

Platinum - Standard Doc

Rate	30 YR FIX
5.875	96.102
6.000	96.852
6.125	97.602
6.250	98.352
6.375	99.070
6.500	99.695
6.625	100.258
6.750	100.820
6.875	101.351
7.000	101.851
7.125	102.320
7.250	102.788
7.375	103.163
7.500	103.538
7.625	103.882
7.750	104.164
7.875	104.414
8.000	104.664
8.125	104.914
8.250	105.164
8.375	105.414
8.500	105.664
8.625	105.914
8.750	106.101
8.875	106.289
9.000	106.476
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
5.875	96.102
6.000	96.852
6.125	97.602
6.250	98.352
6.375	99.070
6.500	99.695
6.625	100.258
6.750	100.820
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8.625	105.914
8.750	106.101
8.875	106.289
9.000	106.476
Min Price	97.000

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99
	12 Months	-0.25	99.5
	24 Months	-0.25	100
	36 Months	-0.125	100.5
	48 Months	-0.125	101
	60 Months	-0.375	101.5

Max Price + PPP Adjustment		LLPA	Max Price
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.000
	12 Months	-0.750	100.000
	24 Months	-0.375	102.000
	36 Months	0.000	102.500
	48 Months	0.375	103.000
	60 Months	0.750	103.500
Lock Period		30 days	0.000
		45 days	-0.150
		60 days	-0.300
Extension Fee 5		5 Days	-0.100

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days
6) Loan eligibility is determined by the Guideline/Product Matrix.
7) All soft prepayment penalties will be priced as a no prepayment loan

Fees	Underwriting*
	\$1,995

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

Loan Amount	Max Price (Primary and Second Home Only)
<\$2,000,000	101.50
\$2,000,000 - \$3,000,000	100.50
\$3,000,000 - \$4,000,000	99.50

Email: lockdesk@lendlzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Adjustments to Price		FICO/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
Standard Doc - 2 Years Standard Doc - AUS	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-1.625	-3.000	-3.000
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.875	-3.250	-3.250
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750	-3.750
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250	-5.250
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	-4.750	-6.500	-6.500
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000	-9.000
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA	NA
	640-659	-1.250	-1.250	-1.375	-1.875	-2.750	-3.625	-4.875	NA	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.250	NA	NA	NA	NA	NA
	Standard Doc - 1 Year (In Addition to the 2 Year Adj)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375
Alt Doc Bank Statement - 12/24 Months P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-2.000	-3.500	-3.500
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-2.250	-4.000	-4.000
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000	-5.000
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500	-6.500
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500	-8.500
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500	-9.500
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA	NA
	640-659	-1.250	-1.250	-1.375	-2.000	-3.000	-3.875	-5.375	NA	NA	NA
	620-639	-2.500	-2.500	-2.500	-2.750	-3.500	NA	NA	NA	NA	NA
	Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months WVOE CPA/EA Prepared P&L - 24 Months CPA/EA Prepared P&L - 12 Months	0.000 0.000 -0.250 -0.625 -0.625	0.000 0.000 -0.250 -0.625 -0.625	0.000 0.000 -0.250 -0.625 -0.625	0.000 0.000 -0.250 -0.625 -0.625	0.000 0.000 -0.250 -0.625 -0.625	0.000 0.000 -0.375 -0.750 -0.750	0.000 0.000 -0.375 -0.875 -0.875	-0.500 -0.500 NA NA NA	-0.750 -0.750 NA NA NA

Adjustments to Price		<=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
Housing History	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-3.000	-5.000
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
House Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	>43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.875	-0.875	-0.875	-1.125	-1.250	NA	NA	NA	NA
Purpose	\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
	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	0.000	0.000	-0.375	NA
	Cash-Out Refi >= 700	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	NA	NA
	Cash-Out Refi < 700	-0.250	-0.250	-0.375	-0.500	-0.750	-1.500	NA	NA	NA
Occupancy	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
Property Type	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
	State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Other	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

All Fixed Rate qualified at the Note Rate.

