LENDZ

Platinum - Series 6

12/4/2025

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	109.907
11.375	-	109.657
11.250	-	109.407
11.125	-	109.157
11.000	-	108.907
10.875	-	108.657
10.750	-	108.407
10.625	-	108.157
10.500	-	107.907
10.375	-	107.657
10.250	-	107.407
10.125	-	107.157
10.000	-	106.907
9.875	-	106.657
9.750	-	106.407
9.625	-	106.157
9.500	-	105.907
9.375	-	105.657
9.250	-	105.407
9.125	-	105.157
9.000	-	104.907
8.875	-	104.657
8.750	-	104.407
8.625	-	104.157
8.500	-	103.907
8.375	-	103.657
8.250	-	103.407
8.125	-	103.157
8.000	-	102.907
7.875	-	102.625
7.750	-	102.344
7.625	-	102.032
7.500	-	101.719
7.375	-	101.344
7.250	-	100.969
7.125	-	100.594
7.000	-	100.219
6.875	-	99.782
6.750	-	99.344
6.625	-	98.907
6.500	-	98.469
6.375	-	97.969
6.250	-	97.469
6.125	-	96.906
6.000	-	96.344
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	Full Doc	Alt Doc	Inv W/PPP
MIN PRICE	97.000	97.000	97.000
MAX PRICE	101.750	101.750	101.750

	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	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	640 - 659									
	620 - 639									
Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	640 - 659									
	620 - 639									

	Credit LLPA/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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>$2.0mm, <=$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625		
	>$2.5mm, <=$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500	-0.625			
	>$3.0mm, <=$3.5mm	-0.250	-0.250	-0.500	-0.625					
Credit Event	1x30x12									
	FC/SS/DIL/BK7 36-47mo									
	FC/SS/DIL/BK7 24-35mo									
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250		
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750		
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion/Asset Qualifier*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		

Escrow Waiver LLPA will only be applied if taxes are not being escrowed

∗Asset Depletion/Asset Qualifer - LLPA requires 100% of loan's income to be qualified under this method

Tier 1 states: Texas, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona

Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).

The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.

For Platinum Program, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Fee (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting*	$1,895

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

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

Qualifying Income Summary (Platinum Program) - Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Platinum Program) - Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset	Qualifying Assets, 84 Month Amortization	Full Doc
12M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc

LENDZ

Gold and Silver - Series 6

12/4/2025

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	108.657
11.375	-	108.407
11.250	-	108.157
11.125	-	107.907
11.000	-	107.657
10.875	-	107.407
10.750	-	107.157
10.625	-	106.907
10.500	-	106.657
10.375	-	106.407
10.250	-	106.157
10.125	-	105.907
10.000	-	105.657
9.875	-	105.407
9.750	-	105.157
9.625	-	104.907
9.500	-	104.657
9.375	-	104.407
9.250	-	104.157
9.125	-	103.907
9.000	-	103.657
8.875	-	103.407
8.750	-	103.157
8.625	-	102.907
8.500	-	102.657
8.375	-	102.407
8.250	-	102.157
8.125	-	101.907
8.000	-	101.657
7.875	-	101.375
7.750	-	101.094
7.625	-	100.782
7.500	-	100.469
7.375	-	100.094
7.250	-	99.719
7.125	-	99.344
7.000	-	98.969
6.875	-	98.532
6.750	-	98.094
6.625	-	97.656
6.500	-	97.219
6.375	-	96.719
6.250	-	96.219
6.125	-	95.656
6.000	-	95.094
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	Full Doc	Alt Doc	Inv W/PPP
Min Price	97.000	97.000	97.000
Max Price	101.750	101.750	101.750

	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	>= 780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	640 - 659									
	620 - 639									
	600 - 619									
Alt Doc	>= 780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	640 - 659									
	620 - 639									
	600 - 619									

