



Series 5

Platinum - Owner Occupied

12/12/2025

30 Day Pricing			Pricing Adjustments													
Rate		30Yr Fix	LTV													
9.125		107.0000	Full Doc 2yr Full Doc 1yr	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		
9.000		106.8750		≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)			
8.875		106.7500		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)			
8.750		106.5000		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)			
8.625		106.2500		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)			
8.500		106.0000		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)			
8.375		105.7500		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)			
8.250		105.5000		680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)			
8.125		105.1250		660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)					
8.000		104.7500		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)					
7.875		104.3750	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)						
7.750		104.0000	Bank Statement 1099	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)			
7.625		103.6250		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)			
7.500		103.2500		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)			
7.375		102.8750		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)			
7.250		102.5000		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)			
7.125		102.1250		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)			
7.000		101.6250		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)			
6.875		101.1250		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)					
6.750		100.6250		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)					
6.625		100.1250		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)					
6.500		99.5000	Asset Depletion	≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)					
6.375		98.8750		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)					
6.250		98.2500		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)					
6.125		97.6250		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)					
6.000		96.8750		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)					
				700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)					
				680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)						
				660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)						
				≥ 800	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)					
				780 - 799	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)					
				760 - 779	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)					
				740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(2.250)					
				720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.875)					
				700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.625)	(3.500)					
				680 - 699	(1.375)	(1.375)	(1.750)	(2.125)	(2.750)	(4.000)	(5.000)					
				660 - 679	(1.875)	(2.250)	(2.375)	(3.375)	(4.125)	(5.125)						
			Bank Statements	No Bank Stmt	0.000	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	0.000		
			Products	30yr Fixed	0.000	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)	(0.250)		
				Full Amortization Interest-Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			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	0.000		
				400,001-600k	0.000	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	0.000		
				750,001-1.0m	0.000	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	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)					
				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)	(1.500)						
				3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)						
				DTI	00.01-43	0.000	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)			
			Purpose		Purchase	0.250	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	0.000		
				Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)					
			Occupancy	Owner Occupied	0.000	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)				
			Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
			Property Valuation State	Full Appraisal	0.000	0.000	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	0.000	0.000		
				GA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				AL	(0.375)	(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	0.000		
			Property Type	SFR	0.000	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				
				PUD-Rural	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	0.000		
				PUD	0.000	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	0.000		
				Rowhouse	0.000	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	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)				
				Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)				
				2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
				3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
				4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
				Credit History	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)		
					1×30×12	(0.750)	(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)</								





30 Day Pricing		
Rate		Fixed Rate
13.375		110.2500
13.250		110.1250
13.125		110.0000
13.000		109.8750
12.875		109.7500
12.750		109.6250
12.625		109.5000
12.500		109.3750
12.375		109.2500
12.250		109.1250
12.125		109.0000
12.000		108.8750
11.875		108.7500
11.750		108.6250
11.625		108.5000
11.500		108.3750
11.375		108.2500
11.250		108.1250
11.125		107.8750
11.000		107.6250
10.875		107.3750
10.750		107.1250
10.625		106.8750
10.500		106.6250
10.375		106.3750
10.250		106.1250
10.125		105.8750
10.000		105.5000
9.875		105.1250
9.750		104.7500
9.625		104.3750
9.500		104.0000
9.375		103.6250
9.250		103.1250
9.125		102.6250
9.000		102.1250
8.875		101.6250
8.750		101.0000
8.625		100.3750
8.500		99.7500
8.375		99.0000
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	2.625	2.625	2.375	1.875	1.625	0.750	(0.375)	
	780 - 799	2.625	2.625	2.375	1.875	1.625	0.625	(0.500)	
	760 - 779	2.125	2.125	1.875	1.375	1.125	0.000	(1.250)	
	740 - 759	1.500	1.500	1.125	0.875	0.625	(0.625)	(2.500)	
	720 - 739	0.625	0.625	0.125	(0.250)	(0.500)	(1.500)	(3.750)	
	700 - 719	(0.500)	(0.500)	(1.125)	(1.625)	(2.125)	(2.875)	(5.250)	
	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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	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)				
Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
Citizenship	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)	
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Lock Term								
Lendz Series 5 Price Special	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)	
	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	

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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	
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	
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	
IN	Indiana	Yes	No restrictions	None	Refinance or sale
KS	Kansas	No	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	
ME	Maine	Yes	No restrictions	None	Refinance or sale
MI	Michigan	No	N/A	N/A	
MN	Minnesota	No	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	
NM	New Mexico	No	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	
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
RI	Rhode Island	No	N/A	N/A	Not permitted at all for loans less than \$319,777
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	
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

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