



Platinum - Series 1

6.5.2026.1

Standard Doc

Alt Doc

Rate	30 YR FIX	Rate	30 YR FIX	NJ PREPAYMENT PENALTY			Max Price + PPP Adjustment									
5.750	93.782	5.750	93.782	Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	98.75	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000	99.000					
5.875	94.532	5.875	94.532		12 Months	-0.25	99.25		12 Months	-0.750	100.125					
6.000	95.282	6.000	95.282		24 Months	-0.25	99.75		24 Months	-0.375	101.750					
6.125	96.032	6.125	96.032		36 Months	-0.125	100.25		36 Months	0.000	102.250					
6.250	96.800	6.250	96.800		48 Months	-0.125	100.75		48 Months	0.375	102.750					
6.375	97.425	6.375	97.425		60 Months	-0.375	101.25		60 Months	0.750	103.250					
6.500	97.988	6.500	97.988	LLPA	LLPA	Max Price	Max Price + PPP Adjustment	LLPA	Max Price	Lock Period	30 days	0.000				
6.625	98.550	6.625	98.550							45 days	-0.150			45 days	-0.150	
6.750	99.081	6.750	99.081							60 days	-0.300			60 days	-0.300	
6.875	99.581	6.875	99.581							Extension Fee ⁵	5 Days	-0.100				
7.000	100.150	7.000	100.150							1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.						
7.125	100.618	7.125	100.618							2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ						
7.250	100.993	7.250	100.993							3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA						
7.375	101.368	7.375	101.368							4) Only declining prepayment penalty structures allowed in MS						
7.500	101.712	7.500	101.712							5) Extensions available in 5 day increments up to 30 days						
7.625	102.025	7.625	102.025							6) Loan eligibility is determined by the Guideline/Product Matrix.						
7.750	102.275	7.750	102.275							7) All soft prepayment penalties will be priced as a no prepayment loan						
7.875	102.525	7.875	102.525							Fees						
8.000	102.775	8.000	102.775							Underwriting* \$1,995						
8.125	103.025	8.125	103.025							*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.						
8.250	103.275	8.250	103.275							Loan Amount						
8.375	103.525	8.375	103.525							Max Price (Primary and Second Home Only)						
8.500	103.775	8.500	103.775							<\$2,000,000 101.25						
8.625	103.994	8.625	103.994							\$2,000,000 - \$3,000,000 100.25						
8.750	104.213	8.750	104.213	\$3,000,000 - \$4,000,000 99.25												
8.875	104.432	8.875	104.432													
Min Price	97.000	Min Price	97.000													

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

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	-1.500	-3.000
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.750	-3.250
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	-4.750	-6.500
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.375	-3.250	-4.125	-5.375	NA	NA
	620-639	-2.750	-2.750	-2.750	-3.000	-3.750	NA	NA	NA	NA
	Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
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
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
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-2.250	-4.000
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.500	-3.500	-4.375	-5.875	NA	NA
	620-639	-3.000	-3.000	-3.000	-3.250	-4.000	NA	NA	NA	NA
	Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Alt Doc Additional Adjustments	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	WVOE		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	CPA/EA Prepared P&L - 24 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA
CPA/EA Prepared P&L - 12 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	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
	Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	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	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	<=\$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	
\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	NA
	Cash-Out Refi >=720	-0.250	-0.250	-0.375	-0.625	-0.750	-1.000	-1.500	NA	NA
	Cash-Out Refi <720	-0.375	-0.375	-0.500	-0.750	-0.875	-1.500	-2.000	NA	NA
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	-3.000	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-1.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	MD	0.000	0.000	0.000	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	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	-2.000
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

All Fixed Rate qualified at the Note Rate.										
Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price			
Housing	0x90x12	30 YR FIXED	360	360	N/A	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000	98.500	
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	240	360	120		12 Months	-0.750	99.625	
Min FICO	620	40 YR FIXED I/O	360	480	120		24 Months	-0.375	101.250	
Max LTV	90						36 Months	0.000	101.750	
Max price if Listed in last 6 months	99.00						48 Months	0.375	102.250	
							60 Months	0.750	102.750	



