LENDZ

Series 7 - Diamond/Platinum

7/10/2026

Base Pricing for 30 Day Lock

Rate	Price
5.999	95.425
6.125	96.300
6.250	97.050
6.375	97.738
6.499	98.363
6.625	98.988
6.750	99.613
6.875	100.113
6.999	100.613
7.125	101.113
7.250	101.488
7.375	101.863
7.499	102.238
7.625	102.613
7.750	102.988
7.875	103.363
7.999	103.738
8.125	103.988
8.250	104.238
8.375	104.488
8.499	104.738
8.625	104.988
8.750	105.238
8.875	105.488
8.999	105.738
9.125	105.988
9.250	106.238
9.375	106.425
9.499	106.613
9.625	106.800
9.750	106.988
9.875	107.175
9.999	107.363
10.125	107.488
10.250	107.613
10.375	107.738
10.499	107.863
10.625	107.988
10.750	108.113
10.875	108.238

Loan Level Pricing Adjustments

FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.125	0.875	0.875	0.750	0.625	0.000	-0.750	-1.750	-3.000
760-779	1.000	0.875	0.625	0.500	0.375	-0.250	-1.125	-2.250	-3.750
740-759	0.750	0.625	0.375	0.250	0.125	-0.750	-1.375	-2.500	-4.250
720-739	0.625	0.375	0.250	0.125	-0.375	-1.125	-1.875	-3.375	-5.250
700-719	0.500	0.125	-0.125	-0.500	-0.750	-1.500	-2.250	-3.750	-6.250
Program									
Diamond	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Platinum	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	-0.500	N/A
Cash Out Refi	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Loan Amount									
<=$150,000	-0.250	-0.375	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
$150,001-$250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
Additional UPB <= $250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
$250,001-$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125
>$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
>$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
>$2,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
>$3,000,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
>$3,500,000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A	N/A
>$4,000,000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	N/A	N/A
Occupancy/Property/Units									
NOO	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
2nd Home	0.000	-0.125	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2 Units	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
3-4 Units	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Prepayment Penalty									
No PPP-States not allowed	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
No PPP-States that allow	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A
12 Months PPP*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
24 Months PPP*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Months PPP (5% Fixed)**	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
24 Months PPP (5% Fixed)**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
Other									
Interest Only 30Yr FIX	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-0.750	N/A	N/A
Interest Only 40Yr	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.500	N/A
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-1.000
Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	-2.000	N/A
Additional 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
0x30x24 (needed for Diamond)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events									
12 Months	-1.500	-1.500	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A
24 Months	-1.000	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500	N/A	N/A
36 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Max Price	
Owner/2nd Home	100.750
>$2,500,000	98.750
>$300000	97.750
>$3500000	97.250
80.01-90.00% LTV	98.750
Subord Financing	97.250
No PPP	98.250
12 Months PPP	99.250
24 Months PPP	100.750
36-60 Months PPP	101.250
Min Price	
Min Price	97.000
Min Rate	
>$2,500,000	6.625
>$300000	6.750
>$3500000	6.999
Terms	**LLPA**
30YR Fixed	0.000
40YR Fixed	-0.500

Alt Doc Column Includes

12 Bank Statements

Temporary Property Eligibility Restrictions

Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey

State	LLPA
Florida	-0.250
Lock Term	**LLPA**
45 Day	-0.250
60 Day	-0.500

Lock Extensions

Extension Cost - All Rates @ 2 bps / day

Current lock extension costs/policies apply to all active locks, regardless of lock date

All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

PPP Requirements

PPP Required on NOO>80% LTV
6 Months interest on 80% of the Principal Balance
5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term

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

Series 7 - DSCR

7/10/2026

Base Price

30 Day Lock		
Rate	DSCR	DSCR 5-8
5.999	96.225	
6.125	97.100	
6.250	97.850	
6.375	98.600	
6.499	99.288	
6.625	99.975	
6.750	100.600	
6.875	101.225	
6.999	101.725	
7.125	102.225	
7.250	102.725	
7.375	103.100	
7.499	103.475	
7.625	103.850	98.700
7.750	104.225	98.950
7.875	104.475	99.263
7.999	104.725	99.513
8.125	104.975	99.700
8.250	105.225	99.950
8.375	105.475	100.200
8.499	105.725	100.388
8.625	105.975	100.638
8.750	106.225	100.825
8.875	106.413	101.075
8.999	106.600	101.263
9.125	106.788	101.450
9.250	106.975	101.638
9.375	107.100	101.825
9.499	107.225	102.013
9.625	107.350	102.200
9.750	107.475	102.388
9.875	107.600	102.575
9.999	107.725	102.763
10.125	107.850	103.013
10.250	107.975	103.263
10.375	108.100	103.513
10.499	108.225	103.763
10.625	108.350	104.013
10.750	108.475	104.263
10.875	108.600	104.513

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost

Temporary Guidance See Below Extension Cost

All Rates @ 2 bps / day Extension Cost

Current lock extension costs/policies apply to all active locks, regardless of lock date

