LENDZ

Series 5
Platinum - Owner Occupied

8/17/2026

30 Day Pricing

Rate		30yr Fix
8.750		105.3750
8.625		105.1250
8.500		104.8750
8.375		104.6250
8.250		104.3750
8.125		104.0000
8.000		103.6250
7.990		103.6250
7.875		103.2500
7.750		102.8750
7.625		102.5000
7.500		102.1250
7.375		101.7500
7.250		101.3750
7.125		100.8750
7.000		100.3750
6.990		100.3750
6.875		99.8750
6.750		99.2500
6.625		98.6250
6.500		98.0000
6.375		97.3750
6.250		96.7500
6.125		96.1250
6.000		95.3750
5.990		95.3750

Max Pricing (Lower of Price or Premium)	
Price	101.1250
Min Price	
Price	97.0000

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

Fees

Underwriting*	$1,995

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

Pricing Adjustments

		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**
Full Doc 2yr **Full Doc 1yr**	≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(2.125)	(4.000)
	780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(2.125)	(4.000)
	760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.625)	(4.625)
	740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.625)	(3.125)	(5.125)
	720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(3.875)	(6.250)
	700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.250)	(1.625)	(4.500)	(7.125)
	680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)
	660 - 679	(0.875)	(1.250)	(1.375)	(2.375)	(2.875)	(3.625)	(4.375)	#N/A	#N/A
	640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)	#N/A	#N/A
	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)	#N/A	#N/A
Bank Statement (24, 12mo) **1099**	≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)
	780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)
	760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.500)	(3.250)	(5.375)
	740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.750)	(3.750)	(5.875)
	720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.625)	(1.375)	(4.625)	(7.250)
	700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.375)	(1.875)	(5.375)	(8.250)
	680 - 699	(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)
	660 - 679	(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)	#N/A	#N/A
	640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)	#N/A	#N/A
	620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)	#N/A	#N/A
Asset Depletion	≥ 800	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)	#N/A	#N/A
	780 - 799	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)	#N/A	#N/A
	760 - 779	0.375	0.375	0.125	0.000	(0.250)	(0.625)	(1.375)	#N/A	#N/A
	740 - 759	0.250	0.250	0.125	0.000	(0.500)	(0.750)	(1.625)	#N/A	#N/A
	720 - 739	0.125	0.125	0.000	(0.125)	(0.625)	(1.000)	(2.125)	#N/A	#N/A
	700 - 719	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.625)	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.375)	(3.375)	#N/A	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.750)	(4.625)	#N/A	#N/A	#N/A
P & L Only **WVOE**	≥ 800	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)	#N/A
	780 - 799	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)	#N/A
	760 - 779	0.000	0.000	(0.250)	(0.375)	(0.625)	(1.125)	(1.875)	(4.750)	#N/A
	740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.250)	(2.125)	(5.250)	#N/A
	720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	(1.500)	(2.625)	(6.000)	#N/A
	700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.375)	(3.375)	#N/A	#N/A
	680 - 699	(1.625)	(1.625)	(2.000)	(2.375)	(2.875)	(4.000)	(5.000)	#N/A	#N/A
	660 - 679	(2.000)	(2.375)	(2.500)	(3.500)	(4.125)	(5.125)	#N/A	#N/A	#N/A
Bank Statements	No Bank Stmt	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	0.000	0.000	0.000	0.000
	24mo Bank Stmt	0.000	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)	(0.500)
Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)
Products	30yr Fixed	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)
	Full Amortization	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)	(0.750)	(0.875)	(1.500)	(2.250)
Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(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
	750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	850,001-1.0m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.000
	1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	(0.250)	(0.500)
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	#N/A	#N/A
	2,500,001-3.0m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	#N/A	#N/A	#N/A
	3,000,001-3.5m	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.625)	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.375)	#N/A	#N/A	#N/A
	Additional LA <=250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DTI	00.01-43	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)	(0.500)		
Purpose	Purchase	0.625	0.625	0.625	0.500	0.500	0.500	0.500	0.375	0.250
	Rate-Term	0.000	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)	(0.625)	(1.000)	(1.750)	#N/A	#N/A
	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Occupancy	Owner Occupied	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)	
Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State	GA	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)
	Other	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
Property Type	SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	D-PUD	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
	Townhouse	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
	Site Condo	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)	(0.625)	(1.000)
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.125)	#N/A
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)	#N/A
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	#N/A
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)
Credit History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)
	Additional 0x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)	#N/A
	1x60x12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	#N/A	#N/A	#N/A	#N/A
	Multiple60x12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	#N/A	#N/A	#N/A	#N/A
	No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Other Miscellaneous	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	#N/A	#N/A
	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

