



Series 5

Platinum - Owner Occupied

10/8/2026

30 Day Pricing			Pricing Adjustments												
Rate		30Yr Fix	CLTV												
9.500		103.3750	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	
9.375		103.2500		≥ 800		0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(.125)	(4.000)	
9.250		103.1250		780 - 799		0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(.125)	(4.000)	
9.125		103.0000		760 - 779		0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.625)	(4.625)	
9.000		102.8750		740 - 759		0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.625)	(3.125)	(5.125)	
8.990		102.8750		720 - 739		0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(3.875)	(6.250)	
8.875		102.6250		700 - 719		0.000	0.000	(0.125)	(0.250)	(0.750)	(1.250)	(1.625)	(4.500)	(7.125)	
8.750		102.3750		680 - 699		(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)	
8.625		102.1250		660 - 679		(0.875)	(1.250)	(1.375)	(2.375)	(2.875)	(3.625)	(4.375)			
8.500		101.8750		640 - 659		(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
8.375		101.5000	Bank Statement 1099	620 - 639		(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
8.250		101.1250		≥ 800		0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)	
8.125		100.7500		780 - 799		0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)	
8.000		100.3750		760 - 779		0.625	0.625	0.375	0.250	0.125	(0.125)	(0.500)	(3.250)	(5.375)	
7.990		100.3750		740 - 759		0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.750)	(3.750)	(5.875)	
7.875		100.0000		720 - 739		0.375	0.375	0.250	0.125	(0.250)	(0.625)	(1.375)	(4.625)	(7.250)	
7.750		99.6250		700 - 719		0.000	0.000	(0.125)	(0.250)	(0.750)	(1.375)	(1.875)	(5.375)	(8.250)	
7.625		99.2500		680 - 699		(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)	
7.500		98.7500		660 - 679		(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)			
7.375		98.1250		640 - 659		(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)			
7.250		97.5000	Asset Depletion	620 - 639		(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)			
7.125		96.8750		≥ 800		0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)			
7.000		96.2500		780 - 799		0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)			
6.990		96.2500		760 - 779		0.375	0.375	0.125	0.000	(0.250)	(0.625)	(1.375)			
6.875		95.6250		740 - 759		0.250	0.250	0.125	0.000	(0.500)	(0.750)	(1.625)			
6.750		94.8750		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)			
			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)	
			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)			
				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)			
				Purchase		0.625	0.625	0.625	0.500	0.500	0.500	0.500	0.375	0.250	
			Purpose	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)			
				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	
			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	0.000	
			D-PUD		0.000	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	0.000	
			Townhouse		0.000	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	0.000	
			Site Condo		0.000	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)			
			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)			
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30 Day Pricing			Pricing Adjustments										
Rate		30yr Fix			CLTV								
9.625		105.7500	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
9.500		105.5000		≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)	
9.375		105.2500		780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)	
9.250		105.0000		760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.750)	(3.500)	
9.125		104.7500		740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.000)	(4.000)	
9.000		104.5000		720 - 739	0.375	0.375	0.125	0.000	(0.500)	(0.750)	(1.500)	(4.750)	
8.990		104.5000		700 - 719	0.000	0.000	(0.250)	(0.375)	(1.000)	(1.500)	(2.000)	(5.375)	
8.875		104.2500		680 - 699	(0.500)	(0.500)	(1.000)	(1.375)	(1.875)	(2.750)	(3.375)	(6.500)	
8.750		104.0000		660 - 679	(0.875)	(1.250)	(1.500)	(2.500)	(3.125)	(3.875)	(4.750)		
8.625		103.6250		≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)	
8.500		103.2500	Bank Statement (24, 12mo)	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)	
8.375		102.8750		760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.875)	(4.125)	
8.250		102.5000		740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.125)	(4.625)	
8.125		102.0000		720 - 739	0.250	0.250	0.000	(0.125)	(0.625)	(0.875)	(1.750)	(5.500)	
8.000		101.5000		700 - 719	(0.125)	(0.125)	(0.375)	(0.500)	(1.125)	(1.625)	(2.250)	(6.250)	
7.990		101.5000		680 - 699	(0.750)	(0.750)	(1.250)	(1.625)	(2.250)	(3.250)	(4.125)		
7.875		101.0000		660 - 679	(1.125)	(1.500)	(1.750)	(2.750)	(3.500)	(4.375)	(5.500)		
7.750		100.5000	Asset Depletion	≥ 800	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)			
7.625		100.0000		780 - 799	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)			
7.500		99.3750		760 - 779	0.375	0.375	0.000	(0.250)	(0.500)	(1.000)			
7.375		98.7500		740 - 759	0.250	0.250	0.000	(0.250)	(0.750)	(1.125)			
7.250		98.1250		720 - 739	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.375)			
7.125		97.3750		700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.250)			
7.000		96.6250		680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.625)	(3.750)			
6.990		96.6250	P & L Only	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.000)				
6.875		95.8750		≥ 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)			
				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)	
			Additional for <700 and LTV >70%		all income types	0.000	0.000	0.000	0.000	0.000	(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	
			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	
				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	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)						
				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)			
			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)		
				DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)			
			Purpose	DSCR < 1 In addition to above	(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	0.000	0.000	
				Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)		
			Occupancy	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
				Cash-Out DSCR	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)		
				Non Owner Occupied	0.000	0.000	0.000	0.0					



