LENDZ

Platinum - Series 3

12/24/2025

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	105.375
9.750	-	-	105.250
9.625	-	-	105.125
9.500	-	-	105.000
9.375	-	-	104.875
9.250	-	-	104.750
9.125	-	-	104.625
9.000	-	-	104.500
8.875	-	-	104.375
8.750	-	-	104.250
8.625	-	-	104.125
8.500	-	-	103.875
8.375	-	-	103.625
8.250	-	-	103.375
8.125	-	-	103.125
8.000	-	-	102.875
7.875	-	-	102.625
7.750	-	-	102.375
7.625	-	-	102.125
7.500	-	-	101.875
7.375	-	-	101.625
7.250	-	-	101.375
7.125	-	-	101.000
7.000	-	-	100.625
6.875	-	-	100.250
6.750	-	-	99.875
6.625	-	-	99.500
6.500	-	-	99.000
6.375	-	-	98.375
6.250	-	-	97.625
6.125	-	-	96.875
6.000	-	-	96.125

Email: lockdesk@lendzfinancial.com

Lock hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,895

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

LLPAs (Price Adjustments)

	LTV/CLTV	<=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/Express Doc FICO x LTV	780+	0.875	0.875	0.750	0.625	0.500	0.375	0.125	-1.750	-5.750
	760-779	0.875	0.875	0.625	0.625	0.500	0.375	0.000	-1.875	-5.750
	740-759	0.750	0.750	0.500	0.500	0.250	0.125	-0.125	-2.250	-6.125
	720-739	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500	-2.750	-6.250
	700-719	0.250	0.250	0.000	0.000	-0.125	-0.625	-1.000	-3.625	-7.125
	680-699	0.125	0.000	-0.125	-0.375	-0.875	-2.000	-2.125	-4.375	N/A
	660-679	-0.375	-0.625	-0.750	-1.250	-1.875	-2.875	-3.375	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
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Bank Statements FICO x LTV	780+	0.875	0.875	0.625	0.500	0.375	0.250	-0.125	-2.125	-6.000
	760-779	0.875	0.875	0.500	0.500	0.250	0.250	-0.250	-2.250	-6.000
	740-759	0.625	0.625	0.375	0.375	0.250	0.125	-0.375	-2.750	-6.375
	720-739	0.250	0.250	0.250	0.250	0.125	-0.125	-0.625	-3.375	-6.500
	700-719	0.125	0.125	-0.125	-0.125	-0.250	-0.625	-1.125	-4.250	-7.375
	680-699	0.000	-0.125	-0.250	-0.500	-1.000	-2.375	-2.750	-5.125	N/A
	660-679	-0.500	-0.750	-1.000	-1.500	-2.125	-3.250	-4.000	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
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV	<=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
DTI 43% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
DTI > 50%	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 YR Interest Only	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.250	N/A
40 YR Interest Only	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	-1.125	N/A	N/A
40yr Fully Am	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
UPB <= 250K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875
UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 750,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 2,000,001 - 2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A	N/A
UPB 2,500,000 - 3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
UPB >3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	-1.500	N/A	N/A	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
R/T Refi	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	N/A
Cash Out / Debt Consolidation	-0.250	-0.375	-0.375	-0.625	-0.625	-0.750	-1.125	N/A	N/A
Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A
Second Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condos/COOPs	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A
Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A
2-4 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-1.500
Asset Connect[1]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Asset Utilization[1]	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Housing History: 1×30×12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.500
Express Doc - COMBINED 1yr Tax Return + PnL[1,2]	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.500	-0.500
24 Month Bank Statements[3]	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
12 Month CPA PnL1	-0.625	-0.625	-0.625	-0.625	-0.750	-0.750	-0.875	N/A	N/A
24 Month CPA PnL1	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	N/A	N/A
WVOE Doc Type1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	N/A	N/A
NY, NJ, CT, IL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

All LLPAs are cumulative

[1]Additive to Full Doc FICOxLTV Adjustment

[2]Express Documention : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

[3]Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	101.500
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock 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 (NOO Only)	
5 Years	0.375
4 Years	0.375
3 Years	0.375
2 Years	0.000
1 Year	-0.125
No PPP*	-0.750

*Where no prepay penalty allowed, No PPP pricing applies.

