Platinum - Series 3

11.10.2026.1

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.875	-	-	103.125
9.750	-	-	102.875
9.625	-	-	102.625
9.500	-	-	102.375
9.375	-	-	102.125
9.250	-	-	101.875
9.125	-	-	101.625
9.000	-	-	101.375
8.875	-	-	101.125
8.750	-	-	100.875
8.625	-	-	100.625
8.500	-	-	100.375
8.375	-	-	100.125
8.250	-	-	99.875
8.125	-	-	99.625
8.000	-	-	99.375
7.875	-	-	99.000
7.750	-	-	98.625
7.625	-	-	98.250
7.500	-	-	97.875
7.375	-	-	97.500
7.250	-	-	97.000
7.125	-	-	96.500
7.000	-	-	95.750
6.875	-	-	94.625
6.750	-	-	93.625
6.625	-	-	92.875
6.500	-	-	92.125
6.375	-	-	91.375
6.250	-	-	90.625
6.125	-	-	89.750
6.000	-	-	88.875

Email: lockdesk@lendzfinancial.com

Lock hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,995

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

LLPAs (Price Adjustments)

		LTV/CLTV								
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc/Express Doc FICO x LTV	780+	0.875	0.875	0.750	0.625	0.500	0.375	0.125	-1.750	-5.750
	760-779	0.875	0.875	0.625	0.625	0.500	0.375	0.000	-1.875	-5.750
	740-759	0.750	0.750	0.500	0.500	0.250	0.125	-0.125	-2.250	-6.125
	720-739	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500	-2.750	-6.250
	700-719	0.250	0.250	0.000	0.000	-0.125	-0.625	-1.000	-3.625	-7.125
	680-699	0.125	0.000	-0.125	-0.375	-0.875	-2.000	-2.125	-4.375	N/A
	660-679	-0.375	-0.625	-0.750	-1.250	-1.875	-2.875	-3.375	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
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Bank Statements FICO x LTV	780+	0.875	0.875	0.625	0.500	0.375	0.250	-0.125	-2.125	-6.000
	760-779	0.875	0.875	0.500	0.500	0.250	0.250	-0.250	-2.250	-6.000
	740-759	0.625	0.625	0.375	0.375	0.250	0.125	-0.375	-2.750	-6.375
	720-739	0.250	0.250	0.250	0.250	0.125	-0.125	-0.625	-3.375	-6.500
	700-719	0.125	0.125	-0.125	-0.125	-0.250	-0.625	-1.125	-4.250	-7.375
	680-699	0.000	-0.125	-0.250	-0.500	-1.000	-2.375	-2.750	-5.125	N/A
	660-679	-0.500	-0.750	-1.000	-1.500	-2.125	-3.250	-4.000	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
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A

	LTV/CLTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI 43% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	N/A
DTI > 50%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 YR Interest Only	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	-1.125	-1.375	N/A
40 YR Interest Only	-0.500	-0.500	-0.625	-0.750	-0.875	-1.125	-1.375	N/A	N/A
40yr Fully Am	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
UPB <= 250K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.875
Additional UPB <= $250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
UPB 250,001-500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000
UPB 500,001-750,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000
UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 1,500,001-2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB 2,000,001 - 2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A	N/A
UPB 2,500,000 - 3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
UPB >3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	-1.500	N/A	N/A	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
R/T Refi	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375	N/A
Cash Out / Debt Consolidation	-0.250	-0.375	-0.375	-0.625	-0.625	-0.750	-1.125	N/A	N/A
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A
Second Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condos/COOPs	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A
Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A
2-4 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-1.500
Asset Connect[1]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Asset Utilization[1]	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Housing History: 1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.500
Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Express Doc - COMBINED 1yr Tax Return + PnL[12]	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.500	-0.500
24 Month Bank Statements[3]	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
12 Month CPA PnL1	-0.625	-0.625	-0.625	-0.625	-0.750	-0.750	-0.875	N/A	N/A
24 Month CPA PnL1	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	N/A	N/A
WVOE Doc Type1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	N/A	N/A
NY, NJ, CT, IL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

All LLPAs are cumulative

[1]Additive to Full Doc FICOxLTV Adjustment

[2]Express Documention : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

[3]Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	100.750
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.125
10 Days	-0.250
15 Days	-0.375
20 Days	-0.500
30 Days	-0.750

2nd Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.250
10 Days	-0.500
15 Days	-0.750
20 Days	-1.000
30 Days	-1.500

Prepayment Penalty (NOO Only)	
5 Years	0.750
4 Years	0.500
3 Years	0.375
2 Years	0.000
1 Year	-0.125
No PPP*	-0.750

*Where no prepay penalty allowed, No PPP pricing applies.

