

| 30 Day Pricing |          |  | Pricing Adjustments          |              |          |          |          |          |          |          |          |          |          |       |  |
|----------------|----------|--|------------------------------|--------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-------|--|
| Rate           | 30yr Fix |  | 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 | 80.01-85 | 85.01-90 |       |  |
| 9.125          | 107.2500 |  | Full Doc 2yr<br>Full Doc 1yr | ≥ 800        | 0.625    | 0.625    | 0.500    | 0.250    | 0.125    | 0.000    | (0.125)  | (2.250)  | (4.125)  |       |  |
| 9.000          | 107.0000 |  |                              | 780 - 799    | 0.625    | 0.625    | 0.500    | 0.250    | 0.125    | 0.000    | (0.125)  | (2.375)  | (4.250)  |       |  |
| 8.875          | 106.7500 |  |                              | 760 - 779    | 0.625    | 0.625    | 0.375    | 0.250    | 0.125    | (0.125)  | (0.375)  | (4.750)  | (4.750)  |       |  |
| 8.750          | 106.5000 |  |                              | 740 - 759    | 0.500    | 0.500    | 0.375    | 0.250    | (0.125)  | (0.250)  | (0.625)  | (3.250)  | (5.250)  |       |  |
| 8.625          | 106.2500 |  |                              | 720 - 739    | 0.375    | 0.375    | 0.250    | 0.125    | (0.250)  | (0.500)  | (1.125)  | (4.000)  | (6.375)  |       |  |
| 8.500          | 106.0000 |  |                              | 700 - 719    | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.875)  | (1.375)  | (1.750)  | (4.625)  | (7.125)  |       |  |
| 8.375          | 105.6250 |  |                              | 680 - 699    | (0.500)  | (0.500)  | (0.875)  | (1.250)  | (1.625)  | (2.500)  | (3.000)  | (5.625)  | (8.125)  |       |  |
| 8.250          | 105.2500 |  |                              | 660 - 679    | (0.875)  | (1.250)  | (1.375)  | (2.375)  | (2.875)  | (3.625)  | (4.375)  |          |          |       |  |
| 8.125          | 104.8750 |  |                              | 640 - 659    | (3.375)  | (3.500)  | (3.750)  | (4.250)  | (4.750)  | (5.750)  | (6.500)  |          |          |       |  |
| 8.000          | 104.5000 |  |                              | 620 - 639    | (4.750)  | (4.875)  | (5.250)  | (6.250)  | (7.125)  | (8.125)  | (9.000)  |          |          |       |  |
| 7.875          | 104.1250 |  |                              | ≥ 800        | 0.625    | 0.625    | 0.500    | 0.250    | 0.125    | (0.125)  | (0.375)  | (2.875)  | (4.750)  |       |  |
| 7.750          | 103.7500 |  |                              | 780 - 799    | 0.625    | 0.625    | 0.500    | 0.250    | 0.125    | (0.125)  | (0.375)  | (3.000)  | (4.875)  |       |  |
| 7.625          | 103.3750 |  |                              | 760 - 779    | 0.625    | 0.625    | 0.375    | 0.250    | 0.125    | (0.250)  | (0.625)  | (3.375)  | (5.375)  |       |  |
| 7.500          | 103.0000 |  | 740 - 759                    | 0.500        | 0.500    | 0.375    | 0.250    | (0.125)  | (0.375)  | (0.875)  | (3.875)  | (5.875)  |          |       |  |
| 7.375          | 102.6250 |  | 720 - 739                    | 0.375        | 0.375    | 0.250    | 0.125    | (0.250)  | (0.750)  | (1.500)  | (4.875)  | (7.250)  |          |       |  |
| 7.250          | 102.2500 |  | 700 - 719                    | (0.125)      | (0.125)  | (0.250)  | (0.375)  | (0.875)  | (1.625)  | (2.125)  | (5.625)  | (8.125)  |          |       |  |
| 7.125          | 101.7500 |  | 680 - 699                    | (0.750)      | (0.750)  | (1.125)  | (1.500)  | (2.000)  | (3.000)  | (3.750)  | (6.875)  | (9.375)  |          |       |  |
| 7.000          | 101.2500 |  | 660 - 679                    | (1.125)      | (1.500)  | (1.625)  | (2.625)  | (3.250)  | (4.125)  | (5.125)  |          |          |          |       |  |
| 6.875          | 100.6250 |  | 640 - 659                    | (3.750)      | (3.875)  | (4.125)  | (4.625)  | (5.250)  | (6.500)  | (7.500)  |          |          |          |       |  |
| 6.750          | 100.0000 |  | 620 - 639                    | (5.125)      | (5.250)  | (5.625)  | (6.625)  | (7.625)  | (8.875)  | (10.000) |          |          |          |       |  |
| 6.625          | 99.3750  |  | ≥ 800                        | 0.375        | 0.375    | 0.250    | 0.000    | (0.250)  | (0.500)  | (1.250)  |          |          |          |       |  |
| 6.500          | 98.7500  |  | 780 - 799                    | 0.375        | 0.375    | 0.250    | 0.000    | (0.250)  | (0.625)  | (1.250)  |          |          |          |       |  |
| 6.375          | 98.1250  |  | 760 - 779                    | 0.375        | 0.375    | 0.125    | 0.000    | (0.250)  | (0.750)  | (1.500)  |          |          |          |       |  |
| 6.250          | 97.5000  |  | 740 - 759                    | 0.250        | 0.250    | 0.125    | 0.000    | (0.500)  | (0.875)  | (1.750)  |          |          |          |       |  |
| 6.125          | 96.8750  |  | 720 - 739                    | 0.125        | 0.125    | 0.000    | (0.125)  | (0.625)  | (1.250)  | (2.375)  |          |          |          |       |  |
| 6.000          | 96.1250  |  | 700 - 719                    | (0.375)      | (0.375)  | (0.500)  | (0.625)  | (1.250)  | (2.125)  | (3.000)  |          |          |          |       |  |
|                |          |  | 680 - 699                    | (1.125)      | (1.125)  | (1.500)  | (1.875)  | (2.500)  | (3.625)  |          |          |          |          |       |  |
|                |          |  | 660 - 679                    | (1.500)      | (1.875)  | (2.000)  | (3.000)  | (3.750)  | (4.750)  |          |          |          |          |       |  |