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to corporations: NJ
No prepay penalty if below $319,777 balance: PA
Prepay penalties are only allowed on loans >$1MM: VT
Declining prepay penalty only: LA, MS

*Prepay rules applies SOLELY to business purpose loans.

*All business purpose loans require a business purpose affidavit.

LENDZ

Gold - Series 3

12/24/2025

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
11.750	-	-	105.500
11.625	-	-	105.375
11.500	-	-	105.250
11.375	-	-	105.125
11.250	-	-	105.000
11.125	-	-	104.875
11.000	-	-	104.750
10.875	-	-	104.625
10.750	-	-	104.500
10.625	-	-	104.375
10.500	-	-	104.250
10.375	-	-	104.125
10.250	-	-	104.000
10.125	-	-	103.875
10.000	-	-	103.750
9.875	-	-	103.625
9.750	-	-	103.500
9.625	-	-	103.375
9.500	-	-	103.250
9.375	-	-	103.000
9.250	-	-	102.750
9.125	-	-	102.500
9.000	-	-	102.250
8.875	-	-	102.000
8.750	-	-	101.750
8.625	-	-	101.500
8.500	-	-	101.250
8.375	-	-	101.000
8.250	-	-	100.750
8.125	-	-	100.500
8.000	-	-	100.250
7.875	-	-	100.000
7.750	-	-	99.625
7.625	-	-	99.375
7.500	-	-	99.000

Email: lockdesk@lendzfinancial.com

Lock hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,895

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

LLPAs (Price Adjustments)

		LTV/CLTV								
		<=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/Express Doc FICO x LTV	780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A
	760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
	680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
	660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
	640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Bank Statements FICO x LTV	780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A
	760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
	680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
	660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
	640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

	LTV/CLTV								
	<=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
DTI 43% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
DTI > 50%	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 YR Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A	N/A
40 YR Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	-1.000	N/A	N/A
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
UPB 1,000,001 - 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
UPB 1,500,001-2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
UPB 2,000,001 - 2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
UPB > 2,500,000	0.000	0.000	-0.250	-0.375	-0.375	-0.375	N/A	N/A	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Cash Out / Debt Consolidation	0.000	0.000	0.000	0.000	-0.125	-0.500	-0.500	N/A	N/A
Investor (Min 1 Yr PPP Required)*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Second Home	0.000	0.000	-0.125	-0.125	-0.250	-0.750	-1.000	N/A	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condos/COOPs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Non-Warrantable Condos	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	-1.500	N/A	N/A
2-4 Unit Property	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-1.000	N/A	N/A
Asset Utilization[1]	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	N/A
Express Doc - 1yr Tax Return + PnL[1,2]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 Month Bank Statements[3]	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
12 Month CPA PnL[1]	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
24 Month CPA PnL[1]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
1 Yr Since Credit Event (FC,SS,DIL, BK)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

All LLPAs are cumulative

[1] Additive to Full Doc FICOxLTV Adjustment

[2] Express Documention : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

[3] Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed /ARMs)	101.500
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock 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 (NOO Only)	
5 Years	0.250
4 Years	0.125
3 Years	0.000
2 Years	-0.500
1 Year	-1.000
No PPP*	-2.000

*Where no prepay penalty allowed, No PPP pricing applies

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to corporations/LLCs: NJ
No prepay penalty if below $319,777 balance: PA
Prepay penalties are only allowed on loans >$1MM: VT
Declining prepay penalty only: LA, MS

*Prepay rules applies SOLELY to business purpose loans.

*All business purpose loans require a business purpose affidavit.

