LENDZ

Platinum - Series 1

7.10.2026.1

Standard Doc / Alt Doc

Standard Doc Rate	Standard Doc 30 YR FIX	Alt Doc Rate	Alt Doc 30 YR FIX
5.750	93.782	5.750	93.782
5.875	94.532	5.875	94.532
6.000	95.282	6.000	95.282
6.125	96.032	6.125	96.032
6.250	96.800	6.250	96.800
6.375	97.425	6.375	97.425
6.500	97.988	6.500	97.988
6.625	98.550	6.625	98.550
6.750	99.081	6.750	99.081
6.875	99.581	6.875	99.581
7.000	100.150	7.000	100.150
7.125	100.618	7.125	100.618
7.250	100.993	7.250	100.993
7.375	101.368	7.375	101.368
7.500	101.712	7.500	101.712
7.625	102.025	7.625	102.025
7.750	102.275	7.750	102.275
7.875	102.525	7.875	102.525
8.000	102.775	8.000	102.775
8.125	103.025	8.125	103.025
8.250	103.275	8.250	103.275
8.375	103.525	8.375	103.525
8.500	103.775	8.500	103.775
8.625	103.994	8.625	103.994
8.750	104.213	8.750	104.213
8.875	104.432	8.875	104.432
Min Price	97.000	Min Price	97.000

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	-0.125	100.25
	48 Months	-0.125	100.75
	60 Months	-0.375	101.25

Max Price + PPP Adjustment		LLPA	Max Price
Prepay Penalty[1-4] (Investor Only)	No Penalty	-1.000	99.000
	12 Months	-0.750	100.125
	24 Months	-0.375	101.750
	36 Months	0.000	102.250
	48 Months	0.375	102.750
	60 Months	0.750	103.250
Lock Period	30 days	0.000	
	45 days	-0.150	
	60 days	-0.300	
Extension Fee5	5 Days	-0.100	

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

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

Fees	
Underwriting*	$1,995

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

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

Loan Amount	Max Price (Primary and Second Home Only)
<$2,000,000	101.25
$2,000,000 - $3,000,000	100.25
$3,000,000 - $4,000,000	99.25

Adjustments to Price

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	-0.500
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-0.500
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	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	0.000	-0.500	-0.750
	WVOE	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA
	CPA/EA Prepared P&L - 24 Months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	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 >= 1x30x12	-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
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	-0.125	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
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	
Housing	0x90x12
(BK/FC/SS/DIL)	12 mo
Min FICO	620
Max LTV	90
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

NON-PERM Max Price + Adjustment*		LLPA	Max Price
Prepay Penalty[1-4] (Investor Only)	No Penalty	-1.000	98.500
	12 Months	-0.750	99.625
	24 Months	-0.375	101.250
	36 Months	0.000	101.750
	48 Months	0.375	102.250
	60 Months	0.750	102.750

LENDZ

DSCR - Series 1

(Debt Service Coverage Ratio)

7.10.2026.1

DSCR

Rate	30 YR FIX
5.750	93.920
5.875	94.920
6.000	95.795
6.125	96.513
6.250	97.200
6.375	97.888
6.500	98.575
6.625	99.200
6.750	99.825
6.875	100.450
7.000	101.075
7.125	101.700
7.250	102.325
7.375	102.857
7.500	103.294
7.625	103.732
7.750	104.169
7.875	104.544
8.000	104.919
8.125	105.294
8.250	105.669
8.375	106.044
8.500	106.357
8.625	106.669
8.750	106.982
8.875	107.232
9.000	107.482
9.125	107.732
9.250	107.982

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	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:
•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

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

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	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
ditional 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
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
Housing History	>= 1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional >= 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
Loan Balance	<=$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
	$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
Purpose	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
	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
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	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
State	CT, IL, NJ, NY	0.000	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	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	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		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x60x12
(BK/FC/SS/DIL)	24.0
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	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

DSCR Plus - Series 1

(Debt Service Coverage Ratio)

7.10.2026.1

DSCR Plus

Rate	30 YR FIX
5.750	94.970
5.875	95.970
6.000	96.945
6.125	97.713
6.250	98.450
6.375	99.138
6.500	99.794
6.625	100.388
6.750	100.981
6.875	101.575
7.000	102.219
7.125	102.813
7.250	103.438
7.375	103.970
7.500	104.407
7.625	104.845
7.750	105.282
7.875	105.657
8.000	106.032
8.125	106.407
8.250	106.782