|                |          |  | ≥ 800                        | 0.000        | 0.000    | (0.125)  | (0.375)  | (0.625)  | (1.000)  | (1.625)  | (4.125)  |          |          |       |  |
|                |          |  | 780 - 799                    | 0.000        | 0.000    | (0.125)  | (0.375)  | (0.625)  | (1.000)  | (1.625)  | (4.250)  |          |          |       |  |
|                |          |  | 760 - 779                    | 0.000        | 0.000    | (0.250)  | (0.375)  | (0.625)  | (1.125)  | (1.875)  | (4.625)  |          |          |       |  |
|                |          |  | 740 - 759                    | (0.125)      | (0.125)  | (0.250)  | (0.375)  | (0.875)  | (1.250)  | (2.125)  | (5.125)  |          |          |       |  |
|                |          |  | 720 - 739                    | (0.250)      | (0.250)  | (0.375)  | (0.500)  | (1.000)  | (1.625)  | (2.750)  | (6.125)  |          |          |       |  |
|                |          |  | 700 - 719                    | (0.750)      | (0.750)  | (0.875)  | (1.000)  | (1.625)  | (2.625)  | (3.500)  |          |          |          |       |  |
|                |          |  | 680 - 699                    | (1.625)      | (1.625)  | (2.000)  | (2.375)  | (3.000)  | (4.125)  | (5.125)  |          |          |          |       |  |
|                |          |  | 660 - 679                    | (2.000)      | (2.375)  | (2.500)  | (3.500)  | (4.250)  | (5.250)  |          |          |          |          |       |  |
|                |          |  | No Bank Stmt                 | 0.000        | 0.000    | 0.000    | 0.000    | 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    | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.500)  |       |  |
|                |          |  | 24mo Bank Stmt               | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | all income types             | (0.500)      | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  |       |  |
|                |          |  | 30yr Fixed                   | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | 40yr Fixed                   | (0.250)      | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  |       |  |
|                |          |  | Full Amortization            | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | Interest-Only                | (0.250)      | (0.250)  | (0.250)  | (0.375)  | (0.500)  | (0.875)  | (1.000)  | (1.375)  | (2.250)  |          |       |  |
|                |          |  | 100,001-125k                 | (0.500)      | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.750)  | (0.750)  | (1.000)  |          |       |  |
|                |          |  | 125,001-150k                 | (0.375)      | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.625)  | (0.625)  | (0.750)  | (0.875)  |          |       |  |
|                |          |  | 150,001-175k                 | (0.125)      | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.375)  | (0.625)  | (0.750)  |          |       |  |
|                |          |  | 175,001-200k                 | (0.125)      | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.375)  | (0.625)  | (0.750)  |          |       |  |
|                |          |  | 200,001-300k                 | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.250)  | (0.250)  |          |       |  |
|                |          |  | 300,001-400k                 | 0.000        | 0.000    | 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    | 0.000    | 0.000    |          |       |  |
|                |          |  | 600,001-750k                 | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |       |  |
|                |          |  | 750,001-1.0m                 | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |       |  |
|                |          |  | 1,000,001-1.5m               | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |          |       |  |
|                |          |  | 1,500,001-2.0m               | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.375)  | (0.500)  |          |       |  |
|                |          |  | 2,000,001-2.5m               | (0.250)      | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.625)  |          |          |          |       |  |
|                |          |  | 2,500,001-3.0m               | (0.625)      | (0.625)  | (0.625)  | (0.625)  | (0.750)  | (0.750)  |          |          |          |          |       |  |
|                |          |  | 3,000,001-3.5m               | (1.000)      | (1.000)  | (1.000)  | (1.000)  | (1.250)  | (1.625)  |          |          |          |          |       |  |
|                |          |  | 3,500,001-4.0m               | (1.750)      | (1.750)  | (1.750)  | (1.750)  | (2.000)  | (2.375)  |          |          |          |          |       |  |
|                |          |  | 00.01-43                     | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | 43.01-45                     | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.125)  | (0.125)  |          |       |  |
|                |          |  | 45.01-50                     | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.250)  | (0.250)  |          |       |  |
|                |          |  | 50.01-55                     | (0.125)      | (0.125)  | (0.125)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  |          |          |          |       |  |
|                |          |  | Purchase                     | 0.250        | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    |       |  |