LENDZ

DSCR - Series 3

12/24/2025

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	106.000
9.750	-	-	105.875
9.625	-	-	105.750
9.500	-	-	105.625
9.375	-	-	105.500
9.250	-	-	105.375
9.125	-	-	105.250
9.000	-	-	105.125
8.875	-	-	105.000
8.750	-	-	104.875
8.625	-	-	104.625
8.500	-	-	104.375
8.375	-	-	104.125
8.250	-	-	103.875
8.125	-	-	103.625
8.000	-	-	103.375
7.875	-	-	103.125
7.750	-	-	102.750
7.625	-	-	102.375
7.500	-	-	102.000
7.375	-	-	101.625
7.250	-	-	101.375
7.125	-	-	101.000
7.000	-	-	100.625
6.875	-	-	100.125
6.750	-	-	99.625
6.625	-	-	99.000
6.500	-	-	98.250
6.375	-	-	97.500
6.250	-	-	96.750
6.125	-	-	96.000

Email: lockdesk@lendzfinancial.com

Lock Desk hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,895

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

LLPAs (Price Adjustments)

	LTV/CLTV								
	<= 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+	1.125	1.125	0.875	0.875	0.500	-0.125	-1.000	-4.375	N/A
760-779	1.125	1.125	0.875	0.875	0.250	-0.250	-1.000	-4.875	N/A
740-759	1.125	0.875	0.875	0.750	0.000	-0.500	-1.500	-5.375	N/A
720-739	0.750	0.625	0.500	0.250	-0.500	-1.000	-2.250	N/A	N/A
700-719	0.500	0.250	0.125	0.000	-1.000	-1.500	-3.250	N/A	N/A
680-699	0.000	-0.250	-0.375	-0.500	-1.500	-2.000	-4.750	N/A	N/A
660-679	-1.000	-1.000	-1.125	-1.625	-2.125	-3.750	-5.500	N/A	N/A
640-659	-2.250	-2.500	-2.625	-3.250	-4.000	-5.000	-7.125	N/A	N/A
620-639	-3.250	-3.750	-4.000	-4.500	-5.000	-6.250	N/A	N/A	N/A
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

	<= 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
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 0.75 - 0.89	-0.625	-0.625	-0.750	-1.125	-2.000	-2.250	N/A	N/A	N/A
DSCR 0.90 - 0.99	0.000	0.000	-0.250	-0.375	-0.375	-0.750	N/A	N/A	N/A
DSCR 1.00 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	N/A
DSCR 1.25 - 1.49	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000	N/A
DSCR => 1.50	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.000	N/A
UPB <=150K	-0.500	-0.500	-0.500	-0.500	-0.500	-1.250	-1.500	-1.750	N/A
UPB >150K - 250K	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.500	-0.750	N/A
UPB 250,001-350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 350,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB > 1.5mm - 2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A
UPB >2.0mm - 2.5mm	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A
UPB >2.5mm - 3.0mm	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A
Cash Out / Debt Consolidation	0.000	0.000	0.000	-0.500	-0.500	-0.750	N/A	N/A	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A
2 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.250	-1.250	N/A
3-4 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.500	-1.500	N/A
5yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
4yr PPP	0.250	0.250	0.250	0.250	0.250	0.125	0.125	0.125	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
1yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
No PPP	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
30 YR IO	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A
40 YR IO	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Standard Declining Prepay (i.e. 5/4/3/2/1)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
5% Flat Prepay (i.e. 5/5/5/5/5)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
6 Months Interest Prepay Penalty**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Pricing Special (700+ FICO, >=1 DSCR)	0.875	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A

*Where no prepay penalty allowed, No PPP pricing applies

**Prepay structure LLPAs additive to PPP Term LLPA (i.e. 5% Flat Prepay would be added to 5yr PPP LLPA) 5% Flat Prepay LLPA only applies to terms >= 3 Years.