DSCR

Rate	30 YR FIX
5.750	93.820
5.875	94.820
6.000	95.695
6.125	96.413
6.250	97.100
6.375	97.788
6.500	98.475
6.625	99.100
6.750	99.725
6.875	100.350
7.000	100.975
7.125	101.600
7.250	102.225
7.375	102.757
7.500	103.194
7.625	103.632
7.750	104.069
7.875	104.444
8.000	104.819
8.125	105.194
8.250	105.569
8.375	105.944
8.500	106.257
8.625	106.569
8.750	106.882
8.875	107.132
9.000	107.382
9.125	107.632
9.250	107.882

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 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

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.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	103.250
48 Months	97.000	102.750
36 Months	97.000	102.250
24 Months	97.000	101.750
12 Months	97.000	100.125
No Penalty	97.000	99.000

- 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:
 • 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	0	98.75
	12 Months	-0.25	99.25
	24 Months	-0.25	99.75
	36 Months	-0.375	100.25
	48 Months	-0.5	100.75
	60 Months	-0.625	101.25

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	N/A
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	N/A
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	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
	Additional FICO < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustment	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	N/A
	DSCR < 1 in addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Housing History	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Housing Event Seasoning	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Balance	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	\$250,001 - \$500,000	0.000	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	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
Purpose	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A	N/A
	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A
	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	N/A
Property Type	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
State	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	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	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵ Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	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	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Citizenship	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250

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)	0x60x12
	Min FICO	24.0
	Max LTV	640
	Max price if Listed in last 6 months	80
		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
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	103.250
48 Months	97.000	102.750
36 Months	97.000	102.250
24 Months	97.000	101.750
12 Months	97.000	99.750
No Penalty	97.000	98.750

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DSCR Plus - Series 1

(Debt Service Coverage Ratio)

6.5.2026.1

DSCR Plus

Rate	30 YR FIX
5.750	94.920
5.875	95.920
6.000	96.795
6.125	97.513
6.250	98.200
6.375	98.888
6.500	99.544
6.625	100.138
6.750	100.731
6.875	101.325
7.000	101.919
7.125	102.513
7.250	103.138
7.375	103.670
7.500	104.107
7.625	104.545
7.750	104.982
7.875	105.357
8.000	105.732
8.125	106.107
8.250	106.482

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

Fees	
Underwriting*	\$1,995

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

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	101.625
48 Months	97.000	101.375
36 Months	97.000	101.125
24 Months	97.000	100.625
12 Months	97.000	99.625
No Penalty	97.000	99.000

- Loans with PPP in AK, KS, MI, NM, MN, RI, and OH will be priced as if there is no PPP
- PPP not allowed on loans vested to individuals in IL and NJ
- PPP not allowed on loan amounts less than \$329,411 in PA
- Only declining prepayment penalty structures allowed in MS
- 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%)
- All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	Max Price
	0	99.000
12 Months	-0.25	99.375
24 Months	-0.25	99.375
36 Months	-0.375	99.625
48 Months	-0.5	99.875
60 Months	-0.625	100.125

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	NA
Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustment	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	\$250,001 - \$500,000	0.000	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	0.000
Loan Balance	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
Purpose	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	NA
	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	NA
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	48 Months	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵	60 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	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	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
Other allowable PPP	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Other Price Adjustments		ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000		ARM Index	N/A
	45 days	-0.150		ARM Margin	N/A
	60 days	-0.300		5yr ARM Caps	N/A
Extension Fee	5 Days	-0.100		7yr & 10yr ARM Caps	N/A
	* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A
				Housing (BK/FC/SS/DIL)	0x60x12
				Min FICO	640
				Max LTV	80
				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
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	101.375
48 Months	97.000	101.125
36 Months	97.000	100.875
24 Months	97.000	100.375
12 Months	97.000	99.375
No Penalty	97.000	99.000

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DSCR Multi Mixed Use - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

6.5.2026.1

DSCR Multi

Rate	30 YR FIX
7.625	93.571
7.750	94.233
7.875	94.895
8.000	95.557
8.125	96.219
8.250	96.881
8.375	97.543
8.500	98.205
8.625	98.867
8.750	99.529
8.875	100.191
9.000	100.853
9.125	101.515
9.250	102.177
9.375	102.839
9.500	103.501
9.625	104.163
9.750	104.825
9.875	105.487
10.000	106.149
10.125	106.811
10.250	107.473
10.375	108.135
10.500	108.797
10.625	109.459
10.750	110.121
10.875	110.783
11.000	111.445
11.125	112.107

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

Fees	
Underwriting*	\$1,995

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

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.725
48 Months	97.000	102.225
36 Months	97.000	101.725
24 Months	97.000	101.225
12 Months	97.000	98.725
No Penalty	97.000	97.725

- 1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 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
Prepay Penalty (Investor Only) In Addition to PPP LLPA	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	0.000	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
\$3,000,001 - \$3,500,000	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
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
Property Type	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
State	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	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term ¹⁻⁶	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 Term ¹⁻⁵ (Other allowable PPP)	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
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	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	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	0x30x24
	(BK/FC/SS/DIL)	24.0
	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.