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

1) Loans with PPP in AK, KS, MI, NM, MN, RI, and OH will be priced as if there is no PPP
2) PPP not allowed on loans vested to individuals in IL and NJ
3) PPP 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

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

NJ PREPAYMENT PENALTY			Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	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
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Price Adjustments		**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
ditional 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
Loan Balance	<=$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	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	NA
	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
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	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	0.000	-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] Other allowable PPP	60 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.625
	48 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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	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		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x60x12
(BK/FC/SS/DIL)	24.0
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

LENDZ

DSCR Multi Mixed Use - Series 1

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

7.10.2026.1

DSCR Multi

Rate	30 YR FIX
7.625	93.671
7.750	94.333
7.875	94.995
8.000	95.657
8.125	96.319
8.250	96.981
8.375	97.643
8.500	98.305
8.625	98.967
8.750	99.629
8.875	100.216
9.000	100.803
9.125	101.390
9.250	101.977
9.375	102.502
9.500	103.027
9.625	103.552
9.750	104.077
9.875	104.602
10.000	105.127
10.125	105.652
10.250	106.177
10.375	106.702
10.500	107.227
10.625	107.752
10.750	108.214
10.875	108.614
11.000	109.014
11.125	109.414

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

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

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 Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	$400,000 - $500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	$2,000,001 - $2,500,000	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
	$2,500,001 - $3,000,000	-0.375	-0.375	-0.375	NA	NA	NA	NA
	$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, NJ	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		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
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.

LENDZ

Foreign National - Series 1

7.10.2026.1

FN DSCR

Rate	30 YR FIX
5.750	92.170
5.875	93.170
6.000	94.045
6.125	94.763
6.250	95.450
6.375	96.138
6.500	96.825
6.625	97.450
6.750	98.075
6.875	98.700
7.000	99.325
7.125	99.950
7.250	100.575
7.375	101.107
7.500	101.544
7.625	101.982
7.750	102.419
7.875	102.794
8.000	103.169
8.125	103.544
8.250	103.919
8.375	104.294
8.500	104.607
8.625	104.919
8.750	105.232
8.875	105.482
9.000	105.732
9.125	105.982
9.250	106.232
9.375	106.482
9.500	106.732

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

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

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	97.85
	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
DSCRAdditional	>=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	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.750	NA	NA
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] (Other allowable PPP, DSCR Only)	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	N/A	N/A

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		
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*

Product - DSCR	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	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

* 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

LENDZ

Closed End Seconds - Series 1

7.10.2026.1

Standard Doc

Rate	30 YR FIX
7.375	98.573
7.500	99.022
7.625	99.475
7.750	99.924
7.875	100.377
8.000	100.929
8.125	101.375
8.250	101.821
8.375	102.267
8.500	102.712
8.625	103.085
8.750	103.458
8.875	103.833
9.000	104.208
9.125	104.583
9.250	104.957
9.375	105.331
9.500	105.704
9.625	106.069
9.750	106.433
9.875	106.790
10.000	107.147
10.125	107.397
10.250	107.647
10.375	107.897
10.500	108.247
10.625	108.497
10.750	108.747
10.875	108.997
11.000	109.247
11.125	109.497
11.250	109.747
11.375	109.997
11.500	110.247
11.625	110.372
11.750	110.497
11.875	110.622
12.000	110.747
12.125	110.872
12.250	110.997
12.375	111.122
12.500	111.247
12.625	111.372
12.750	111.497
12.875	111.622
13.000	111.747
13.125	111.872
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.750	98.573
7.875	99.022
8.000	99.475
8.125	99.924
8.250	100.377
8.375	100.929
8.500	101.375
8.625	101.821
8.750	102.267
8.875	102.712
9.000	103.085
9.125	103.458
9.250	103.833
9.375	104.208
9.500	104.583
9.625	104.957
9.750	105.331
9.875	105.704
10.000	106.069
10.125	106.433
10.250	106.790
10.375	107.147
10.500	107.397
10.625	107.647
10.750	107.897
10.875	108.247
11.000	108.497
11.125	108.747
11.250	108.997
11.375	109.247
11.500	109.497
11.625	109.747
11.750	109.997
11.875	110.247
12.000	110.372
12.125	110.497
12.250	110.622
12.375	110.747
12.500	110.872
12.625	110.997
12.750	111.122
12.875	111.247
13.000	111.372
13.125	111.497
13.250	111.622
13.375	111.747
13.500	111.872
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
Additional for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	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 for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA
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	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
	WVOE	-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