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to corporations: NJ
No prepay penalty if below $329411 balance: PA
Prepay penalties are only allowed on loans >$1MM: VT
Declining prepay penalty only: LA, MS

*Prepay rules applies SOLELY to business purpose loans.

*All business purpose loans require a business purpose affidavit.

Gold - Series 3

11.10.2026.1

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
11.750	-	-	101.625
11.625	-	-	101.500
11.500	-	-	101.375
11.375	-	-	101.250
11.250	-	-	101.125
11.125	-	-	101.000
11.000	-	-	100.875
10.875	-	-	100.750
10.750	-	-	100.625
10.625	-	-	100.500
10.500	-	-	100.375
10.375	-	-	100.250
10.250	-	-	100.125
10.125	-	-	100.000
10.000	-	-	99.875
9.875	-	-	99.750
9.750	-	-	99.625
9.625	-	-	99.500
9.500	-	-	99.375
9.375	-	-	99.125
9.250	-	-	98.875
9.125	-	-	98.625
9.000	-	-	98.375
8.875	-	-	98.125
8.750	-	-	97.875
8.625	-	-	97.625
8.500	-	-	97.375
8.375	-	-	97.125
8.250	-	-	96.875
8.125	-	-	96.625
8.000	-	-	96.375
7.875	-	-	96.000
7.750	-	-	95.625
7.625	-	-	95.125
7.500	-	-	94.625

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,995

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

LLPAs (Price Adjustments)

		LTV/CLTV								
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc/Express Doc FICO x LTV	780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A
	760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
	680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
	660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
	640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Month Bank Statements FICO x LTV	780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	-1.500	N/A	N/A
	760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	-1.625	N/A	N/A
	700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	-2.000	N/A	N/A
	680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	-2.250	N/A	N/A
	660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	-3.250	N/A	N/A
	640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	-3.625	N/A	N/A
	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

	LTV/CLTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI 43% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
DTI > 50%	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	N/A	N/A
DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 YR Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.625	-0.875	N/A	N/A
40 YR Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-1.000	-1.250	N/A	N/A
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Additional UPB <= $250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
UPB 1,000,001 - 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
UPB 1,500,001-2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
UPB 2,000,001 - 2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
UPB > 2,500,000	0.000	0.000	-0.250	-0.375	-0.375	-0.375	N/A	N/A	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Cash Out / Debt Consolidation	0.000	0.000	0.000	0.000	-0.125	-0.500	-0.500	N/A	N/A
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Investor (Min 1 Yr PPP Required)*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Second Home	0.000	0.000	-0.125	-0.125	-0.250	-0.750	-1.000	N/A	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condos/COOPs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Non-Warrantable Condos	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	-1.500	N/A	N/A
2-4 Unit Property	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-1.000	N/A	N/A
Asset Utilization[1]	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	N/A
Express Doc - 1yr Tax Return + PnL[1] [2]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 Month Bank Statements[3]	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
12 Month CPA PnL[1]	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
24 Month CPA PnL[1]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Flex (DU) Underwrite	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
1 Yr Since Credit Event (FC,SS,DIL, BK)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A

All LLPAs are cumulative

[1]Additive to Full Doc FICOxLTV Adjustment

[2]Express Documention : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

[3]Additive to 12 Month Bank Statement FICOxLTV Adjustment

Program Notes	
Max Price (Fixed /ARMs)	100.750
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

2nd Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.250
10 Days	-0.500
15 Days	-0.750
20 Days	-1.000
30 Days	-1.500

Prepayment Penalty (NOO Only)	
5 Years	0.250
4 Years	0.125
3 Years	0.000
2 Years	-0.500
1 Year	-1.000
No PPP*	-2.000