|                |          |  | Rate-Term                    | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | Cash-Out                     | (0.250)      | (0.250)  | (0.250)  | (0.500)  | (0.625)  | (1.000)  | (1.750)  |          |          |          |       |  |
|                |          |  | Additional for cash out      | (0.250)      | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  |          |          |          |       |  |
|                |          |  | Owner Occupied               | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | Second Home                  | (0.125)      | (0.125)  | (0.125)  | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.625)  |          |          |       |  |
|                |          |  | Non-Perm                     | (0.500)      | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  |          |       |  |
|                |          |  | Full Appraisal               | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | GA                           | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | AL                           | (0.375)      | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  |       |  |
|                |          |  | Other                        | 0.000        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | SFR                          | 0.000        | 0.000    | 0.000    | 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    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | PUD-Rural                    | 0.000        | 0.000    | 0.000    | 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    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | PUD                          | 0.000        | 0.000    | 0.000    | 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    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | Rowhouse                     | 0.000        | 0.000    | 0.000    | 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    | 0.000    | 0.000    | 0.000    |       |  |
|                |          |  | Condo-Warrantable            | (0.125)      | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.500)  | (0.750)  | (1.250)  |          |       |  |
|                |          |  | Condo-NonWarrantable         | (0.500)      | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.750)  | (1.000)  | (1.250)  |          |          |       |  |
|                |          |  | Condotel</                   |              |          |          |          |          |          |          |          |          |          |       |  |

| 30 Day Pricing |          |          | Pricing Adjustments          |                               |                     |          |          |          |          |          |          |         |         |
|----------------|----------|----------|------------------------------|-------------------------------|---------------------|----------|----------|----------|----------|----------|----------|---------|---------|
| Rate           | 30yr Fix | 30yr Fix | 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 | 80.1-85 |         |
| 9.250          | 109.2500 | 109.2500 | Full Doc 2yr<br>Full Doc 1yr | ≥ 800                         | 0.625               | 0.625    | 0.375    | 0.000    | (0.125)  | (0.250)  | (0.500)  | (3.000) |         |
| 9.125          | 109.0000 | 109.0000 |                              | 780 - 799                     | 0.625               | 0.625    | 0.375    | 0.000    | (0.125)  | (0.250)  | (0.500)  | (3.125) |         |
| 9.000          | 108.7500 | 108.7500 |                              | 760 - 779                     | 0.625               | 0.625    | 0.250    | 0.000    | (0.125)  | (0.375)  | (0.750)  | (3.500) |         |
| 8.875          | 108.5000 | 108.5000 |                              | 740 - 759                     | 0.500               | 0.500    | 0.250    | 0.000    | (0.375)  | (0.500)  | (1.000)  | (4.000) |         |
| 8.750          | 108.2500 | 108.2500 |                              | 720 - 739                     | 0.375               | 0.375    | 0.125    | (0.125)  | (0.500)  | (0.750)  | (1.500)  | (4.750) |         |
| 8.625          | 107.5000 | 107.5000 |                              | 700 - 719                     | (0.125)             | (0.125)  | (0.375)  | (0.625)  | (1.125)  | (1.625)  | (2.125)  | (5.375) |         |
| 8.500          | 107.3750 | 107.3750 |                              | 680 - 699                     | (0.500)             | (0.500)  | (1.000)  | (1.500)  | (1.875)  | (2.250)  | (3.375)  | (6.375) |         |
| 8.375          | 107.0000 | 107.0000 |                              | 660 - 679                     | (0.875)             | (1.250)  | (1.500)  | (2.625)  | (3.125)  | (3.875)  | (4.750)  |         |         |
| 8.250          | 106.6250 | 106.6250 |                              | ≥ 800                         | 0.500               | 0.500    | 0.250    | (0.125)  | (0.125)  | (0.375)  | (0.750)  | (3.625) |         |
| 8.125          | 106.2500 | 106.2500 |                              | Bank Statement (24, 12mo)     | 780 - 799           | 0.500    | 0.500    | 0.250    | (0.125)  | (0.125)  | (0.375)  | (0.750) | (3.750) |
| 8.000          | 105.8750 | 105.8750 | 760 - 779                    |                               | 0.500               | 0.500    | 0.125    | (0.125)  | (0.125)  | (0.500)  | (1.000)  | (4.125) |         |
| 7.875          | 105.3750 | 105.3750 | 740 - 759                    |                               | 0.375               | 0.375    | 0.125    | (0.125)  | (0.375)  | (0.625)  | (1.250)  | (4.625) |         |
