

Base Pricing for 30 Day Lock

Rate	Price
5.999	97.438
6.125	98.313
6.250	99.125
6.375	99.875
6.499	100.625
6.625	101.313
6.750	102.000
6.875	102.656
6.999	103.281
7.125	103.906
7.250	104.406
7.375	104.781
7.499	105.156
7.625	105.469
7.750	105.719
7.875	105.906
7.999	106.094
8.125	106.281
8.250	106.469
8.375	106.656
8.499	106.844
8.625	107.031
8.750	107.219
8.875	107.406
8.999	107.594
9.125	107.750
9.250	107.906
9.375	108.063
9.499	108.188
9.625	108.313
9.750	108.438
9.875	108.563
9.999	108.688
10.125	108.813
10.250	108.938
10.375	109.063
10.499	109.188
10.625	109.313
10.750	109.438
10.875	109.563

Loan Level Pricing Adjustments

FICO/LTV	<=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
780+	0.875	0.750	0.750	0.625	0.500	0.250	-0.250	-1.250	-2.750
760-779	0.750	0.750	0.500	0.375	0.250	0.000	-0.625	-1.750	-3.500
740-759	0.500	0.500	0.250	0.125	0.000	-0.500	-0.875	-2.000	-4.000
720-739	0.375	0.250	0.125	0.000	-0.500	-0.875	-1.375	-2.875	-5.000
700-719	0.250	0.000	-0.250	-0.625	-0.875	-1.250	-1.750	-3.250	-6.000
Program									
Diamond	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Platinum	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	-0.875	N/A
Cash Out Refi	-0.375	-0.375	-0.375	-0.375	-0.500	-0.875	-1.250	N/A	N/A
Loan Amount									
<=\$150,000	-0.250	-0.375	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125
>\$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
>\$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
>\$2,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
>\$3,000,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
>\$3,500,000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A	N/A
>\$4,000,000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	N/A	N/A
Occupancy/Property/Units									
NOO	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
2nd Home	0.000	-0.125	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2 Units	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
3-4 Units	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Prepayment Penalty									
No PPP-States not allowed	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
No PPP-States that allow	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A
12 Months PPP*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
24 Months PPP*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Months PPP (5% Fixed)**	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
24 Months PPP (5% Fixed)**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
Other									
Interest Only 30Yr FIX	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-0.750	N/A	N/A
Interest Only 40Yr	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.500	N/A
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	-2.000	N/A
0x30x24 (needed for Diamond)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events									
12 Months	-1.500	-1.500	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A
24 Months	-1.000	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500	N/A	N/A
36 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

Max Price	
Owner/2nd Home	102.375
>\$2,500,000	100.875
80.01-90.00% LTV	100.375
No PPP	99.000
12 Months PPP	101.125
24-60 Months PPP	102.375

Min Price	
Min Price	97.000
Min Rate	
>\$2,500,000	6.750
Terms	LLPA
30YR Fixed	0.000
40YR Fixed	-0.500

Alt Doc Column Includes	
12 Bank Statements	

Temporary Property Eligibility Restrictions

Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey

State	LLPA
Florida	-0.250

Lock Term	LLPA
45 Day	-0.250
60 Day	-0.500

Lock Extensions

Extension Cost - All Rates @ 2 bps / day

Current lock extension costs/policies apply to all active locks, regardless of lock date