LENDZ

Series 5
Platinum - Investment

8/17/2026

30 Day Pricing		
Rate		30yr Fix
8.990		107.5000
8.875		107.2500
8.750		107.0000
8.625		106.7500
8.500		106.5000
8.375		106.1250
8.250		105.7500
8.125		105.3750
8.000		105.0000
7.990		105.0000
7.875		104.5000
7.750		104.0000
7.625		103.5000
7.500		103.0000
7.375		102.5000
7.250		102.0000
7.125		101.5000
7.000		101.0000
6.990		101.0000
6.875		100.3750
6.750		99.7500
6.625		99.1250
6.500		98.5000
6.375		97.7500
6.250		97.0000
6.125		96.2500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.000
1yr Prepay - Hard	100.375
2yrPrepay - Hard	100.625
3yr Prepay - Hard	101.875
4yr Prepay - Hard	102.125
5yr Prepay - Hard	102.625
Min Price	
Price	97.0000

If DSCR and Cash-Out at 80% LTV, the max price is 0.5 lower than shown above.

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

Fees	
Underwriting*	$1,995

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

Pricing Adjustments									
		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
Full Doc 2yr / Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)
	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)
	760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.750)	(3.500)
	740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.000)	(4.000)
	720 - 739	0.375	0.375	0.125	0.000	(0.500)	(0.750)	(1.500)	(4.750)
	700 - 719	0.000	0.000	(0.250)	(0.375)	(1.000)	(1.500)	(2.000)	(5.375)
	680 - 699	(0.500)	(0.500)	(1.000)	(1.375)	(1.875)	(2.750)	(3.375)	(6.500)
	660 - 679	(0.875)	(1.250)	(1.500)	(2.500)	(3.125)	(3.875)	(4.750)	#N/A
Bank Statement (24, 12mo)	≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)
	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)
	760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.875)	(4.125)
	740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.125)	(4.625)
	720 - 739	0.250	0.250	0.000	(0.125)	(0.625)	(0.875)	(1.750)	(5.500)
	700 - 719	(0.125)	(0.125)	(0.375)	(0.500)	(1.125)	(1.625)	(2.250)	(6.250)
	680 - 699	(0.750)	(0.750)	(1.250)	(1.625)	(2.250)	(3.250)	(4.125)	#N/A
	660 - 679	(1.125)	(1.500)	(1.750)	(2.750)	(3.500)	(4.375)	(5.500)	#N/A
Asset Depletion	≥ 800	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)	#N/A	#N/A
	780 - 799	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)	#N/A	#N/A
	760 - 779	0.375	0.375	0.000	(0.250)	(0.500)	(1.000)	#N/A	#N/A
	740 - 759	0.250	0.250	0.000	(0.250)	(0.750)	(1.125)	#N/A	#N/A
	720 - 739	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.375)	#N/A	#N/A
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.250)	#N/A	#N/A
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.625)	(3.750)	#N/A	#N/A
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.000)	#N/A	#N/A	#N/A
P & L Only	≥ 800	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.375)	#N/A	#N/A
	780 - 799	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.375)	#N/A	#N/A
	760 - 779	0.000	0.000	(0.375)	(0.625)	(0.875)	(1.500)	#N/A	#N/A
	740 - 759	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	#N/A	#N/A
	720 - 739	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(1.875)	#N/A	#N/A
	700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(1.875)	(2.750)	#N/A	#N/A
	680 - 699	(1.625)	(1.625)	(2.125)	(2.625)	(3.125)	(4.375)	#N/A	#N/A
	660 - 679	(2.000)	(2.375)	(2.625)	(3.750)	(4.375)	(5.500)	#N/A	#N/A
DSCR	≥ 800	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)	#N/A
	780 - 799	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)	#N/A
	760 - 779	0.875	0.875	0.500	0.250	(0.125)	(0.625)	(2.125)	#N/A
	740 - 759	0.750	0.750	0.500	0.250	(0.375)	(0.750)	(2.375)	#N/A
	720 - 739	0.500	0.500	0.250	0.000	(0.625)	(1.125)	(3.000)	#N/A
	700 - 719	0.125	0.125	(0.125)	(0.375)	(1.125)	(1.875)	(3.625)	#N/A
	680 - 699	(1.000)	(1.000)	(1.500)	(2.000)	(2.875)	(4.000)	(6.000)	#N/A
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.375)	(5.625)	#N/A	#N/A
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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)
Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)
Product	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)
	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)	#N/A
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
	750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	850,001-1.0m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125