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Foreign National - Series 1

6.5.2026.1

FN DSCR

Rate	30 YR FIX
5.750	92.070
5.875	93.070
6.000	93.945
6.125	94.663
6.250	95.350
6.375	96.038
6.500	96.725
6.625	97.350
6.750	97.975
6.875	98.600
7.000	99.225
7.125	99.850
7.250	100.475
7.375	101.007
7.500	101.444
7.625	101.882
7.750	102.319
7.875	102.694
8.000	103.069
8.125	103.444
8.250	103.819
8.375	104.194
8.500	104.507
8.625	104.819
8.750	105.132
8.875	105.382
9.000	105.632
9.125	105.882
9.250	106.132
9.375	106.382
9.500	106.632

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

Investor (DSCR)		
Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.100
48 Months	97.000	101.600
36 Months	97.000	101.100
24 Months	97.000	100.600
12 Months	97.000	98.975
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:

• 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
No Penalty	0	97.85
Prepay Penalty (Investor Only)		
12 Months	-0.25	98.35
24 Months	-0.25	98.85
36 Months	-0.375	99.35
48 Months	-0.5	99.85
60 Months	-0.625	100.35

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
	DSCR < 1 in addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	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
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	\$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	Purchase	0.250	0.250	0.250	0.250	0.250	0.250
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
	Cash-Out Refi & DSCR >=1.0	-0.500	-0.500	-0.500	-0.625	-0.875	N/A
	Cash-Out Refi & DSCR <1.0	-0.875	-0.875	-0.875	-1.000	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
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 Term ¹⁻⁵ (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625
	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	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵ allowable PPP, DSCR	60 Months	0.750	0.750	0.750	0.750	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500
	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	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Price special		0.250	0.250	0.250	0.250	0.250	0.250
Price special	DSCR > 1 LTV <=65% Purchase	1.750	1.750	1.750	1.750	1.750	1.750

Contact: lockdesk@lenzfinancial.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	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	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	N/A
Extension Fee	5 Days	-0.100	30 YR FIXED	360	360	N/A
			30 YR FIXED I/O	240	360	120
			40 YR FIXED I/O	360	480	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

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

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.





Closed End Seconds - Series 1

6.5.2026.1

Standard Doc

Rate	30 YR FIX
7.375	98.073
7.500	98.522
7.625	98.975
7.750	99.424
7.875	99.877
8.000	100.429
8.125	100.875
8.250	101.321
8.375	101.767
8.500	102.212
8.625	102.585
8.750	102.958
8.875	103.333
9.000	103.708
9.125	104.083
9.250	104.457
9.375	104.831
9.500	105.204
9.625	105.569
9.750	105.933
9.875	106.290
10.000	106.647
10.125	106.897
10.250	107.147
10.375	107.397
10.500	107.747
10.625	107.997
10.750	108.247
10.875	108.497
11.000	108.747
11.125	108.997
11.250	109.247
11.375	109.497
11.500	109.747
11.625	109.872
11.750	109.997
11.875	110.122
12.000	110.247
12.125	110.372
12.250	110.497
12.375	110.622
12.500	110.747
12.625	110.872
12.750	110.997
12.875	111.122
13.000	111.247
13.125	111.372
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.750	98.073
7.875	98.522
8.000	98.975
8.125	99.424
8.250	99.877
8.375	100.429
8.500	100.875
8.625	101.321
8.750	101.767
8.875	102.212
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12.875	110.747
13.000	110.872
13.125	110.997
13.250	111.122
13.375	111.247
13.500	111.372
Min Price	98.000
Max Price	101.250

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

*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 Term ¹⁻⁴		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	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	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	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-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	-0.125	-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	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	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	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	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	-3.250	-4.500	N/A	N/A	N/A
Additional Alt Doc Adjustment	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	1099 - 12 Months WVOE	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	-0.375	-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
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$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	-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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