Program Notes	
Max Price (5yr PPP)	102.500
Max Price (4yr PPP)	102.000
Max Price (3yr PPP)	102.000
Max Price (2yr PPP)	100.750
Max Price (1yr PPP)	99.750
Max Price (No PPP)	99.750
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock 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

Eligible Prepay Structures Include:	LLPA
5/4/3/2/1	Standard Declining
5/4/3/2	Standard Declining
5/4/3	Standard Declining
3/3	Standard Declining
3	Standard Declining
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	Standard Declining
5	Standard Declining
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to C or S Corp: NJ
No prepay penalty if below $319,777 balance: PA
Prepay penalties are only allowed on loans >$1MM: VT
Declining prepay penalty only: LA, MS

*Prepay rules applies SOLELY to business purpose loans.

Closed End Second - Series 3

12/24/2025

Base Pricing for 30 Day Lock

Rate	FIX 10	FIX 15	FIX 20	FIX 30
12.500	-	-	-	109.500
12.375	-	-	-	109.375
12.250	-	-	-	109.250
12.125	-	-	-	109.125
12.000	-	-	-	109.000
11.875	-	-	-	108.750
11.750	-	-	-	108.500
11.625	-	-	-	108.250
11.500	-	-	-	108.000
11.375	-	-	-	107.750
11.250	-	-	-	107.500
11.125	-	-	-	107.250
11.000	-	-	-	107.000
10.875	-	-	-	106.750
10.750	-	-	-	106.500
10.625	-	-	-	106.250
10.500	-	-	-	106.000
10.375	-	-	-	105.750
10.250	-	-	-	105.500
10.125	-	-	-	105.250
10.000	-	-	-	105.000
9.875	-	-	-	104.750
9.750	-	-	-	104.500
9.625	-	-	-	104.250
9.500	-	-	-	104.000
9.375	-	-	-	103.750
9.250	-	-	-	103.500
9.125	-	-	-	103.250
9.000	-	-	-	103.000
8.875	-	-	-	102.750
8.750	-	-	-	102.500
8.625	-	-	-	102.250
8.500	-	-	-	102.000
8.375	-	-	-	101.625
8.250	-	-	-	101.125
8.125	-	-	-	100.500
8.000	-	-	-	99.750

Email: lockdesk@lendzfinancial.com
Lock Desk hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

LLPAs (Price Adjustments)

CLTV - 2 Yr Tax Return or 1099	<=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+	2.375	2.375	2.250	1.875	1.375	0.000	-1.000	-5.000	-6.000
760-779	1.375	1.375	1.375	1.000	0.750	-0.375	-1.750	-5.250	-7.750
740-759	0.750	0.750	0.750	0.375	0.250	-1.000	-2.250	-6.625	-8.250
720-739	0.500	0.500	0.500	0.125	-0.500	-1.250	-4.000	-8.000	-9.000
700-719	-0.500	-0.500	-0.875	-1.500	-2.250	-3.250	-6.250	-9.000	-10.000
680-699	-1.500	-1.750	-2.000	-2.375	-4.000	-5.000	-7.250	N/A	N/A

LLPAs (Price Adjustments)

CLTV - Alternative Doc (Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE, DSCR)	<=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+	1.000	1.000	1.000	0.750	0.500	-0.375	-1.250	-5.250	-7.500
760-779	0.000	0.000	0.000	-0.250	-0.500	-1.125	-2.000	-6.000	-8.250
740-759	-0.500	-0.500	-0.750	-0.750	-1.000	-1.375	-3.000	-7.500	-9.750
720-739	-0.750	-0.750	-1.000	-1.250	-1.375	-1.750	-5.000	-8.750	-11.000
700-719	-2.000	-2.000	-2.250	-2.750	-3.250	-4.250	-7.250	-9.500	-11.750
680-699	-2.750	-2.750	-3.000	-3.625	-5.000	-6.000	-8.250	N/A	N/A

