LENDZ

Platinum - Series 3

2/3/2026

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	105.750
9.750	-	-	105.625
9.625	-	-	105.500
9.500	-	-	105.375
9.375	-	-	105.250
9.250	-	-	105.125
9.125	-	-	105.000
9.000	-	-	104.875
8.875	-	-	104.750
8.750	-	-	104.625
8.625	-	-	104.500
8.500	-	-	104.250
8.375	-	-	104.000
8.250	-	-	103.750
8.125	-	-	103.500
8.000	-	-	103.250
7.875	-	-	103.000
7.750	-	-	102.750
7.625	-	-	102.500
7.500	-	-	102.250
7.375	-	-	102.000
7.250	-	-	101.750
7.125	-	-	101.375
7.000	-	-	101.000
6.875	-	-	100.625
6.750	-	-	100.250
6.625	-	-	99.875
6.500	-	-	99.375
6.375	-	-	98.750
6.250	-	-	98.000
6.125	-	-	97.250
6.000	-	-	96.500

Email: lockdesk@lendzfinancial.com

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

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

Fees	
Underwriting*	$1,995

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

LLPAs (Price Adjustments)

LTV/CLTV

	FICO	<=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.

Gold - Series 3

2/3/2026

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
11.750	-	-	105.875
11.625	-	-	105.750
11.500	-	-	105.625
11.375	-	-	105.500
11.250	-	-	105.375
11.125	-	-	105.250
11.000	-	-	105.125
10.875	-	-	105.000
10.750	-	-	104.875
10.625	-	-	104.750
10.500	-	-	104.625
10.375	-	-	104.500
10.250	-	-	104.375
10.125	-	-	104.250
10.000	-	-	104.125
9.875	-	-	104.000
9.750	-	-	103.875
9.625	-	-	103.750
9.500	-	-	103.625
9.375	-	-	103.375
9.250	-	-	103.125
9.125	-	-	102.875
9.000	-	-	102.625
8.875	-	-	102.375
8.750	-	-	102.125
8.625	-	-	101.875
8.500	-	-	101.625
8.375	-	-	101.375
8.250	-	-	101.125
8.125	-	-	100.875
8.000	-	-	100.625
7.875	-	-	100.375
7.750	-	-	100.000
7.625	-	-	99.750
7.500	-	-	99.375

Email: lockdesk@lendzfinancial.com

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

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

Fees	
Underwriting*	$1,995

*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
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.

DSCR - Series 3

2/3/2026

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	106.375
9.750	-	-	106.250
9.625	-	-	106.125
9.500	-	-	106.000
9.375	-	-	105.875
9.250	-	-	105.750
9.125	-	-	105.625
9.000	-	-	105.500
8.875	-	-	105.375
8.750	-	-	105.250
8.625	-	-	105.000
8.500	-	-	104.750
8.375	-	-	104.500
8.250	-	-	104.250
8.125	-	-	104.000
8.000	-	-	103.750
7.875	-	-	103.500
7.750	-	-	103.125
7.625	-	-	102.750
7.500	-	-	102.375
7.375	-	-	102.000
7.250	-	-	101.750
7.125	-	-	101.375
7.000	-	-	101.000
6.875	-	-	100.500
6.750	-	-	100.000
6.625	-	-	99.375
6.500	-	-	98.625
6.375	-	-	97.875
6.250	-	-	97.125
6.125	-	-	96.375

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*	$1,995

*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

2/3/2026

Base Pricing for 30 Day Lock

Rate	FIX 10	FIX 15	FIX 20	FIX 30
12.500	-	-	-	110.625
12.375	-	-	-	110.500
12.250	-	-	-	110.375
12.125	-	-	-	110.250
12.000	-	-	-	110.125
11.875	-	-	-	109.875
11.750	-	-	-	109.625
11.625	-	-	-	109.375
11.500	-	-	-	109.125
11.375	-	-	-	108.875
11.250	-	-	-	108.625
11.125	-	-	-	108.375
11.000	-	-	-	108.125
10.875	-	-	-	107.875
10.750	-	-	-	107.625
10.625	-	-	-	107.375
10.500	-	-	-	107.125
10.375	-	-	-	106.875
10.250	-	-	-	106.625
10.125	-	-	-	106.375
10.000	-	-	-	106.125
9.875	-	-	-	105.875
9.750	-	-	-	105.625
9.625	-	-	-	105.375
9.500	-	-	-	105.125
9.375	-	-	-	104.875
9.250	-	-	-	104.625
9.125	-	-	-	104.375
9.000	-	-	-	104.125
8.875	-	-	-	103.875
8.750	-	-	-	103.625
8.625	-	-	-	103.375
8.500	-	-	-	103.125
8.375	-	-	-	102.750
8.250	-	-	-	102.250
8.125	-	-	-	101.625
8.000	-	-	-	100.875

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*	$1,995

*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%/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 corpor**
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	