Program Restrictions	Product	Amort Term	Term	I/O Term
Housing	0x90x12	360	360	N/A
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	360	120
Min FICO	620	40 YR FIXED I/O	480	120
Max LTV	90			
Max price if Listed in last 6 months	99.00			

NON-PERM Max Price + Adjustment*		LLPA	Max Price
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	98.500
	12 Months	-0.750	99.500
	24 Months	-0.375	101.500
	36 Months	0.000	102.000
	48 Months	0.375	102.500
	60 Months	0.750	103.000



DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

3/4/2026

DSCR Cross Collateralized

Rate	30 YR FIX
5.875	95.008
6.000	96.008
6.125	97.008
6.250	97.758
6.375	98.445
6.500	99.133
6.625	99.820
6.750	100.445
6.875	101.070
7.000	101.695
7.125	102.320
7.250	102.945
7.375	103.570
7.500	104.102
7.625	104.539
7.750	104.977
7.875	105.414
8.000	105.789
8.125	106.164
8.250	106.539
8.375	106.914
8.500	107.289
8.625	107.602
8.750	107.914
8.875	108.227
9.000	108.477
9.125	108.727
9.250	108.977
9.375	109.227

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All relocks incur a 25 bps adjustment

Fees
Underwriting* \$750/property

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$750/property is applied.

Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	101.100
12 Months	97.000	99.100
No Penalty	97.000	98.100

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

*5% fixed up to 5-years

*Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

6) 6 mo Interest prepayment penalties not allowed

7) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY	LLPA	Max Price
No Penalty	0	98.1
12 Months	-0.25	98.6
24 Months	-0.25	99.1
36 Months	-0.375	99.6
48 Months	-0.5	100.1
60 Months	-0.625	100.6

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR ≥ 1.20	760+	1.500	1.375	1.250	0.875	0.250	N/A	N/A
	740-759	1.500	1.375	1.125	0.750	0.000	N/A	N/A
	720-739	1.250	1.125	0.875	0.500	-0.250	N/A	N/A
	700-719	0.875	0.750	0.375	-0.125	-1.000	N/A	N/A
	680-699	0.500	0.125	-0.125	-0.625	N/A	N/A	N/A
	660-679	0.000	-0.375	-0.875	-1.625	N/A	N/A	N/A
	640-659	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
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
5% Fixed Prepayment Penalty Term1-5	60 Months	0.875	0.875	0.875	0.875	1.125	N/A	N/A
	48 Months	0.625	0.625	0.625	0.625	0.875	N/A	N/A
	36 Months	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.375	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
Prepayment Penalty Term1-5 Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	N/A	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
Other	Escrow Waiver (Exception only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Other Price Adjustments			ARM Requirements			Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A		Housing	2×30×24
	45 days	-0.150	ARM Margin	N/A		(BK/FC/SS/DIL)	36.0
	60 days	-0.300	5yr ARM Caps	N/A		Min FICO	660
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A		Max LTV	80
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A		Max Property Count	25
Product	Amort Term		Term	I/O Term		Max price if Listed in last 6 months 99	
15 YR FIXED	N/A		N/A	N/A			
30 YR FIXED	360		360	N/A			
30 YR FIXED I/O	240		360	120			
All Fixed Rate qualified at the Note Rate.							

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DSCR Multi (5-8 Residential Units or 2-8 Mixed Use)

Rate	30 YR FIX
7.625	95.115
7.750	95.777
7.875	96.439
8.000	97.101
8.125	97.763
8.250	98.425
8.375	99.088
8.500	99.850
8.625	100.513
8.750	101.175
8.875	101.838
9.000	102.500
9.125	103.163
9.250	103.825
9.375	104.488
9.500	105.150
9.625	105.813
9.750	106.475
9.875	107.138
10.000	107.800
10.125	108.463
10.250	109.125
10.375	109.788
10.500	110.450
10.625	111.113
10.750	111.775
10.875	112.438
11.000	113.100
11.125	113.763

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All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

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

Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.975
48 Months	97.000	102.475
36 Months	97.000	101.975
24 Months	97.000	101.475
12 Months	97.000	98.975
No Penalty	97.000	97.975