LLPAs (Price Adjustments) - All Doc Types

CLTV	<=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
UPB < 100,000[1]	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
UPB 100,000 - 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 200,001 - 350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-1.750
UPB 350,001 - 500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	N/A
UPB 500,001 - 750,000	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A
Condos	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
2 Unit Property	-0.25	-0.25	-0.25	-0.25	-0.500	-0.500	-1.000	-1.250	-1.500
3-4 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A	N/A
NY, NJ, CT, IL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.000
5yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
4yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
1yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
No PPP[1]	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
5% Flat Prepay (i.e. 5/5/5/5/5)[2]	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
6 Months Interest Prepay Penalty[2]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

[1]UPB below $100,000 not permitted on DSCR Loans. Minimum Loan Amount for Income Doc Types is $75,000

[2]Where no prepay penalty allowed, No PPP pricing applies

[3]Prepay structure LLPAs additive to PPP Term LLPA (i.e. 5% Flat Prepay would be added to 5yr PPP LLPA) 5% Flat Prepay LLPA only applies

LLPAs (Price Adjustments) - Income Doc Types (Full Doc, Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE)

CLTV	<=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
DTI 43.01-45%	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750
DTI 45.01-50%	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-3.250
Investor	-1.750	-1.750	-2.000	-2.250	-2.250	-2.500	-4.250	N/A	N/A
Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.250	N/A	N/A
Express Doc - 1yr Tax Return (or 1099)[1]	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	-1.250
12 Month Bank Statements[1]	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	N/A
24 Month Bank Statements[1]	0.125	0.125	0.125	0.125	-0.125	-0.125	-0.375	-0.875	N/A
12 Month CPA PnL[1]	-0.500	-0.750	-0.750	-1.000	-1.500	-3.000	N/A	N/A	N/A
24 Month CPA PnL[1]	-0.375	-0.625	-0.625	-0.875	-1.375	-2.875	N/A	N/A	N/A
WVOE Doc Type[1]	-0.375	-0.625	-0.625	-0.750	-1.250	-2.750	N/A	N/A	N/A

All LLPAs are cumulative

[1]Additive to Alternative Doc FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	101
Min Price	97
Max Lock Period	60 Days
Max Lock Period (Including Extentions)	75 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock 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

Eligible Prepay Structures Include:	LLPA
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	6 Months of Interest
5	6 Months of Interest
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

Prepay Requirements*
Prepayment Penalties only Permitted on Investment Properties
Prepayment Penalties not Allowed on Consumer Purpose Loans
No prepay penalty allowed in AK, KS, KY, MN, MS, NM, NC, OH, RI, VT, VA
Prepay penalties are only allowed on loans to corporations/LLCs: IL, PA
Prepay penalties are only allowed on loans to corporations: NJ

*Prepay rules applies SOLELY to business purpose loans.

Fees	
Underwriting*	$1,895

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

Series 3
Prepayment Penalty Information
1st Lien

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**	No prepay penalty allowed
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**	Prepay penalties are only allowed on loans to corporations/LLCs
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	**Kansas**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
KY	Kentucky	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	Declining prepay penalty only
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**	No prepay penalty allowed
MN	**Minnesota**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
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	Prepay penalties are only allowed on loans to corporations
NM	**New Mexico**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
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**	No prepay penalty allowed
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**	No prepay penalty allowed
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	Prepay penalties are only allowed on loans >$1MM
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	

Series 3
Prepayment Penalty Information
1st Lien

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**	No prepay penalty allowed
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**	Prepay penalties are only allowed on loans to corporations/LLCs
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	**Kansas**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
KY	Kentucky	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	Declining prepay penalty only
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**	No prepay penalty allowed
MN	**Minnesota**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
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	No prepay penalty allowed
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	Prepay penalties are only allowed on loans to corporations
NM	**New Mexico**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
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**	No prepay penalty allowed
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**	Prepay penalties are only allowed on loans to corporations/LLCs
RI	**Rhode Island**	**No**	**N/A**	**N/A**	**N/A**	No prepay penalty allowed
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	No prepay penalty allowed
VT	Vermont	Yes	No restrictions	None	Refinance or sale	No prepay penalty allowed
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	