



Series 5

Platinum - Owner Occupied

8/25/2026

30 Day Pricing			Pricing Adjustments													
Rate		30Yr Fix	CLTV													
8.750		105.2500	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			
8.625		105.0000			≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(2.125)	(4.000)		
8.500		104.7500			780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(2.125)	(4.000)		
8.375		104.5000			760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.625)	(4.625)		
8.250		104.2500			740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.625)	(3.125)	(5.125)		
8.125		103.8750			720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(3.875)	(6.250)		
8.000		103.5000			700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.250)	(1.625)	(4.500)	(7.125)		
7.990		103.5000			680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)		
7.875		103.1250			660 - 679	(0.875)	(1.250)	(1.375)	(2.375)	(2.875)	(3.625)	(4.375)				
7.750		102.7500			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)				
7.625		102.3750	Bank Statement 1099	(24, 12mo)	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)				
7.500		102.0000			≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)		
7.375		101.6250			780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)		
7.250		101.2500			760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.500)	(3.250)	(5.375)		
7.125		100.7500			740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.750)	(3.750)	(5.875)		
7.000		100.2500			720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.625)	(1.375)	(4.625)	(7.250)		
6.990		100.2500			700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.375)	(1.875)	(5.375)	(8.250)		
6.875		99.7500			680 - 699	(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)		
6.750		99.1250			660 - 679	(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)				
6.625		98.5000			640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
6.500		97.8750	Asset Depletion		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
6.375		97.2500			≥ 800	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)				
6.250		96.6250			780 - 799	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)				
6.125		96.0000			760 - 779	0.375	0.375	0.125	0.000	(0.250)	(0.625)	(1.375)				
6.000		95.2500			740 - 759	0.250	0.250	0.125	0.000	(0.500)	(0.750)	(1.625)				
5.990		95.2500			720 - 739	0.125	0.125	0.000	(0.125)	(0.625)	(1.000)	(2.125)				
					700 - 719	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.625)				
					680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.375)	(3.375)					
					660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.750)	(4.625)					
					P & L Only WVOE		≥ 800	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)	
			780 - 799	0.000			0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)			
			760 - 779	0.000			0.000	(0.250)	(0.375)	(0.625)	(1.125)	(1.875)	(4.750)			
			740 - 759	(0.125)			(0.125)	(0.250)	(0.375)	(0.875)	(1.250)	(2.125)	(5.250)			
			720 - 739	(0.250)			(0.250)	(0.375)	(0.500)	(1.000)	(1.500)	(2.625)	(6.000)			
			700 - 719	(0.750)	(0.750)		(0.875)	(1.000)	(1.625)	(2.375)	(3.375)					
			680 - 699	(1.625)	(1.625)		(2.000)	(2.375)	(2.875)	(4.000)	(5.000)					
			660 - 679	(2.000)	(2.375)		(2.500)	(3.500)	(4.125)	(5.125)						
			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	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)				
					2,500,001-3.0m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)					
					3,000,001-3.5m	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.625)					
					3,500,001-4.0m	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.375)					
					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)				
			Occupancy		Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
					Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					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		
			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				
					PUD-Rural	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		
			Credit History		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		