Series 5

2nd Lien - Investment

10/8/2026

30 Day Pricing			Pricing Adjustments									
Rate		Fixed Rate	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	
12.250		107.3750	Full Doc 2yr Full Doc 1yr	≥ 800	2.875	2.875	2.875	2.500	2.125	1.375	0.500	
12.125		107.2500		780 - 799	2.875	2.875	2.875	2.500	2.125	1.375	0.375	
12.000		107.1250		760 - 779	2.375	2.375	2.375	2.000	1.625	0.875	(0.375)	
11.990		107.1250		740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	(1.625)	
11.875		107.0000		720 - 739	1.000	1.000	0.625	0.250	0.000	(0.750)	(2.875)	
11.750		106.8750		700 - 719	0.250	0.250	(0.250)	(0.750)	(1.250)	(2.125)	(4.625)	
11.625		106.7500		680 - 699	(2.125)	(2.125)	(2.625)	(3.250)	(4.125)	(5.125)		
11.500		106.6250		660 - 679	(4.375)	(4.500)	(5.000)	(5.625)	(6.125)			
11.375		106.5000		640 - 659								
11.250		106.3750		620 - 639								
11.125		106.1250		≥ 800	2.125	2.125	2.125	1.750	1.250	0.250	(0.625)	
11.000		105.8750	Bank Statement 1099 WVOE	780 - 799	2.125	2.125	2.125	1.750	1.250	0.250	(0.750)	
10.990		105.8750		760 - 779	1.625	1.625	1.625	1.250	0.750	(0.250)	(1.500)	
10.875		105.6250		740 - 759	1.000	1.000	0.750	0.375	0.000	(1.000)	(2.750)	
10.750		105.3750		720 - 739	0.250	0.250	(0.125)	(0.500)	(0.875)	(1.875)	(4.000)	
10.625		105.1250		700 - 719	(0.625)	(0.625)	(1.125)	(1.625)	(2.250)	(3.375)		
10.500		104.8750		680 - 699	(3.125)	(3.125)	(3.625)	(4.250)	(5.250)			
10.375		104.6250		660 - 679	(5.500)	(5.625)	(6.125)					
10.250		104.2500		640 - 659								
10.125		103.8750		620 - 639								
10.000		103.5000		≥ 800	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.625)	
9.990		103.5000		780 - 799	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.750)	
9.875		103.1250		760 - 779	(0.875)	(0.875)	(0.875)	(1.375)	(2.000)	(3.125)	(4.500)	
9.750		102.7500	P&L Only	740 - 759	(1.500)	(1.500)	(1.750)	(2.250)	(2.750)	(3.875)	(5.750)	
9.625		102.3750		720 - 739	(2.250)	(2.250)	(2.625)	(3.125)	(3.625)	(4.750)	(7.000)	
9.500		102.0000		700 - 719	(3.125)	(3.125)	(3.625)	(4.250)	(5.000)			
9.375		101.6250		680 - 699	(5.750)	(5.750)	(6.250)	(7.000)				
9.250		101.2500		660 - 679	(8.125)	(8.250)	(8.750)					
9.125		100.6250		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.000		100.0000		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.990		100.0000		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875		99.3750		Additional FICO < 680	all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
8.750		98.7500		Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	
8.625		98.1250	Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500		97.5000		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375		96.7500		Interest-Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250		96.0000		050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
8.125		95.2500		075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
8.000		94.5000		100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.990		94.5000		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.875		93.6250		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	
			Loan Amount	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)	
				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)			
			Citizenship	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
				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	
				1yr Prepay_Standard	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	
				3yr Prepay_Standard	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	
				5yr Prepay_Standard	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	
				2yr Prepay_3Pct	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	
				4yr Prepay_3Pct	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	
			Prepay Penalty	1yr Prepay_5Pct	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	
				3yr Prepay_5Pct	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	
				5yr Prepay_5Pct	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	
				2yr Prepay_21	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	
				4yr Prepay_4321	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	
				1yr Prepay_StateSpecific	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	
			Lock Term	3yr Prepay_StateSpecific	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	
				5yr Prepay_StateSpecific	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
				30 Day	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)	
				60 Day	(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	PPP restrictions only apply to 1-2 units. No PPP permitted at all on loans less than \$116,356 in 2026.
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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