| 7.750          | 104.8750 | 104.8750 | 720 - 739                    |                               | 0.250               | 0.250    | 0.000    | (0.250)  | (0.500)  | (1.000)  | (1.875)  | (5.625) |         |
| 7.625          | 104.3750 | 104.3750 | 700 - 719                    |                               | (0.125)             | (0.125)  | (0.375)  | (0.625)  | (1.125)  | (1.875)  | (2.500)  | (6.375) |         |
| 7.500          | 103.8750 | 103.8750 | 680 - 699                    |                               | (0.750)             | (0.750)  | (1.250)  | (1.750)  | (2.250)  | (3.250)  | (4.125)  |         |         |
| 7.375          | 103.3750 | 103.3750 | 660 - 679                    |                               | (1.125)             | (1.500)  | (1.750)  | (2.875)  | (3.500)  | (4.375)  | (5.500)  |         |         |
| 7.250          | 102.8750 | 102.8750 | ≥ 800                        |                               | 0.250               | 0.250    | 0.000    | (0.375)  | (0.500)  | (0.750)  |          |         |         |
| 7.125          | 102.3750 | 102.3750 | 780 - 799                    |                               | 0.250               | 0.250    | 0.000    | (0.375)  | (0.500)  | (0.875)  |          |         |         |
| 7.000          | 101.8750 | 101.8750 | 760 - 779                    |                               | 0.250               | 0.250    | (0.125)  | (0.375)  | (0.500)  | (1.000)  |          |         |         |
| 6.875          | 101.2500 | 101.2500 | Asset Depletion              | 740 - 759                     | 0.125               | 0.125    | (0.125)  | (0.375)  | (0.750)  | (1.125)  |          |         |         |
| 6.750          | 100.6250 | 100.6250 |                              | 720 - 739                     | 0.000               | 0.000    | (0.250)  | (0.500)  | (0.875)  | (1.500)  |          |         |         |
| 6.625          | 100.0000 | 100.0000 |                              | 700 - 719                     | (0.375)             | (0.375)  | (0.625)  | (0.875)  | (1.500)  | (2.375)  |          |         |         |
| 6.500          | 99.2500  | 99.2500  |                              | 680 - 699                     | (1.125)             | (1.125)  | (1.625)  | (2.125)  | (2.750)  | (3.875)  |          |         |         |
| 6.375          | 98.5000  | 98.5000  |                              | 660 - 679                     | (1.500)             | (1.875)  | (2.125)  | (3.250)  | (4.000)  |          |          |         |         |
| 6.250          | 97.7500  | 97.7500  |                              | ≥ 800                         | (0.125)             | (0.125)  | (0.375)  | (0.750)  | (0.875)  | (1.250)  |          |         |         |
| 6.125          | 96.8750  | 96.8750  |                              | 780 - 799                     | (0.125)             | (0.125)  | (0.375)  | (0.750)  | (0.875)  | (1.250)  |          |         |         |
|                |          |          |                              | 760 - 779                     | (0.125)             | (0.125)  | (0.500)  | (0.750)  | (0.875)  | (1.375)  |          |         |         |
|                |          |          |                              | 740 - 759                     | (0.250)             | (0.250)  | (0.500)  | (0.750)  | (1.125)  | (1.500)  |          |         |         |
|                |          |          |                              | 720 - 739                     | (0.375)             | (0.375)  | (0.625)  | (0.875)  | (1.250)  | (1.875)  |          |         |         |
|                |          |          | 700 - 719                    | (0.750)                       | (0.750)             | (1.000)  | (1.250)  | (2.000)  | (3.000)  |          |          |         |         |
|                |          |          | 680 - 699                    | (1.625)                       | (1.625)             | (2.125)  | (2.625)  | (3.250)  | (4.375)  |          |          |         |         |
|                |          |          | 660 - 679                    | (2.000)                       | (2.375)             | (2.625)  | (3.750)  | (4.500)  | (5.500)  |          |          |         |         |
|                |          |          | DSCR                         | ≥ 800                         | 0.875               | 0.875    | 0.625    | 0.125    | 0.000    | (0.375)  | (1.875)  |         |         |
|                |          |          |                              | 780 - 799                     | 0.875               | 0.875    | 0.625    | 0.125    | 0.000    | (0.375)  | (1.875)  |         |         |
|                |          |          |                              | 760 - 779                     | 0.750               | 0.750    | 0.375    | 0.000    | (0.125)  | (0.625)  | (2.250)  |         |         |
|                |          |          |                              | 740 - 759                     | 0.625               | 0.625    | 0.375    | 0.000    | (0.375)  | (0.750)  | (2.500)  |         |         |
|                |          |          |                              | 720 - 739                     | 0.500               | 0.500    | 0.125    | (0.250)  | (0.625)  | (1.250)  | (3.250)  |         |         |
|                |          |          |                              | 700 - 719                     | 0.125               | 0.125    | (0.250)  | (0.625)  | (1.250)  | (2.125)  | (3.875)  |         |         |
|                |          |          |                              | 680 - 699                     | (0.875)             | (0.875)  | (1.375)  | (2.125)  | (3.000)  | (4.125)  | (6.125)  |         |         |
