



Platinum - Series 3

1/12/2026

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	105.625
9.750	-	-	105.500
9.625	-	-	105.375
9.500	-	-	105.250
9.375	-	-	105.125
9.250	-	-	105.000
9.125	-	-	104.875
9.000	-	-	104.750
8.875	-	-	104.625
8.750	-	-	104.500
8.625	-	-	104.375
8.500	-	-	104.125
8.375	-	-	103.875
8.250	-	-	103.625
8.125	-	-	103.375
8.000	-	-	103.125
7.875	-	-	102.875
7.750	-	-	102.625
7.625	-	-	102.375
7.500	-	-	102.125
7.375	-	-	101.875
7.250	-	-	101.625
7.125	-	-	101.250
7.000	-	-	100.875
6.875	-	-	100.500
6.750	-	-	100.125
6.625	-	-	99.750
6.500	-	-	99.250
6.375	-	-	98.625
6.250	-	-	97.875
6.125	-	-	97.125
6.000	-	-	96.375

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+	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	
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	

Full Doc/Express
Doc
FICO x LTV

12 Month Bank
Statements
FICO x LTV

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: 1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.500	
Express Doc - COMBINED 1yr Tax Return + PnL ¹²	-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

¹Additive to Full Doc FICOxLTV Adjustment

²Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

³Additive 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.

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

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.



Gold - Series 3

1/12/2026

Base Pricing for 30 Day Lock					LLPAs (Price Adjustments)									
Rate	5/6 ARM	7/6 ARM	FIX 30/40	Full Doc/Express Doc FICO x LTV	LTV/CLTV									
11.750	-	-	105.750			<=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
11.625	-	-	105.625		780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A
11.500	-	-	105.500		760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
11.375	-	-	105.375		740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
11.250	-	-	105.250		720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
11.125	-	-	105.125		700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
11.000	-	-	105.000		680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
10.875	-	-	104.875		660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
10.750	-	-	104.750		640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
10.625	-	-	104.625	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A	
10.500	-	-	104.500	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10.375	-	-	104.375	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
10.250	-	-	104.250		760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
10.125	-	-	104.125		740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
10.000	-	-	104.000		720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
9.875	-	-	103.875		700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
9.750	-	-	103.750		680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
9.625	-	-	103.625		660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
9.500	-	-	103.500		640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
9.375	-	-	103.250		620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A
9.250	-	-	103.000		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.125	-	-	102.750		LTV/CLTV									
9.000	-	-	102.500			<=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
8.875	-	-	102.250		DTI 43% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	-	-	102.000		DTI > 50%	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
8.625	-	-	101.750		DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
8.500	-	-	101.500		30 YR Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A	N/A
8.375	-	-	101.250		40 YR Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	-1.000	N/A	N/A
8.250	-	-	101.000		40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
8.125	-	-	100.750		UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
8.000	-	-	100.500		UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	-	-	100.250	UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.750	-	-	99.875	UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
7.625	-	-	99.625	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	
7.500	-	-	99.250	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	

Email: lockdesk@lend2financial.com
Lock hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

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Lock hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	\$1,995

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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.

All LLPAs are cumulative

¹Additive to Full Doc FICOxLTV Adjustment

²Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

³Additive to 12 Month Bank Statement FICOxLTV Adjustment



DSCR - Series 3

1/12/2026

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	106.250
9.750	-	-	106.125
9.625	-	-	106.000
9.500	-	-	105.875
9.375	-	-	105.750
9.250	-	-	105.625
9.125	-	-	105.500
9.000	-	-	105.375
8.875	-	-	105.250
8.750	-	-	105.125
8.625	-	-	104.875
8.500	-	-	104.625
8.375	-	-	104.375
8.250	-	-	104.125
8.125	-	-	103.875
8.000	-	-	103.625
7.875	-	-	103.375
7.750	-	-	103.000
7.625	-	-	102.625
7.500	-	-	102.250
7.375	-	-	101.875
7.250	-	-	101.625
7.125	-	-	101.250
7.000	-	-	100.875
6.875	-	-	100.375
6.750	-	-	99.875
6.625	-	-	99.250
6.500	-	-	98.500
6.375	-	-	97.750
6.250	-	-	97.000
6.125	-	-	96.250

Email: lockdesk@lendzfinacial.com

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

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

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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

1/12/2026

Base Pricing for 30 Day Lock

Rate	FIX 10	FIX 15	FIX 20	FIX 30
12.500	-	-	-	109.750
12.375	-	-	-	109.625
12.250	-	-	-	109.500
12.125	-	-	-	109.375
12.000	-	-	-	109.250
11.875	-	-	-	109.000
11.750	-	-	-	108.750
11.625	-	-	-	108.500
11.500	-	-	-	108.250
11.375	-	-	-	108.000
11.250	-	-	-	107.750
11.125	-	-	-	107.500
11.000	-	-	-	107.250
10.875	-	-	-	107.000
10.750	-	-	-	106.750
10.625	-	-	-	106.500
10.500	-	-	-	106.250
10.375	-	-	-	106.000
10.250	-	-	-	105.750
10.125	-	-	-	105.500
10.000	-	-	-	105.250
9.875	-	-	-	105.000
9.750	-	-	-	104.750
9.625	-	-	-	104.500
9.500	-	-	-	104.250
9.375	-	-	-	104.000
9.250	-	-	-	103.750
9.125	-	-	-	103.500
9.000	-	-	-	103.250
8.875	-	-	-	103.000
8.750	-	-	-	102.750
8.625	-	-	-	102.500
8.500	-	-	-	102.250
8.375	-	-	-	101.875
8.250	-	-	-	101.375
8.125	-	-	-	100.750
8.000	-	-	-	100.000

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

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

²Where no prepay penalty allowed, No PPP pricing applies

³Prepay 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

¹Additive to Alternative Doc FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	101
Min Price	97
Max Lock Period	60 Days
Max Lock Period (Including Extensions)	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*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.



Series 3 Prepayment Penalty Information

1st Lien & 2nd Lien

12/29/2025

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	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.
5% Fixed PPP	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. Example: (5%/4%/3%/2%/1%) or (5%/3%/2%/1%). Lendz Financial only offers 5-4-3-2-1 Declining PPP by default, any addition structure must be requested.

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	PPP is not allowed in this state.
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	PPP is not allowed in this state.
KY Kentucky	No	N/A	N/A	N/A	PPP is not allowed in this state.
LA Louisiana	Yes	Declining prepay penalty only	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	PPP is not allowed in this state.
MN Minnesota	No	N/A	N/A	N/A	PPP is not allowed in this state.
MO Missouri	Yes	No restrictions	None	Refinance or sale	
MS Mississippi	Yes	Declining prepay penalty only	None	Refinance or sale	Declining prepayment penalty only.
MT Montana	Yes	No restrictions	None	Refinance or sale	
NC North Carolina	Yes	No restrictions	None	Refinance or sale	PPP NOT ALLOWED ON 2ND LIEN
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/LLCs
NM New Mexico	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	PPP is not allowed in this state.
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	1st Lien: Only allowed if balance >\$319,777 2nd Lien: Only allowed on loans to corporations/LLC
RI Rhode Island	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	PPP NOT ALLOWED ON 2ND LIEN
VT Vermont	Yes	No restrictions	None	Refinance or sale	Loan amount must be >\$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	

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