*Where no prepay penalty allowed, No PPP pricing applies

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to corporations/LLCs: NJ
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Prepay penalties are only allowed on loans >$1MM: VT
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DSCR - Series 3

11.10.2026.1

Base Pricing for 30 Day Lock

Rate	5/6 ARM	7/6 ARM	FIX 30/40
9.750	-	-	103.125
9.625	-	-	103.000
9.500	-	-	102.875
9.375	-	-	102.625
9.250	-	-	102.375
9.125	-	-	102.125
9.000	-	-	101.875
8.875	-	-	101.625
8.750	-	-	101.375
8.625	-	-	101.125
8.500	-	-	100.750
8.375	-	-	100.375
8.250	-	-	100.000
8.125	-	-	99.625
8.000	-	-	99.250
7.875	-	-	98.875
7.750	-	-	98.500
7.625	-	-	98.000
7.500	-	-	97.500
7.375	-	-	97.000
7.250	-	-	96.250
7.125	-	-	95.375
7.000	-	-	94.375
6.875	-	-	93.375
6.750	-	-	92.375
6.625	-	-	91.375
6.500	-	-	90.500
6.375	-	-	89.625
6.250	-	-	88.750
6.125	-	-	87.875
6.000	-	-	87.000

Email: lockdesk@lendzfinancial.com

Lock Desk hours: 9 am - 6 pm EST Monday - Friday

Lock window: 10 am - 5 pm EST Monday - Friday

Fees	
Underwriting*	$1,995

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

LLPAs (Price Adjustments)									
LTV/CLTV									
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.500	1.500	1.250	1.375	1.000	0.750	-0.125	N/A	N/A
760-779	1.500	1.500	1.250	1.375	0.750	0.625	-0.125	N/A	N/A
740-759	1.500	1.250	1.250	1.250	0.500	0.375	-0.625	N/A	N/A
720-739	1.125	1.000	0.875	0.750	0.375	-0.125	-1.375	N/A	N/A
700-719	1.000	0.750	0.625	0.500	-0.125	-0.375	-2.000	N/A	N/A
680-699	0.250	0.000	-0.125	-0.250	-0.750	-1.750	-4.500	N/A	N/A
660-679	-1.000	-1.000	-1.125	-1.625	-2.125	-3.750	-5.500	N/A	N/A
640-659	-2.250	-2.500	-2.625	-3.250	-4.000	-5.000	-7.125	N/A	N/A
620-639	-3.250	-3.750	-4.000	-4.500	-5.000	-6.250	N/A	N/A	N/A
600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

LTV/CLTV									
	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 0.75 - 0.89	-0.500	-0.500	-0.625	-0.750	-1.000	-2.250	N/A	N/A	N/A
DSCR 0.90 - 0.99	-0.125	-0.125	-0.250	-0.375	-0.625	-1.250	N/A	N/A	N/A
DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
DSCR 1.00 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
DSCR 1.25 - 1.49	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
DSCR => 1.50	0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
UPB <=150K	-0.500	-0.500	-0.500	-0.500	-0.500	-1.250	-1.500	N/A	N/A
UPB >150K - 250K	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
Additional UPB <= $250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
UPB 250,001-350,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
UPB 350,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB > 1.5mm - 2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A
UPB >2.0mm - 2.5mm	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A
UPB >2.5mm - 3.0mm	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A
Cash Out / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	N/A	N/A	N/A
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A
2 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.250	N/A	N/A
3-4 Unit Property	-0.125	-0.125	-0.125	-0.375	-0.500	-0.625	-1.500	N/A	N/A
5yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
4yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
1yr PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	N/A	N/A
No PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A
30 YR IO	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-1.000	N/A	N/A
40 YR IO	-0.750	-0.750	-0.750	-0.750	-0.875	-1.000	-1.250	N/A	N/A
40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Standard Declining Prepay (i.e. 5/4/3/2/1)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
5% Flat Prepay (i.e. 5/5/5/5/5)**	0.125	0.125	0.125	0.125	0.250	0.250	0.250	N/A	N/A
6 Months Interest Prepay Penalty**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A

*Where no prepay penalty allowed, No PPP pricing applies

**Prepay structure LLPAs additive to PPP Term LLPA (i.e. 5% Flat Prepay would be added to 5yr PPP LLPA) 5% Flat Prepay LLPA only applies to terms >= 3 Years.