|                |          |          |                              | 660 - 679                     | (1.500)             | (1.875)  | (2.125)  | (3.500)  | (4.500)  | (5.750)  |          |         |         |
|                |          |          |                              | 640 - 659                     | (4.500)             | (4.625)  | (4.875)  | (5.750)  | (6.750)  | (8.250)  |          |         |         |
|                |          |          |                              | Bank Statements               | No Bank Stmt        | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   | 0.000   |
|                |          |          | 12mo Bank Stmt               |                               | (0.125)             | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.250)  | (0.250)  | (0.250) |         |
|                |          |          | 24mo Bank Stmt               |                               | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          | Additional FICO < 680        | all income types              | (0.500)             | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.500) |         |
|                |          |          |                              | 30yr Fixed                    | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | 40yr Fixed                    | (0.250)             | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.375) |         |
|                |          |          | Product                      | Full Amortization             | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | Interest-Only                 | (0.500)             | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.875)  | (1.375)  |         |         |
|                |          |          | Loan Amount                  | 100,001-125k                  | (0.500)             | (0.500)  | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.750)  | (0.875) |         |
|                |          |          |                              | 125,001-150k                  | (0.375)             | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.625)  | (0.625)  | (0.750) |         |
|                |          |          |                              | 150,001-175k                  | (0.125)             | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.375)  | (0.625) |         |
|                |          |          |                              | 175,001-200k                  | (0.125)             | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.375)  | (0.625) |         |
|                |          |          |                              | 200,001-300k                  | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.250) |         |
|                |          |          |                              | 300,001-400k                  | 0.000               | 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    | 0.000   |         |
|                |          |          |                              | 600,001-750k                  | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | 750,001-1.0m                  | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | 1,000,001-1.5m                | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | 1,500,001-2.0m                | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | 2,000,001-2.5m                | (0.250)             | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  |          |         |         |
|                |          |          |                              | 2,500,001-3.0m                | (0.625)             | (0.625)  | (0.625)  | (0.625)  | (0.750)  | (0.750)  |          |         |         |
|                |          |          |                              | 3,000,001-3.5m                | (1.000)             | (1.000)  | (1.000)  | (1.000)  | (1.250)  |          |          |         |         |
|                |          |          |                              | 3,500,001-4.0m                | (1.750)             | (1.750)  | (1.750)  |          |          |          |          |         |         |
|                |          |          |                              | DTI                           | 00.01-43            | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   | 0.000   |
|                |          |          |                              |                               | 43.01-45            | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | (0.125) | (0.125) |
|                |          |          |                              |                               | 45.01-50            | 0.000    | 0.000    | 0.000    | 0.000    | (0.125)  | (0.125)  | (0.125) | (0.250) |
|                |          |          |                              |                               | 50.01-55            | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.375)  | (0.375) | (0.500) |
|                |          |          |                              |                               | DSCR Not Applicable | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   | 0.000   |
|                |          |          | DSCR ≥1.50                   |                               | 0.625               | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625    | 0.625   |         |
|                |          |          | DSCR 1.25-1.49               |                               | 0.500               | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500   |         |