	1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A	#N/A
	2,500,001-3.0m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	#N/A	#N/A
	3,000,001-3.5m	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	#N/A	#N/A	#N/A
	3,500,001-4.0m	(1.750)	(1.750)	(1.750)	#N/A	#N/A	#N/A	#N/A	#N/A
	Additional LA <=250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
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	0.000	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	#N/A	#N/A
DSCR	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)	#N/A
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)	#N/A	#N/A
	DSCR < 1 In addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Purpose	Purchase	0.625	0.625	0.625	0.500	0.500	0.500	0.500	0.375
	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)	#N/A
	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
	Cash-Out DSCR	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	#N/A
Occupancy	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State	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)	(0.375)
	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	SFR	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
	PUD	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
	Townhouse	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
	Site Condo	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)	(0.625)
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.125)
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	Foreign Nat'l (DSCR Only)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Employment	Wage-Earner	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Self-Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Short-Term Rental	(0.750)	(0.750)	(0.875)	(0.875)	(1.000)	(1.000)	(1.250)	#N/A
	Rental - Not Short-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Other Income	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit History	1×30×12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
	Additional 0x30×12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	Multiple30×12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	#N/A
	No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Other Miscellaneous	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	#N/A
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
	1yr Prepay	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1yr Prepay_3Pct	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
	2yr Prepay_3Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	3yr Prepay_3Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4yr Prepay_3Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay_3Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	3yr Prepay_5Pct	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	4yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	5yr Prepay_5Pct	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375
	1yr Prepay_1	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)
	2yr Prepay_21	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	4yr Prepay_4321	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5yr Prepay_54321	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	1yr Prepay_StateSpecific	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)
	2yr Prepay_StateSpecific	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
	3yr Prepay_StateSpecific	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)
	4yr Prepay_StateSpecific	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
	5yr Prepay_StateSpecific	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

LENDZ

Series 5
2nd Lien - Owner Occupied

8/17/2026

30 Day Pricing		
Rate		**Fixed Rate**
11.750		110.7500
11.625		110.6250
11.500		110.5000
11.375		110.3750
11.250		110.2500
11.125		110.1250
11.000		110.0000
10.990		110.0000
10.875		109.8750
10.750		109.6250
10.625		109.3750
10.500		109.1250
10.375		108.8750
10.250		108.6250
10.125		108.3750
10.000		108.1250
9.990		108.1250
9.875		107.7500
9.750		107.3750
9.625		107.0000
9.500		106.6250
9.375		106.2500
9.250		105.8750
9.125		105.5000
9.000		105.1250
8.990		105.1250
8.875		104.7500
8.750		104.3750
8.625		103.8750
8.500		103.3750
8.375		102.8750
8.250		102.3750
8.125		101.7500
8.000		101.1250
7.990		101.1250
7.875		100.5000
7.750		99.8750
7.625		99.1250
7.500		98.3750
7.375		97.6250
7.250		96.8750