30 Day Pricing			Pricing Adjustments											
Rate		30yr Fix			CLTV									
8.990		107.3750	Full Doc 2yr Full Doc 1yr	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	
8.875		107.1250		≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)		
8.750		106.8750		780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)		
8.625		106.6250		760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.750)	(3.500)		
8.500		106.3750		740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.000)	(4.000)		
8.375		106.0000		720 - 739	0.375	0.375	0.125	0.000	(0.500)	(0.750)	(1.500)	(4.750)		
8.250		105.6250		700 - 719	0.000	0.000	(0.250)	(0.375)	(1.000)	(1.500)	(2.000)	(5.375)		
8.125		105.2500		680 - 699	(0.500)	(0.500)	(1.000)	(1.375)	(1.875)	(2.750)	(3.375)	(6.500)		
8.000		104.8750		660 - 679	(0.875)	(1.250)	(1.500)	(2.500)	(3.125)	(3.875)	(4.750)			
7.990		104.8750		≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)		
7.875		104.3750	Bank Statement (24, 12mo)	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)		
7.750		103.8750		760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.875)	(4.125)		
7.625		103.3750		740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.125)	(4.625)		
7.500		102.8750		720 - 739	0.250	0.250	0.000	(0.125)	(0.625)	(0.875)	(1.750)	(5.500)		
7.375		102.3750		700 - 719	(0.125)	(0.125)	(0.375)	(0.500)	(1.125)	(1.625)	(2.250)	(6.250)		
7.250		101.8750		680 - 699	(0.750)	(0.750)	(1.250)	(1.625)	(2.250)	(3.250)	(4.125)			
7.125		101.3750		660 - 679	(1.125)	(1.500)	(1.750)	(2.750)	(3.500)	(4.375)	(5.500)			
7.000		100.8750	Asset Depletion	≥ 800	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)				
6.990		100.8750		780 - 799	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)				
6.875		100.2500		760 - 779	0.375	0.375	0.000	(0.250)	(0.500)	(1.000)				
6.750		99.6250		740 - 759	0.250	0.250	0.000	(0.250)	(0.750)	(1.125)				
6.625		99.0000		720 - 739	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.375)				
6.500		98.3750		700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.250)				
6.375		97.6250		680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.625)	(3.750)				
6.250		96.8750	P & L Only	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.000)					
6.125		96.1250		≥ 800	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.375)				
				780 - 799	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.375)				
				760 - 779	0.000	0.000	(0.375)	(0.625)	(0.875)	(1.500)				
				740 - 759	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)				
				720 - 739	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(1.875)				
				700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(1.875)	(2.750)				
			DSCR	680 - 699	(1.625)	(1.625)	(2.125)	(2.625)	(3.125)	(4.375)				
				660 - 679	(2.000)	(2.375)	(2.625)	(3.750)	(4.375)	(5.500)				
				≥ 800	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)			
				780 - 799	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)			
				760 - 779	0.875	0.875	0.500	0.250	(0.125)	(0.625)	(2.125)			
				740 - 759	0.750	0.750	0.500	0.250	(0.375)	(0.750)	(2.375)			
				720 - 739	0.500	0.500	0.250	0.000	(0.625)	(1.125)	(3.000)			
			Bank Statements	700 - 719	0.125	0.125	(0.125)	(0.375)	(1.125)	(1.875)	(3.625)			
				680 - 699	(1.000)	(1.000)	(1.500)	(2.000)	(2.875)	(4.000)	(6.000)			
				660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.375)	(5.625)				
				640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)				
			Additional FICO < 680	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	0.000	
				24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
				all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
			Product	all income types	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
				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)	(0.375)	(0.375)	(0.375)	(0.375)	
				Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Loan Amount	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)			
				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	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	0.125	
				850,001-1.0m	0.125	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	0.250	0.125	
				1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
				2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)				
				2,500,001-3.0m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)				
				3,000,001-3.5m	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)					
				3,500,001-4.0m	(1.750)	(1.750)	(1.750)							
			DTI	Additional LA <=250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
				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	0.000	(0.125)	
				45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
			DSCR	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)				
				DSCR Not Applicable	0.000	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	0.625	
				DSCR 1.25-1.49	0.500	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	0.250	
				DSCR 1.00-1.09	0.000	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)			
			Purpose	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)				
				DSCR < 1 In addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
				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.			



30 Day Pricing		
Rate		Fixed Rate
12.000		109.8750
11.990		109.8750
11.875		109.7500
11.750		109.6250
11.625		109.5000
11.500		109.3750
11.375		109.2500
11.250		109.1250
11.125		108.8750
11.000		108.6250
10.990		108.6250
10.875		108.3750
10.750		108.1250
10.625		107.8750
10.500		107.6250
10.375		107.3750
10.250		107.0000
10.125		106.6250
10.000		106.2500
9.990		106.2500
9.875		105.8750
9.750		105.5000
9.625		105.1250
9.500		104.7500
9.375		104.3750
9.250		103.8750
9.125		103.3750
9.000		102.8750
8.990		102.8750
8.875		102.2500
8.750		101.6250
8.625		101.0000
8.500		100.3750
8.375		99.7500
8.250		99.1250
8.125		98.3750
8.000		97.6250
7.990		97.6250
7.875		96.8750
7.750		96.1250
7.625		95.3750

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

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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	

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