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- 2) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
- 3) Only declining prepayment penalty structures allowed in MS
- 4) Acceptable structures include the following:
 - 5% fixed up to 5-years
 - Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 5) 6 mo Interest prepayment penalties not allowed
- 6) All soft prepayment penalties will be priced as a no prepayment loan
- 7) Prepayment penalties not allowed in OH

NJ PREPAYMENT PENALTY	LLPA	Max Price
No Penalty	0	97.975
12 Months	-0.25	98.975
24 Months	-0.25	99.475
36 Months	-0.375	99.975
48 Months	-0.5	100.475
60 Months	-0.625	100.975

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR ≥ 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	≥36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,001 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	CT, IL, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
5% Fixed Prepayment Penalty Term1-6	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term1-5	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
ARM Index		N/A
ARM Margin		N/A
5yr ARM Caps		N/A
7yr & 10yr ARM Caps		N/A
Reset Frequency		N/A
Housing (BK/FC/SS/DIL)		0x30x24
Min FICO		660
Max LTV		75
Max price if Listed in last 6 months		99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
All Fixed Rate qualified at the Note Rate.			

Foreign National - DSCR

Rate	30 YR FIX
5.875	94.158
6.000	95.158
6.125	96.158
6.250	96.908
6.375	97.595
6.500	98.283
6.625	98.970
6.750	99.595
6.875	100.220
7.000	100.845
7.125	101.470
7.250	102.095
7.375	102.720
7.500	103.252
7.625	103.689
7.750	104.127
7.875	104.564
8.000	104.939
8.125	105.314
8.250	105.689
8.375	106.064
8.500	106.439
8.625	106.752
8.750	107.064
8.875	107.377
9.000	107.627
9.125	107.877
9.250	108.127
9.375	108.377
9.500	108.627
9.625	108.877

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
DSCR Additional	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	NA
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	NA

*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.125	-0.250	0.000
	\$1,500,001 - \$2,000,000	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	N/A	N/A	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
5% Fixed Prepayment Penalty Term1-5 (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Prepayment Penalty Term1-5 (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		Product - DSCR	Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A
Extension Fee	5 Days	-0.100	30 YR FIXED	360	N/A
			30 YR FIXED I/O	240	120
			40 YR FIXED I/O	360	120
* Extensions available in 5 day increments up to 30 days					
* Qualifying Rate: Note Rate					

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Fees	
Underwriting*	\$1,995

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

Investor (DSCR)		
Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.350
48 Months	97.000	101.850
36 Months	97.000	101.350
24 Months	97.000	100.850
12 Months	97.000	98.850
No Penalty	97.000	97.850
1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.		
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ		
3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA		
4) Only declining prepayment penalty structures allowed in MS		
5) Acceptable structures include the following:		
• 6 mo Interest		
• 3%, 4%, or 5% fixed percentage		
• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)		
6) All soft prepayment penalties will be priced as a no prepayment loan		

NJ PREPAYMENT PENALTY	LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	97.85
	12 Months	-0.25
	24 Months	-0.25
	36 Months	-0.375
	48 Months	-0.5
	60 Months	-0.625

Program Restrictions	
Housing (BK/FC/SS/DIL)	0x30x12
Min FICO	36 mo
Max LTV	680 or Foreign Credit
Max price if Listed in last 6 months	75
	99.00