Max Price	
Price	102.2500
Min Price	
Price	97.0000

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

Fees	
Underwriting*	$1,995

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

Pricing Adjustments										
		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**
Full Doc 2yr **Full Doc 1yr**	≥ 800	2.875	2.875	2.875	2.375	2.125	1.375	0.375	(4.000)	(6.125)
	780 - 799	2.875	2.875	2.875	2.375	2.125	1.375	0.250	(4.250)	(6.375)
	760 - 779	2.375	2.375	2.375	1.875	1.625	0.875	(0.500)	(4.875)	(7.375)
	740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	(1.875)	(6.250)	(9.000)
	720 - 739	1.000	1.000	0.625	0.250	0.000	(0.750)	(3.125)	(7.875)	(10.000)
	700 - 719	0.250	0.250	(0.250)	(0.750)	(1.250)	(2.000)	(4.750)	(9.250)	(11.500)
	680 - 699	(2.250)	(2.250)	(3.000)	(3.500)	(4.125)	(5.125)	(8.125)	(11.250)	#N/A
	660 - 679	(4.375)	(4.500)	(5.000)	(5.625)	(6.125)	(7.375)	(10.375)	#N/A	#N/A
	640 - 659	(6.375)	(6.500)	(7.000)	(8.125)	(8.625)	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement (24, 12) **1099** **WVOE**	≥ 800	2.125	2.125	2.125	1.625	1.250	0.250	(0.750)	(5.250)	(7.625)
	780 - 799	2.125	2.125	2.125	1.625	1.250	0.250	(0.875)	(5.500)	(7.875)
	760 - 779	1.625	1.625	1.625	1.125	0.750	(0.250)	(1.625)	(6.125)	(8.875)
	740 - 759	1.000	1.000	0.750	0.375	0.000	(1.000)	(3.000)	(7.500)	(10.500)
	720 - 739	0.250	0.250	(0.125)	(0.500)	(0.875)	(1.875)	(4.250)	(9.125)	(11.500)
	700 - 719	(0.625)	(0.625)	(1.125)	(1.625)	(2.250)	(3.250)	(6.000)	(10.625)	#N/A
	680 - 699	(3.250)	(3.250)	(4.000)	(4.500)	(5.250)	(6.500)	(9.500)	#N/A	#N/A
	660 - 679	(5.500)	(5.625)	(6.125)	(6.750)	(7.375)	(8.875)	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Asset Depletion	≥ 800	(0.500)	(0.500)	(0.500)	(1.125)	(1.625)	(2.750)	(3.875)	#N/A	#N/A
	780 - 799	(0.500)	(0.500)	(0.500)	(1.125)	(1.625)	(2.750)	(4.000)	#N/A	#N/A
	760 - 779	(1.000)	(1.000)	(1.000)	(1.625)	(2.125)	(3.250)	(4.750)	#N/A	#N/A
	740 - 759	(1.625)	(1.625)	(1.875)	(2.375)	(2.875)	(4.000)	(6.125)	#N/A	#N/A
	720 - 739	(2.375)	(2.375)	(2.750)	(3.250)	(3.750)	(4.875)	(7.375)	#N/A	#N/A
	700 - 719	(3.250)	(3.250)	(3.750)	(4.375)	(5.125)	(6.250)	#N/A	#N/A	#N/A
	680 - 699	(6.000)	(6.000)	(6.750)	(7.375)	(8.250)	#N/A	#N/A	#N/A	#N/A
	660 - 679	(8.250)	(8.375)	(8.875)	(9.625)	#N/A	#N/A	#N/A	#N/A	#N/A
P&L Only	≥ 800	(0.375)	(0.375)	(0.375)	(1.000)	(1.500)	(2.625)	(3.750)	(8.250)	#N/A
	780 - 799	(0.375)	(0.375)	(0.375)	(1.000)	(1.500)	(2.625)	(3.875)	(8.500)	#N/A
	760 - 779	(0.875)	(0.875)	(0.875)	(1.500)	(2.000)	(3.125)	(4.625)	(9.125)	#N/A
	740 - 759	(1.500)	(1.500)	(1.750)	(2.250)	(2.750)	(3.875)	(6.000)	(10.500)	#N/A
	720 - 739	(2.250)	(2.250)	(2.625)	(3.125)	(3.625)	(4.750)	(7.250)	(12.125)	#N/A
	700 - 719	(3.125)	(3.125)	(3.625)	(4.250)	(5.000)	(6.125)	(9.000)	#N/A	#N/A
	680 - 699	(5.875)	(5.875)	(6.625)	(7.250)	(8.125)	(9.500)	#N/A	#N/A	#N/A
	660 - 679	(8.125)	(8.250)	(8.750)	(9.500)	(10.250)	#N/A	#N/A	#N/A	#N/A
Bank Statement Term	No Bank Stmt	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	0.000	0.000	0.000	0.000
	24mo Bank Stmt	0.000	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)	(0.500)
Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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
	750,001-850k	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	Additional LA <=250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.875)	(1.000)
	45.01-50	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	(1.375)	(1.500)
Occupancy	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	#N/A	#N/A
Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	SFR	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
	PUD-Rural	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
	PUD	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
	Rowhouse	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
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	(1.250)
	2-Unit	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	#N/A
	3-Unit	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	#N/A
	4-Unit	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