|                |          |          | DSCR 1.10-1.24               |                               | 0.250               | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250   |         |
|                |          |          | DSCR 1.00-1.09               |                               | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          | DSCR 0.75-0.99               |                               | (1.750)             | (1.750)  | (1.750)  | (1.750)  | (3.125)  | (3.375)  | (4.125)  |         |         |
|                |          |          | DSCR <0.75                   | (5.625)                       | (5.625)             | (5.625)  | (5.625)  | (7.000)  | (7.500)  |          |          |         |         |
|                |          |          | Purpose                      | DSCR < 1 In addition to above | (0.250)             | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250) |         |
|                |          |          |                              | Purchase                      | 0.250               | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250    | 0.250   |         |
|                |          |          |                              | Rate-Term                     | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          |                              | Cash-Out                      | (0.375)             | (0.375)  | (0.375)  | (0.500)  | (0.750)  | (1.250)  | (1.875)  |         |         |
|                |          |          |                              | Additional for cash out       | (0.250)             | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  | (0.250)  |         |         |
|                |          |          |                              | Cash-Out DSCR                 | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |         |         |
|                |          |          |                              | Occupancy State               | Non Owner Occupied  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   | 0.000   |
|                |          |          |                              |                               | GA                  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   | 0.000   |
|                |          |          |                              |                               | AL                  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375)  | (0.375) |         |
|                |          |          |                              |                               | Other               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000   |         |
|                |          |          | SFR                          |                               | 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    |         |         |
|                |          |          | PUD-Rural                    |                               | 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    |         |         |
|                |          |          | Property Type                | Site Condo                    | 0.000               | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |         |         |
|                |          |          |                              | Condo-Warrantable             | (0.125)             | (0.125)  | (0.125)  | (0.125)  | (0.250)  | (0.375)  | (0.500)  |         |         |
|                |          |          |                              | Condo-NonWarrantable          | (0.500)             | (0.500)  | (0.500)  | (0.500)  | (0.750)  | (0.750)  | (1.000)  |         |         |
|                |          |          |                              | Condotel                      | (1.500)             | (1.500)  | (1.500)  | (1.500)  | (2.250)  | (2.250)  |          |         |         |
|                |          |          |                              | 2-Unit                        | (0.250)             | (0.250)  | (0.250)  | (0.250)  | (0.375)  | (0.375)  | (0.500)  |         |         |
|                |          |          |                              |                               |                     |          |          |          |          |          |          |         |         |

| 30 Day Pricing  |            | Pricing Adjustments    |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
|---|------------|------------------------|----------|--------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|--|--|--|--|
| Rate  | Fixed Rate | Documentation          |          | Credit Score |          | CLTV     |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
|   |            | 00.01-50               | 50.01-55 | 55.01-60     | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |          |          |          |          |  |  |  |  |  |  |  |