CES - Standard Doc

Rate	30 YR FIX
7.375	99.023
7.500	99.472
7.625	99.925
7.750	100.374
7.875	100.827
8.000	101.379
8.125	101.825
8.250	102.271
8.375	102.717
8.500	103.162
8.625	103.535
8.750	103.908
8.875	104.283
9.000	104.658
9.125	105.033
9.250	105.407
9.375	105.781
9.500	106.154
9.625	106.519
9.750	106.883
9.875	107.240
10.000	107.597
10.125	107.847
10.250	108.097
10.375	108.347
10.500	108.697
10.625	108.947
10.750	109.197
10.875	109.447
11.000	109.697
11.125	109.947
11.250	110.197
11.375	110.447
11.500	110.697
11.625	110.822
11.750	110.947
11.875	111.072
12.000	111.197
12.125	111.322
12.250	111.447
12.375	111.572
12.500	111.697
12.625	111.822
12.750	111.947
12.875	112.072
13.000	112.197
13.125	112.322
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	99.023
7.875	99.472
8.000	99.925
8.125	100.374
8.250	100.827
8.375	101.379
8.500	101.825
8.625	102.271
8.750	102.717
8.875	103.162
9.000	103.535
9.125	103.908
9.250	104.283
9.375	104.658
9.500	105.033
9.625	105.407
9.750	105.781
9.875	106.154
10.000	106.519
10.125	106.883
10.250	107.240
10.375	107.597
10.500	107.847
10.625	108.097
10.750	108.347
10.875	108.697
11.000	108.947
11.125	109.197
11.250	109.447
11.375	109.697
11.500	109.947
11.625	110.197
11.750	110.447
11.875	110.697
12.000	110.822
12.125	110.947
12.250	111.072
12.375	111.197
12.500	111.322
12.625	111.447
12.750	111.572
12.875	111.697
13.000	111.822
13.125	111.947
13.250	112.072
13.375	112.197
13.500	112.322
Min Price	98.000
Max Price	101.500

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A

Program Restrictions

Housing	0x30x12
FC	48 mo
(BK/SS/DIL)	48 mo
Min FICO	680
Max CLTV	90

Other Price Adjustments

Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.1000

Fees

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

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

Investor Only

NJ PREPAYMENT PENALTY		LLPA	Max Price	
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0.000	99.000	
	12 Months	-0.125	101.500	
	24 Months	-0.250	101.500	
	36 Months	-1.000	101.500	
	48 Months	-1.000	102.000	
	60 Months	-1.000	102.000	
Prepay Term1-4		LLPA	Min Price	Max Price
No Penalty		0.000	97.000	99.000
12 Months		0.250	97.000	101.500
24 Months		0.500	97.000	102.000
36 Months		1.500	97.000	102.500
48 Months		1.750	97.000	103.000
60 Months		2.000	97.000	103.000

Penalties not allowed in AK, KS, MI, MN, NM, OH, RI, VA

Penalties not allowed on loans vested to individuals in IL and N

PPP not allowed on loan amounts less than \$329,411 in PA

Only declining prepayment penalty structures allowed in MS

Penalties not allowed on second liens less than \$75,000 in MD

Acceptable Structures include the following:

•Fixed percentage of no less than 3%

•Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.

For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

•Six (6) months of interest on prepayments that exceed 20% of the

original principal balance in a given 12-month time period

Adjustments to Price		FICO/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
Standard Doc - 2 Years	800+	3.000	2.875	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	0.375	-0.125	-1.000	-0.250	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.000	2.875	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	1.250	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	0.125	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
	680-699	-0.500	-0.750	-1.000	-1.250	-1.250	-3.250	-4.500	N/A	N/A	N/A
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
		0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA

Adjustments to Price		<=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	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
Loan Balance	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	\$100,001 - \$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
	State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-2.000	N/A	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Series 1 Prepayment Penalty Information

1st Lien & 2nd Lien

3/4/2026

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. (Not eligible under cross-collateral, 5-8 unit, or 2-8 mixed use.)
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	N/A	None	Refinance or sale	Lendz do not fund loans in DC
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	No	N/A	None	Refinance or sale	Lendz do not fund loans in ID
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals.
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	Yes	No restrictions	None	Refinance or sale	NOT ALLOWED ON 2ND LIENS LESS THAN \$75,000
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	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 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	No	N/A	None	Refinance or sale	Lendz do not fund loans in ND
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.
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	No	N/A	None	Refinance or sale	Lendz do not fund loans in OR
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	PPP not allowed on loan amounts ≤\$329411
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	No	N/A	None	Refinance or sale	Lendz do not fund loans in SD
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	No	N/A	None	Refinance or sale	Lendz do not fund loans in VA
VT	Vermont	No	N/A	None	Refinance or sale	Lendz do not fund loans in VT
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	

Notice: While efforts have been made to ensure the accuracy of this table, it may contain errors or omissions and may not reflect recent legal changes. This material is provided as a general reference and is not a substitute for legal consultation. Lendz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lendz Financial is strictly forbidden.