LENDZ

Series 5
2nd Lien - Investment

8/17/2026

30 Day Pricing		
Rate		Fixed Rate
12.000		110.0000
11.990		110.0000
11.875		109.8750
11.750		109.7500
11.625		109.6250
11.500		109.5000
11.375		109.3750
11.250		109.2500
11.125		109.0000
11.000		108.7500
10.990		108.7500
10.875		108.5000
10.750		108.2500
10.625		108.0000
10.500		107.7500
10.375		107.5000
10.250		107.1250
10.125		106.7500
10.000		106.3750
9.990		106.3750
9.875		106.0000
9.750		105.6250
9.625		105.2500
9.500		104.8750
9.375		104.5000
9.250		104.0000
9.125		103.5000
9.000		103.0000
8.990		103.0000
8.875		102.3750
8.750		101.7500
8.625		101.1250
8.500		100.5000
8.375		99.8750
8.250		99.2500
8.125		98.5000
8.000		97.7500
7.990		97.7500
7.875		97.0000
7.750		96.2500
7.625		95.5000

Max Price

No Prepay	99.000
1 yr Prepay	102.250
2 yr Prepay	102.250
3 yr Prepay	103.250
4 yr Prepay	103.250
5 yr Prepay	103.250

Min Price

Price	97.0000

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

Fees	
Underwriting*	$1,995

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

Pricing Adjustments

		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		
Full Doc 2yr Full Doc 1yr	≥ 800	2.875	2.875	2.875	2.500	2.125	1.375	0.500	#N/A	#N/A
	780 - 799	2.875	2.875	2.875	2.500	2.125	1.375	0.375	#N/A	#N/A
	760 - 779	2.375	2.375	2.375	2.000	1.625	0.875	(0.375)	#N/A	#N/A
	740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	(1.625)	#N/A	#N/A
	720 - 739	1.000	1.000	0.625	0.250	0.000	(0.750)	(2.875)	#N/A	#N/A
	700 - 719	0.250	0.250	(0.250)	(0.750)	(1.250)	(2.125)	(4.625)	#N/A	#N/A
	680 - 699	(2.125)	(2.125)	(2.625)	(3.250)	(4.125)	(5.125)	#N/A	#N/A	#N/A
	660 - 679	(4.375)	(4.500)	(5.000)	(5.625)	(6.125)	#N/A	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement (24, 12) 1099 WVOE	≥ 800	2.125	2.125	2.125	1.750	1.250	0.250	(0.625)	#N/A	#N/A
	780 - 799	2.125	2.125	2.125	1.750	1.250	0.250	(0.750)	#N/A	#N/A
	760 - 779	1.625	1.625	1.625	1.250	0.750	(0.250)	(1.500)	#N/A	#N/A
	740 - 759	1.000	1.000	0.750	0.375	0.000	(1.000)	(2.750)	#N/A	#N/A
	720 - 739	0.250	0.250	(0.125)	(0.500)	(0.875)	(1.875)	(4.000)	#N/A	#N/A
	700 - 719	(0.625)	(0.625)	(1.125)	(1.625)	(2.250)	(3.375)	#N/A	#N/A	#N/A
	680 - 699	(3.125)	(3.125)	(3.625)	(4.250)	(5.250)	#N/A	#N/A	#N/A	#N/A
	660 - 679	(5.500)	(5.625)	(6.125)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	620 - 639	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
P&L Only	≥ 800	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.625)	#N/A	#N/A
	780 - 799	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.750)	#N/A	#N/A
	760 - 779	(0.875)	(0.875)	(0.875)	(1.375)	(2.000)	(3.125)	(4.500)	#N/A	#N/A
	740 - 759	(1.500)	(1.500)	(1.750)	(2.250)	(2.750)	(3.875)	(5.750)	#N/A	#N/A
	720 - 739	(2.250)	(2.250)	(2.625)	(3.125)	(3.625)	(4.750)	(7.000)	#N/A	#N/A
	700 - 719	(3.125)	(3.125)	(3.625)	(4.250)	(5.000)	#N/A	#N/A	#N/A	#N/A
	680 - 699	(5.750)	(5.750)	(6.250)	(7.000)	#N/A	#N/A	#N/A	#N/A	#N/A