| 12.375  | 111.1250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 12.250  | 111.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 12.125  | 110.8750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 12.000  | 110.7500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.875  | 110.6250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.750  | 110.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.625  | 110.3750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.500  | 110.2500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.375  | 110.1250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.250  | 110.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.125  | 109.8750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 11.000  | 109.7500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.875  | 109.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.750  | 109.2500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.625  | 109.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.500  | 108.7500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.375  | 108.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.250  | 108.2500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.125  | 108.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 10.000  | 107.6250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.875   | 107.2500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.750   | 106.8750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.625   | 106.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.500   | 106.1250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.375   | 105.7500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.250   | 105.3750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.125   | 105.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 9.000   | 104.6250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.875   | 104.2500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.750   | 103.8750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.625   | 103.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.500   | 102.8750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.375   | 102.3750   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.250   | 101.7500   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.125   | 101.1250   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 8.000   | 100.5000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 7.875   | 99.8750    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 7.750   | 99.1250    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 7.625   | 98.3750    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 7.500   | 97.6250    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| 7.3750  | 96.8750    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| <b>Max Price</b>  |            |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Price   | 102.0000   |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| <b>Min Price</b>  |            |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Price   | 97.0000    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| <b>Lock Fees</b>  |            |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Relock Fee:   | .250       |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Extension Fee Per Diem:   | .020       |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Extension Max:  | 15 Days    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| <b>Fees</b>   |            |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| Underwriting*   | \$1,995    |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| *Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied. |            |                        |          |              |          |          |          |          |          |          |          |          |          |          |  |  |  |  |  |  |  |
| <b>Full Doc 2yr</b>   |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Full Doc 1yr</b>   |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Bank Statement 1099</b>  |            | Documentation (24, 12) |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>P&amp;L Only WVOE</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Bank Statement Term</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Additional FICO &lt; 680</b>   |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Product</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Loan Amount</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>DTI</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Occupancy</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Citizenship</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Property Valuation</b>   |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Property Type</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Other Miscellaneous</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |
| <b>Lock Term</b>  |            | Documentation          |          | Credit Score |          | 00.01-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |  |  |  |  |  |  |  |

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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 | 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  | Prepay penalties are only allowed on loans to corporations                               |
| 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              | 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<br>4% of UPB if prepaid in months 13-24<br>3% of UPB if prepaid in months 25-36<br>2% of UPB if prepaid in months 37-48<br>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         | 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 or LLC.                                       |
| NM                                | New Mexico           | No              | N/A   | None              | 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             | N/A   | None              | Refinance or sale  | Eligible for 3-4 Unit Properties without restrictions. 1-2 unit properties is restricted |
| 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  | Not permitted at all for loans less than \$329411  |
| 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             | 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  | 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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