	Credit LLPA/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
Loan Size	UPB <= 250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	>$2.0mm, <=$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.500			
	>$2.5mm, <=$3.0mm	0.000	-0.125	-0.250	-0.375	-0.500				
Credit Event	1×30×12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
	2×30×12 or 1×60×24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	FC/SS/DIL/BK7 36 - 47mo	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500
	FC/SS/DIL/BK7 24 - 35mo	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
Loan Type LLPAs	DTI 50.01-55									
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250		
	Purchase	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.000	0.000
	Cashout / Debt Consolidation	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo / Coop	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875		
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750			
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12/24 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		

**Escrow Waiver LLPA will only be applied if taxes are not being escrowed*
**Asset Depletion/Asset Qualifer - LLPA requires 100% of loan's income to be qualified under this method*
Tier 1 states: Texas, Louisiana, Georgia, South Carolina, North Carolina, Colorado, Arizona
Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida).
The "Florida" LLPA is additive to all other LLPAs. A Florida condo loan will be priced using the "Condo/Coop" LLPA, the "Florida Condo" LLPA & then the standalone "Florida" LLPA.
For Gold and Silver Programs, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepayment Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting*	$1,895

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

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

Qualifying Income Summary (Gold and Silver Program) - Salaried/Wage Earners

Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
Streamlined Documentation	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc

Qualifying Income Summary (Gold and Silver Program) - Self Employed Borrowers

Qualifying Income	Income Summary	Grid
Full Documentation	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
Streamlined Documentation	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12/24M PnL	CPA/EA/CTEC Prepared (12/24M PnL)	Alt-Doc

DSCR - Series 6

12/4/2025

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	111.565
11.375	-	111.315
11.250	-	111.065
11.125	-	110.815
11.000	-	110.565
10.875	-	110.315
10.750	-	110.065
10.625	-	109.815
10.500	-	109.565
10.375	-	109.315
10.250	-	109.065
10.125	-	108.815
10.000	-	108.565
9.875	-	108.315
9.750	-	108.065
9.625	-	107.815
9.500	-	107.565
9.375	-	107.315
9.250	-	107.065
9.125	-	106.815
9.000	-	106.565
8.875	-	106.315
8.750	-	106.065
8.625	-	105.815
8.500	-	105.565
8.375	-	105.315
8.250	-	105.065
8.125	-	104.784
8.000	-	104.471
7.875	-	104.159
7.750	-	103.846
7.625	-	103.534
7.500	-	103.159
7.375	-	102.784
7.250	-	102.346
7.125	-	101.909
7.000	-	101.409
6.875	-	100.909
6.750	-	100.346
6.625	-	99.784
6.500	-	99.159
6.375	-	98.534
6.250	-	97.846
6.125	-	97.158
6.000	-	96.471
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	DSCR (No PP)	DSCR (1 Yr PP)	DSCR (2-4 Yr PP)	DSCR (5 Yr PP)
Min Price	97.000	97.000	97.000	97.000
Max Price	99.000	102.250	102.750	103.250

	Base LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	**>= 780**	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 - 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	640 - 659							

	Credit LLPA	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Size	**UPB <= 250K**	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
	>=$2.0mm, <$2.5mm							
	>=2.5mm, <$3.0mm							
DSCR	**No Ratio**	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event	**FC/SS/DIL/BK7 36 - 47mo**	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	**Purchase**	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	**Condo**	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Tier 2 States: Other*	0.000	0.000	0.000	0.250	0.250	0.250	0.250
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500

**Escrow Waiver LLPA will only be applied if taxes are not being escrowed*
Tier 1 states: Texas, Louisiana, Georgia, South Carolina, Minnesota, Colorado, Oregon, Utah, Arizona
Tier 2 States: Other (Other represents all states not listed in Tier 1 category with the exception of Florida)
For DSCR Program, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	1.000
4 year	0.500
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting*	$1,895

