A	#N/A
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	#N/A	#N/A
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	#N/A	#N/A
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	#N/A	#N/A
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	#N/A	#N/A
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)	#N/A	#N/A	#N/A
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)	#N/A	#N/A	#N/A	#N/A
	660 - 679	(5.750)	(5.875)	(6.375)	#N/A	#N/A	#N/A	#N/A	#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
P&L Only **WVOE**	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)	#N/A	#N/A
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)	#N/A	#N/A
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)	#N/A	#N/A
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)	#N/A	#N/A
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)	#N/A	#N/A
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)	#N/A	#N/A	#N/A	#N/A
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)	#N/A	#N/A	#N/A	#N/A	#N/A
	660 - 679	(7.750)	(7.875)	(8.375)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement Term	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A	#N/A
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	PUD-Rural	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	#N/A	#N/A
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Permanent Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A

LENDZ

10/21/2025

Series 5
Prepayment Penalty Information - 1st Liens

1st Liens:
Prepayment penalties are eligible for business purpose transactions on non-owner and investment properties. *See the Matrix and Ratesheet for details.*

Prepayment penalties on primary residence and second home transactions are prohibited.

Total points, fees, and APR may not exceed current state and federal high-cost thresholds.

Note: States may impose different definitions of points and fees, rate/APR, or prepayment penalties than apply under HOEPA. States may also use different triggers in each category for determining whether a loan will be a "high-cost mortgage" (or equivalent terms) under state law. Pre-payment penalty must be in compliance with the terms and limitations of the applicable state or federal law.

For all CES loan transactions (primary residence, second home, non-DSCR investment), prepayment penalties are **prohibited**.

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	No	N/A	N/A	N/A	
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	No	N/A	N/A	N/A	
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	No	N/A	N/A	N/A	
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 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale	
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	No	N/A	N/A	N/A	
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	No	N/A	N/A	N/A	
WA	Washington	Yes	No restrictions	PPP on ARM cannot extend beyond 60 days prior to the initial rate change date	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	