All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost

All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

PPP Requirements

PPP Required on NOO>80% LTV

6 Months interest on 80% of the Principal Balance

5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term

Fees

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

Base Price		
Rate	30 Day Lock DSCR	DSCR 5-8
5.999	96.750	
6.125	97.625	
6.250	98.094	
6.375	98.719	
6.499	99.501	
6.625	100.375	
6.750	100.844	
6.875	101.281	
6.999	101.938	
7.125	102.313	
7.250	102.656	
7.375	102.969	
7.499	103.250	99.375
7.625	103.500	99.625
7.750	103.750	99.938
7.875	104.000	100.188
7.999	104.250	100.375
8.125	104.500	100.625
8.250	104.750	100.875
8.375	105.000	101.063
8.499	105.188	101.313
8.625	105.375	101.500
8.750	105.563	101.750
8.875	105.750	101.938
8.999	105.938	102.125
9.125	106.125	102.313
9.250	106.250	102.500
9.375	106.375	102.688
9.499	106.500	102.875
9.625	106.625	103.063
9.750	106.750	103.250
9.875	106.875	103.438
9.999	107.000	103.688
10.125	107.125	103.938
10.250	107.250	104.188
10.375	107.375	104.438
10.499	107.500	104.688
10.625	107.625	104.938
10.750	107.750	105.188
10.875	107.875	105.438
Lock Term		LLPA
45 Day		(0.250)
60 Day		(0.500)
Extension Cost		
Temporary Guidance See Below Extension Cost		
All Rates @ 2 bps / day Extension Cost		
Current lock extension costs/policies apply to all active locks, regardless of lock date		
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost		
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions		
Fees		
Underwriting*		\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		
PPP Requirements		
PPP Required on NOO>80% LTV		
* 6 Months interest on 80% of the Principal Balance *		
** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **		

DSCR									
Loan Level Pricing Adjustments									
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	0.625	0.500	0.375	0.125	0.000	(0.250)	(0.750)	(2.500)	
760-779	0.500	0.250	0.250	(0.250)	(0.375)	(0.625)	(1.750)	(3.500)	
740-759	0.250	0.125	0.125	(0.375)	(0.750)	(0.875)	(2.000)	(4.000)	
720-739	0.000	0.000	0.000	(0.500)	(0.875)	(1.000)	(2.500)	(4.750)	
700-719	(0.125)	(0.125)	(0.125)	(0.750)	(1.000)	(1.500)	(3.500)	N/A	
Program									
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rate Term Refi	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(0.875)	
Cash Out Refi	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	N/A	N/A	
Loan Amount									
<\$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	N/A	N/A	
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	N/A	N/A	
Property/Units									
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	N/A	
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	N/A	
Prepayment Penalty									
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Other									
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	N/A	
Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	N/A	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit Events									
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	N/A	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	N/A	N/A	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Max Price	State	LLPA
24-60 Months PPP	101.125	Georgia (0.250)
>\$2,500,000	99.625	Illinois (0.250)
80.01-90.00% LTV	99.125	Kansas (0.250)
No PPP	97.625	New Jersey (0.250)
12 Months PPP	99.875	North Carolina (0.250)
NJ Title Vested in LLC	98.125	Ohio (0.250)
DSCR 5-8 Units	99.625	Florida (0.250)
Floor Price	Terms	LLPA
NC Floor Price	99.750	15YR Fixed 0.250
Min Rate		
>\$2,500,000	6.625	30YR Fixed 0.000
		40YR Fixed (0.500)

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Series 7

Prepayment Penalty Information

1st Lien

10/17/2025

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lendz Financial (see below).

Six (6) months of interest	Amount of prepayment above 20% of the original loan amount in any 12-month period.
Flat Prepay Structure	Flat prepayment penalty charge of 5%.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	5 Year Prepayment Penalty- 5/4/3/2/1 %

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	No	N/A	N/A	N/A	
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	Permitted to legal entities with no limits. Allowed only when APR =<8% if a borrower is a natural person. * In Cook County, must also be >\$250K.
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	Yes	No restrictions	None	Refinance or sale	
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	No restrictions	None	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	No	N/A	N/A	N/A	
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Permitted to Corporations (Inc.). Prohibited to individual borrowers and LLCs.
NM	New Mexico	No	N/A	N/A	N/A	
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York*	N/A	N/A	N/A	N/A	Properties in New York are not eligible for Series 7
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	Permitted on loan amounts >\$319,777. Loan amounts =<\$319,777 permitted only on 3-4 residential units. Number of units will be validated prior to purchase.
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	

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. Lendz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lendz Financial is strictly forbidden.