Program Notes	
Max Price (5yr PPP)	101.750
Max Price (4yr PPP)	101.250
Max Price (3yr PPP)	101.250
Max Price (2yr PPP)	100.000
Max Price (1yr PPP)	99.000
Max Price (No PPP)	99.000
Min Price	97.000
Max Lock Period	60 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
20 Days	-0.400
30 Days	-0.600

2nd Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.250
10 Days	-0.500
15 Days	-0.750
20 Days	-1.000
30 Days	-1.500

Eligible Prepay Structures Include:	LLPA
5/4/3/2/1	Standard Declining
5/4/3/2	Standard Declining
5/4/3	Standard Declining
3/3	Standard Declining
3	Standard Declining
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	Standard Declining
5	Standard Declining
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

State Specific Prepay Requirements*
No prepay penalty allowed in AK, KS, KY, MI, MN, NM, OH, RI
Prepay penalties are only allowed on loans to corporations/LLCs: IL
Prepay penalties are only allowed on loans to C or S Corp: NJ
No prepay penalty if below $329411 balance: PA
Prepay penalties are only allowed on loans >$1MM: VT
Declining prepay penalty only: MS

*Prepay rules applies SOLELY to business purpose loans.

Closed End Second - Series 3

11.10.2026.1

Base Pricing for 30 Day Lock

Rate	FIX 15	FIX 20	FIX 30
12.500	-	-	107.625
12.375	-	-	107.500
12.250	-	-	107.375
12.125	-	-	107.250
12.000	-	-	107.125
11.875	-	-	106.875
11.750	-	-	106.625
11.625	-	-	106.375
11.500	-	-	106.125
11.375	-	-	105.875
11.250	-	-	105.625
11.125	-	-	105.375
11.000	-	-	105.125
10.875	-	-	104.875
10.750	-	-	104.625
10.625	-	-	104.375
10.500	-	-	104.125
10.375	-	-	103.875
10.250	-	-	103.625
10.125	-	-	103.375
10.000	-	-	103.125
9.875	-	-	102.875
9.750	-	-	102.625
9.625	-	-	102.375
9.500	-	-	102.125
9.375	-	-	101.875
9.250	-	-	101.625
9.125	-	-	101.250
9.000	-	-	100.875
8.875	-	-	100.375
8.750	-	-	99.875
8.625	-	-	99.375
8.500	-	-	98.875
8.375	-	-	98.250
8.250	-	-	97.625
8.125	-	-	96.875
8.000	-	-	96.000

Email: lockdesk@lendzfinancial.com
Lock Desk hours: 9 am - 6 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

LLPAs (Price Adjustments)									
CLTV - 2 Yr Tax Return or 1099									
FICO[1]	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	2.375	2.375	2.250	1.875	1.375	0.000	-1.000	-5.000	-6.000
760-779	1.375	1.375	1.375	1.000	0.750	-0.375	-1.750	-5.250	-7.750
740-759	0.750	0.750	0.750	0.375	0.250	-1.000	-2.250	-6.625	-8.250
720-739	0.500	0.500	0.500	0.125	-0.500	-1.250	-4.000	-8.000	-9.000
700-719	-0.500	-0.500	-0.875	-1.500	-2.250	-3.250	-6.250	-9.000	-10.000
680-699	-1.500	-1.750	-2.000	-2.375	-4.000	-5.000	-7.250	N/A	N/A
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

LLPAs (Price Adjustments)									
CLTV - Alternative Doc (Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE)									
FICO[1]	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.000	1.000	1.000	0.750	0.500	-0.375	-1.250	-5.250	-7.500
760-779	0.000	0.000	0.000	-0.250	-0.500	-1.125	-2.000	-6.000	-8.250
740-759	-0.500	-0.500	-0.750	-0.750	-1.000	-1.375	-3.000	-7.500	-9.750
720-739	-0.750	-0.750	-1.000	-1.250	-1.375	-1.750	-5.000	-8.750	-11.000
700-719	-2.000	-2.000	-2.250	-2.750	-3.250	-4.250	-7.250	-9.500	-11.750
680-699	-3.750	-3.750	-4.000	-4.625	-6.000	-7.000	-9.250	N/A	N/A
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