	660 - 679	(8.125)	(8.250)	(8.750)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statement Term	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Additional FICO < 680	all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	#N/A	#N/A	#N/A
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Interest-Only	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	#N/A	#N/A
	100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Additional LA <=250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	#N/A	#N/A
	45.01-50	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	#N/A	#N/A	#N/A	#N/A
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
Prepay Penalty	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	1yr Prepay_Standard	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	2yr Prepay_Standard	0.875	0.875	0.875	0.875	0.875	0.875	0.875	#N/A	#N/A
	3yr Prepay_Standard	1.625	1.625	1.625	1.625	1.625	1.625	1.625	#N/A	#N/A
	4yr Prepay_Standard	2.000	2.000	2.000	2.000	2.000	2.000	2.000	#N/A	#N/A
	5yr Prepay_Standard	2.500	2.500	2.500	2.500	2.500	2.500	2.500	#N/A	#N/A
	1yr Prepay_3Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	2yr Prepay_3Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	#N/A	#N/A
	3yr Prepay_3Pct	1.625	1.625	1.625	1.625	1.625	1.625	1.625	#N/A	#N/A
	4yr Prepay_3Pct	2.000	2.000	2.000	2.000	2.000	2.000	2.000	#N/A	#N/A
	5yr Prepay_3Pct	2.500	2.500	2.500	2.500	2.500	2.500	2.500	#N/A	#N/A
	1yr Prepay_5Pct	0.625	0.625	0.625	0.625	0.625	0.625	0.625	#N/A	#N/A
	2yr Prepay_5Pct	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#N/A	#N/A
	3yr Prepay_5Pct	2.000	2.000	2.000	2.000	2.000	2.000	2.000	#N/A	#N/A
	4yr Prepay_5Pct	2.500	2.500	2.500	2.500	2.500	2.500	2.500	#N/A	#N/A
	5yr Prepay_5Pct	2.750	2.750	2.750	2.750	2.750	2.750	2.750	#N/A	#N/A
	1yr Prepay_1	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A	#N/A
	2yr Prepay_21	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	#N/A
	3yr Prepay_321	1.125	1.125	1.125	1.125	1.125	1.125	1.125	#N/A	#N/A
	4yr Prepay_4321	1.875	1.875	1.875	1.875	1.875	1.875	1.875	#N/A	#N/A
	5yr Prepay_54321	2.250	2.250	2.250	2.250	2.250	2.250	2.250	#N/A	#N/A
	1yr Prepay_StateSpecific	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A	#N/A
	2yr Prepay_StateSpecific	0.250	0.250	0.250	0.250	0.250	0.250	0.250	#N/A	#N/A
	3yr Prepay_StateSpecific	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	#N/A
	4yr Prepay_StateSpecific	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	5yr Prepay_StateSpecific	0.625	0.625	0.625	0.625	0.625	0.625	0.625	#N/A	#N/A
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	#N/A
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A

LENDZ

Series 5
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.
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 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60**	**60 Months**	**Refinance or sale**	**Declining 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	