All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

Fees

Underwriting*	$1,995

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

PPP Requirements

PPP Required on NOO>80% LTV
* 6 Months interest on 80% of the Principal Balance *
** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **

DSCR

Loan Level Pricing Adjustments								
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.750	0.625	0.500	0.250	0.000	(0.250)	(1.125)	N/A
760-779	0.625	0.375	0.375	(0.125)	(0.375)	(0.625)	(2.125)	N/A
740-759	0.375	0.250	0.250	(0.250)	(0.750)	(0.875)	(2.375)	N/A
720-739	0.125	0.125	0.125	(0.375)	(0.875)	(1.000)	(2.875)	N/A
700-719	0.000	0.000	0.000	(0.625)	(1.000)	(1.500)	(3.875)	
Program								
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250		
DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose								
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	N/A
Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	N/A	N/A
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Loan Amount								
<$150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
$150,001-$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	N/A
Additional UPB <= $250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
$250,001-$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	N/A
>$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
>$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	N/A
>$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	N/A
>$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	N/A	N/A
>$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	N/A	N/A
Property/Units								
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	N/A
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	N/A
Prepayment Penalty								
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
Other								
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	N/A
Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	N/A
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
Subordinate Financing	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Payment History								
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	N/A
Additional 1x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Credit Events								
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	N/A
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	N/A
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Max Price		State	LLPA
No PPP	98.250	Georgia	(0.250)
12 Months PPP	99.250	Illinois	(0.250)
24 Months PPP	100.750	Kansas	(0.250)
36-60 Months PPP	101.250	New Jersey	(0.250)
>$2,500,000	98.750	North Carolina	(0.250)
>$3000000	97.750	Ohio	(0.250)
Subord Financing	97.250	Florida	(0.250)
NJ Title Vested in LLC	97.750		
Floor Price			
NC Floor Price	99.500		
Min Rate		**Terms**	**LLPA**
>$2,500,000	6.625	15YR Fixed	0.250
>$300000	6.750	30YR Fixed	0.000
		40YR Fixed	(0.500)

Series 7
Prepayment Penalty Information
1st Lien

12/29/2025

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lendz Financial (see below).

Six (6) months of interest	The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to Loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period.
5% Fixed PPP	The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to Loans that pay off due to sale or refinance. Example: (5%/4%/3%/2%/1%) or (5%/3%/3%/2%/1%). Lendz Financial only offers 5-4-3-2-1 Declining PPP by default, any addition structure must be requested.

1st Lien Prepayment Penalty Chart

State		PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AK	**Alaska**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
CA	California	Yes	No restrictions	None	Refinance or sale	
CO	Colorado	Yes	No restrictions	None	Refinance or sale	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	Yes	No restrictions	None	Refinance or sale	
DE	**Delaware**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
FL	Florida	Yes	No restrictions	None	Refinance or sale	
GA	Georgia	Yes	No restrictions	None	Refinance or sale	
HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
IA	Iowa	Yes	No restrictions	None	Refinance or sale	
ID	Idaho	Yes	No restrictions	None	Refinance or sale	
IL	**Illinois***	**Yes**	**No restrictions**	**None**	**Refinance or sale**	**Not allowed on loans vested to individuals * In Cook County, must also be >$250K.**
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	Yes	No restrictions	None	Refinance or sale	
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**	**Yes**	**1% of balance prepaid**	**36 Months**	**Refinance or sale**	**3yr 1% Fixed PPP Required. Only allowed on exception basis. Must request from lock desk.**
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	No restrictions	None	Refinance or sale	
MT	Montana	Yes	No restrictions	None	Refinance or sale	
NC	North Carolina	Yes	No restrictions	None	Refinance or sale	
ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	**New Hampshire**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
NJ	**New Jersey**	**Yes**	**No restrictions**	**None**	**Refinance or sale**	**Permitted to Corporations (Inc.). Prohibited to individual borrowers and LLCs.**
NM	**New Mexico**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	**New York***	**N/A**	**N/A**	**N/A**	**N/A**	**Properties in New York are not eligible for Series 7**
OH	**Ohio**	**Yes**	**1% of original principal amount**	**None**	**Refinance or sale**	**Loan amount must be > $112,957 1% Fixed required. Exception basis only. Must be approved by lock desk.**
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	
PA	**Pennsylvania**	**Yes**	**No restrictions**	**None**	**Refinance or sale**	**Permitted on loan amounts >$319,777. Loan amounts =<$319,777 permitted only on 3-4 residential units. Number of units will be validated prior to purchase.**
RI	**Rhode Island**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
SD	South Dakota	Yes	No restrictions	None	Refinance or sale	
TN	Tennessee	Yes	No restrictions	None	Refinance or sale	
TX	Texas	Yes	No restrictions	None	Refinance or sale	
UT	Utah	Yes	No restrictions	None	Refinance or sale	
VA	Virginia	Yes	No restrictions	None	Refinance or sale	
VT	Vermont	Yes	No restrictions	None	Refinance or sale	
WA	Washington	Yes	No restrictions	None	Refinance or sale	
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	