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

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

LENDZ

Foreign National - Series 6

12/4/2025

Base Pricing for 30 Day Lock

Rate	Fixed 15	Fixed 30
11.500	-	106.507
11.375	-	106.257
11.250	-	106.007
11.125	-	105.757
11.000	-	105.507
10.875	-	105.257
10.750	-	105.007
10.625	-	104.757
10.500	-	104.507
10.375	-	104.257
10.250	-	104.007
10.125	-	103.757
10.000	-	103.507
9.875	-	103.257
9.750	-	103.007
9.625	-	102.757
9.500	-	102.507
9.375	-	102.257
9.250	-	102.007
9.125	-	101.757
9.000	-	101.507
8.875	-	101.257
8.750	-	101.007
8.625	-	100.757
8.500	-	100.507
8.375	-	100.257
8.250	-	100.007
8.125	-	99.725
8.000	-	99.444
7.875	-	99.132
7.750	-	98.819
7.625	-	98.444
7.500	-	98.069
7.375	-	97.694
7.250	-	97.319
7.125	-	96.944
7.000	-	96.569
6.875	-	96.131
6.750	-	95.694
6.625	-	95.194
6.500	-	94.694
6.375	-	94.131
6.250	-	93.569
6.125	-	92.944
6.000	-	92.319
5.875	-	-
5.750	-	-
5.625	-	-
5.500	-	-

Type	2ND HOME	DSCR	No PPP
Min Price	97.000	97.000	97.000
Max Price	100.850	100.850	99.000

	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
Second Home	**>= 680**									
	Foreign Credit									
DSCR	**>= 680**	-1.750	-1.750	-2.000	-2.125					
	Foreign Credit	-2.250	-2.250	-2.500	-2.625					
DTI Investor	**>= 680**									
	Foreign Credit									

	Credit LLPA	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
Loan Size	**UPB <= 250K**	0.000	0.000	0.000	0.000					
	>$2.0mm, <=$2.5mm									
	>$2.5mm, <=$3.0mm									
DSCR	**DSCR 0.75-0.99**									
	DSCR 1.00 - 1.24	-0.125	-0.125	-0.250	-0.250					
	DSCR 1.25	0.250	0.250	0.250	0.250					
Loan Type LLPAs	**DTI 50.01-55**									
	Interest Only									
	Escrow Waiver									
	Purchase	0.000	0.000	0.000	0.125					
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750					
	Second Home									
Property LLPAs	**Condo / Coop**	-0.125	-0.125	-0.250						
	Non-Warrantable Condo									
	Multi Unit	-0.250	-0.250	-0.375						
	Tier 2 States: Other*	0.250	0.250	0.250	0.250					
Full Doc LLPAs	**Streamlined Doc**									
	1099 Program									
	Asset Depletion									
Alt Doc LLPAs	**12 Month Bank Statement**									
	12/24 Month CPA PnL/WVOE									
	WVOE									

**Tier 1 states: Texas, Louisiana, Florida, Georgia, South Carolina, Colorado, Arizona, North Carolina*
Tier 2 States: Other (Other represents all states not listed in Tier 1 category)
For Foreign National Program, Detached Condos are treated as Single Family Residence

Max Lock Periods	
Max Lock Period	60 Days

Lock Period	Price Adj
45 day	-0.150
60 day	-0.300

Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

Prepay Penalty Price Adjustments (Investor Only)	
5 year	0.750
4 year	0.375
3 year	0.000
2 year	-0.375
1 year	-0.750
No Prepay Penalty	-1.125

Fees	
Underwriting*	$1,895

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

LENDZ

Series 6
Prepayment Penalty Information
1st Lien

9/24/2025

Six (6) months of interest	The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period. (Not eligible under cross-collateral, 5-8 unit, or 2-8 mixed use.)
A fixed percentage of no less than 3% (usually 5% Fixed)	The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance.

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	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**	**Yes**	**No restrictions**	**None**	**Refinance or sale**	**Must vest under LLC**
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	Yes	No restrictions	None	Refinance or sale	
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**	**Declning prepayment penalty only.**
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**	**Yes**	**No restrictions**	**None**	**Refinance or sale**	**Must vest under LLC**
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	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	

Other Information

For cash-out refinances on investment properties only	Listing expiration: A listing expiration of less than six (6) months is permitted with a minimum prepayment penalty of three (3) years.
5-8 RESIDENTIAL AND 2-8 MIXED USE	Eligible prepayment penalties limited to either a fixed percentage or declining percentage style.
CROSS COLLATERAL	Prepayment Penalties: Required subject to State eligibility restrictions.
Closed End Second Eligibility	Prepayment Penalty is not required.