





30 Day Pricing		
Rate		Fixed Rate
13.375		110.5000
13.250		110.3750
13.125		110.2500
13.000		110.1250
12.875		110.0000
12.750		109.8750
12.625		109.7500
12.500		109.6250
12.375		109.5000
12.250		109.3750
12.125		109.2500
12.000		109.1250
11.875		109.0000
11.750		108.8750
11.625		108.7500
11.500		108.6250
11.375		108.5000
11.250		108.2500
11.125		108.0000
11.000		107.7500
10.875		107.5000
10.750		107.2500
10.625		107.0000
10.500		106.7500
10.375		106.5000
10.250		106.2500
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		103.5000
9.250		103.0000
9.125		102.5000
9.000		102.0000
8.875		101.3750
8.750		100.7500
8.625		100.1250
8.500		99.3750
8.375		98.6250
Max Price		
Price		102.0000
Min Price		
Price		97.0000
Lock Fees		
Relock Fee:		.250
Extension Fee Per Diem:		.020
Extension Max:		15 Days
Fees		
Underwriting*		\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 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)					
Bank Statement Term	660 - 679	(7.750)	(7.875)	(8.375)						
	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		
Product	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loan Amount	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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)		
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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	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)		
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500		

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Series 5

Prepayment Penalty Information

1st 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.
Flat Prepay Structure	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%/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	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	Borrower must be corporation if APR is >8%
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	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	No	N/A	N/A	N/A	PPP is not allowed in this state.
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	1% of amount prepaid	36 months	Refinance or sale	3yr 1% Fixed PPP Required. Only allowed on exception basis. Must request from lock desk.
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	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	Declining PPP structure 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	Not allowed on loans vested to individuals or LLC.
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	Yes	1% of original UPB Priced as No PPP	60 Months	Refinance or sale	Not permitted at all for loans less than \$112,957 1% Fixed PPP Required. Only on Case-by-Case.
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	Yes	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	
VT	Vermont	No	N/A	N/A	N/A	PPP is not allowed in this state.
WA	Washington	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM loans.
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM Loans.
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	

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