LLPAs (Price Adjustments) - All Doc Types									
CLTV									
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB < 100,000[1]	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
UPB 100,000 - 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Additional UPB <= $250k	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25
UPB 200,001 - 350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-1.750
UPB 350,001 - 500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	N/A
UPB 500,001 - 750,000	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A	N/A
Condos	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625	N/A	N/A
2 Unit Property	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.250	-1.500
3-4 Unit Property	-1.250	-1.250	-1.250	-1.250	-1.500	-1.500	N/A	N/A	N/A
NY, NJ, CT, IL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.000
5yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
4yr PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
1yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
No PPP[1]	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
5% Flat Prepay (i.e. 5/5/5/5/5)[2]	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
6 Months Interest Prepay Penalty[2]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

[1]UPB below $100,000 not permitted on DSCR Loans. Minimum Loan Amount for Income Doc Types is $75,000

[2]Where no prepay penalty allowed, No PPP pricing applies

[3]Prepay structure LLPAs additive to PPP Term LLPA (i.e. 5% Flat Prepay would be added to 5yr PPP LLPA) 5% Flat Prepay LLPA only applies to terms >= 3 Years.

LLPAs (Price Adjustments) - Income Doc Types (Full Doc, Express Doc, 12/24 Mo BS, 12 or 24 Mo CPA P&L, WVOE)									
CLTV									
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI 43.01-45%	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	-0.750	-0.750
DTI 45.01-50%	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-3.250
Investor	-1.750	-1.750	-2.000	-2.250	-2.250	-2.500	-4.250	N/A	N/A
Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.250	N/A	N/A
Express Doc - 1yr Tax Return (or 1099)[1]	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	-1.250
12 Month Bank Statements[1]	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000	N/A
24 Month Bank Statements[1]	0.125	0.125	0.125	0.125	-0.125	-0.125	-0.375	-0.875	N/A
12 Month CPA PnL[1]	-2.000	-2.250	-2.250	-2.500	-3.000	-4.500	N/A	N/A	N/A
24 Month CPA PnL[1]	-1.875	-2.125	-2.125	-2.375	-2.875	-4.375	N/A	N/A	N/A
WVOE Doc Type[1]	-0.375	-0.625	-0.625	-1.250	-1.750	-3.250	N/A	N/A	N/A

All LLPAs are cumulative

[1]Additive to Alternative Doc FICOxLTV Adjustment

Program Notes	
Max Price (Fixed)	100.375
Max Price (No PPP)	99
Min Price	97
Max Lock Period	60 Days
Max Lock Period (Including Extentions)	75 Days

Lock Period	Price Adj
15 day	0.000
45 day	-0.150
60 day	-0.300

Lock Extension Cost (Max 2x / 30 days)
5 Days -0.125
10 Days -0.250
15 Days -0.375
20 Days -0.500
30 Days -0.750

2nd Lock Extension Cost (Max 2x / 30 days)
5 Days -0.250
10 Days -0.500
15 Days -0.750
20 Days -1.000
30 Days -1.500

Eligible Prepay Structures Include:	LLPA
5/5/5/5/5	5% Flat
5/5/5/5	5% Flat
5/5/5	5% Flat
5/5	6 Months of Interest
5	6 Months of Interest
6 Months of Interest	6 Months of Interest
80% of 6 Months Interest	6 Months of Interest

Note: All other prepay structures are subject to approval and exception pricing

Prepay Requirements*
Prepayment Penalties only Permitted on Investment Properties
Prepayment Penalties not Allowed on Consumer Purpose Loans
No prepay penalty allowed in AK, KS, KY, MN, MS, NM, NC, OH, RI, VT, VA
Prepay penalties are only allowed on loans to corporations/LLCs: IL, PA
Prepay penalties are only allowed on loans to corporations: NJ

*Prepay rules applies SOLELY to business purpose loans.

Fees	
Underwriting*	$1,995

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