



Series 5

Platinum - Owner Occupied

11/14/2025

30 Day Pricing			Pricing Adjustments													
Rate		30Yr Fix			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			
9.125		107.3750	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)			
9.000		107.2500		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)			
8.875		107.1250		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)			
8.750		106.8750		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)			
8.625		106.6250		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)			
8.500		106.3750		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)			
8.375		106.1250		680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)			
8.250		105.8750		660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)					
8.125		105.5000		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)					
8.000		105.1250		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)					
7.875		104.7500		Bank Statement 1099	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)		
7.750		104.3750			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)		
7.625		104.0000	760 - 779		0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)			
7.500		103.6250	740 - 759		0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)			
7.375		103.2500	720 - 739		0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)			
7.250		102.8750	700 - 719		(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)			
7.125		102.5000	680 - 699		(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)			
7.000		102.0000	660 - 679		(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)					
6.875		101.5000	640 - 659		(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)					
6.750		101.0000	620 - 639		(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)					
6.625		100.5000	Asset Depletion		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.500		99.8750			780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)				
6.375		99.2500		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)					
6.250		98.6250		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)					
6.125		98.0000		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)					
6.000		97.2500		700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)					
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.																



30 Day Pricing		
Rate		30yr Fix
9.250		109.3750
9.125		109.1250
9.000		108.8750
8.875		108.6250
8.750		108.3750
8.625		108.1250
8.500		107.7500
8.375		107.3750
8.250		107.0000
8.125		106.6250
8.000		106.2500
7.875		105.8750
7.750		105.5000
7.625		105.0000
7.500		104.5000
7.375		104.0000
7.250		103.5000
7.125		103.0000
7.000		102.5000
6.875		102.0000
6.750		101.3750
6.625		100.7500
6.500		100.1250
6.375		99.5000
6.250		98.8750
6.125		98.1250

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

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			
Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)			
	780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)			
	760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)			
	740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)			
	720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)			
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)			
	680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)			
	660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)				
Bank Statement (24, 12mo)	≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)			
	780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)			
	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)			
	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)			
	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)			
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)			
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)				
	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)				
Asset Depletion	≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)					
	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)					
	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)					
	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)					
	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)					
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)					
	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)					
	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)						
P & L Only	≥ 800	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)				
	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)				
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)				
	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)				
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)				
	700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)					
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)					
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)					
DSCR	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)				
	780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)				
	760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)				
	740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)				
	720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)				
	700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)				
	680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)				
	660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)					
Bank Statements	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	24mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)			
Product	30yr Fixed	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)	(0.375)	(0.375)	(0.375)			
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)				
Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)			
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)			
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)			
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)			
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)			
	300,001-400k	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			
	600,001-750k	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			
	1,000,001-1.5m	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				
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)					
	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)						
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)								
	DTI	00.01-43	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	(0.125)	(0.125)		
		45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)		
		50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
		DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	DSCR ≥1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500				
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375				
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125				
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)				
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)					
Purpose	Purchase	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			
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)				
Occupancy State	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	CA	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)			
	AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
Property Type	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	SFR	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			
	PUD	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			
	Townhouse	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			
	Site Condo	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)			
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)				
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)					
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)				
	Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
		Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Non-Perm Resident Alien		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
	Foreign Nat'l (DSCR Only)											
Credit History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)			
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)				
	No Events 48+	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)			
	Events 24-35mo	(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)			
Other Miscellaneous	No ACH	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			
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)				
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)			
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875			
	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)			
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875			
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)			
	2yr Prepay_21	(0.500)	(0.5									

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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		108.3750
11.250		108.2500
11.125		108.0000
11.000		107.7500
10.875		107.5000
10.750		107.2500
10.625		107.0000
10.500		106.7500
10.375		106.5000
10.250		106.2500
10.125		106.0000
10.000		105.6250
9.875		105.2500
9.750		104.8750
9.625		104.5000
9.500		104.1250
9.375		103.7500
9.250		103.2500
9.125		102.7500
9.000		102.2500
8.875		101.7500
8.750		101.1250
8.625		100.5000
8.500		99.8750
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)	
	780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	
	760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	
	740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)		
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)			
	640 - 659								
620 - 639									
Bank Statement 1099 (24, 12)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)		
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)			
	660 - 679	(5.750)	(5.875)	(6.375)					
	640 - 659								
620 - 639									
P&L Only WVOE	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)	
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)	
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)	
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)	
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)	
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)			
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)				
	660 - 679	(7.750)	(7.875)	(8.375)					
Bank Statement Term	No Bank Stmt	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	
	24mo Bank Stmt	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	
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Amount	Interest-Only								
	050,000-075k	(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)	
	100,001-125k	(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	
	150,001-175k	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	
	200,001-300k	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	
	400,001-600k	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		
DTI	00.01-43	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)	
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
Property Type	SFR	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	
	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	
	PUD	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	
	Rowhouse	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	
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)				
Citizenship	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Permanent Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Other Miscellaneous Lock Term	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	No ACH	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	
	45 Day	(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	

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

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	

Notice: While efforts have been made to ensure the accuracy of this table, it may contain errors or omissions and may not reflect recent legal changes. This material is provided as a general reference and is not a substitute for legal consultation. Lenz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lenz Financial is strictly forbidden.