LENDZ

Series 10 - Full Doc

Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	92.551
6.125	93.252
6.250	93.910
6.375	94.527
6.500	95.104
6.625	95.645
6.750	96.224
6.875	96.761
7.000	97.252
7.125	97.702
7.250	98.114
7.375	98.494
7.500	98.843
7.625	99.165
7.750	99.486
7.875	99.800
8.000	100.089
8.125	100.357
8.250	100.607
8.375	100.842
8.500	101.067
8.625	101.282
8.750	101.493
8.875	101.700
9.000	101.906
9.125	102.113
9.250	102.323
9.375	102.540
9.500	102.766

Doc Type	Min Price	Max Price
Full	97.000	102.375
Alt	97.000	102.375

Adjustments To Price

	FICO	<=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
Purchase	780+	0.550	0.550	0.550	0.538	0.525	0.338	0.150	-0.088	-0.525
	760-779	0.550	0.550	0.550	0.538	0.525	0.338	0.088	-0.150	-0.588
	740-759	0.550	0.550	0.550	0.538	0.525	0.275	0.025	-0.313	-0.813
	720-739	0.550	0.550	0.550	0.538	0.525	0.275	-0.038	-0.438	-0.938
	700-719	0.488	0.488	0.425	0.413	0.338	0.088	-0.288	-0.750	-1.375
	680-699	0.113	0.050	0.050	-0.025	-0.100	-0.413	-0.788	-1.375	NA
	660-679	-0.575	-0.575	-0.638	-0.713	-0.850	-1.163	-1.600	NA	NA

	FICO	<=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
Cash Out	780+	0.425	0.425	0.363	0.363	0.338	0.125	-0.125	NA	NA
	760-779	0.425	0.425	0.363	0.350	0.275	0.063	-0.188	NA	NA
	740-759	0.425	0.425	0.363	0.288	0.213	-0.063	-0.375	NA	NA
	720-739	0.425	0.425	0.363	0.288	0.150	-0.188	-0.563	NA	NA
	700-719	0.363	0.300	0.238	0.100	-0.163	-0.625	-1.063	NA	NA
	680-699	-0.013	-0.075	-0.200	-0.400	-0.725	-1.313	NA	NA	NA
	660-679	-0.700	-0.763	-0.888	-1.150	-1.538	NA	NA	NA	NA

	FICO	<=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
Rate / Term	780+	0.600	0.600	0.600	0.638	0.675	0.338	-0.063	-0.250	NA
	760-779	0.600	0.600	0.600	0.638	0.613	0.275	-0.125	-0.375	NA
	740-759	0.600	0.600	0.600	0.575	0.550	0.150	-0.250	-0.500	NA
	720-739	0.600	0.600	0.600	0.575	0.488	0.088	-0.375	-0.688	NA
	700-719	0.538	0.538	0.413	0.388	0.238	-0.225	-0.813	-1.125	NA
	680-699	0.100	0.100	-0.025	-0.113	-0.263	-0.850	-1.500	NA	NA
	660-679	-0.525	-0.588	-0.712	-0.800	-1.075	-1.725	-2.438	NA	NA

	FICO	<=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
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	-0.250	-0.250	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

		<=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
Current UPB	$100,000 - $150,000	0.500	0.500	0.500	0.500	0.250	0.000	-0.500	-0.750	-0.875
	$150,001 - $250,000	0.500	0.500	0.500	0.500	0.250	0.125	0.000	0.000	0.000
	Additional for LA < 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$750,001 - $1,000,000	-0.125	-0.188	-0.188	-0.250	-0.250	-0.250	-0.313	-0.313	-0.313
	$1,000,001 - $1,250,000	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750
	$1,250,001 - $1,500,000	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625	-0.750	-0.750	-0.875
	$1,500,001 - $2,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	NA	NA
	$2,000,001 - $2,500,000	-0.500	-0.500	-0.625	-0.625	-0.750	-1.000	-1.000	NA	NA
	$2,500,001 - $3,000,000	-0.500	-0.625	-0.625	-0.750	-0.875	-1.000	NA	NA	NA
	$3,000,001 - $3,500,000	-0.875	-0.875	-1.000	-1.250	-1.500	NA	NA	NA	NA
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	-1.000	-1.250	NA
Property Occupancy	Second Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-0.750
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
Employment	Self Employed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Credit Events	> 0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Loan Purpose	Cash-Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Residency	Non-Permanent	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

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LENDZ

Series 10 - Alt Doc

Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	92.060
6.125	92.780
6.250	93.468
6.375	94.124
6.500	94.750
6.625	95.347
6.750	95.916
6.875	96.457
7.000	96.973
7.125	97.463
7.250	97.933
7.375	98.439
7.500	98.921
7.625	99.374
7.750	99.799
7.875	100.200
8.000	100.578
8.125	100.934
8.250	101.271
8.375	101.591
8.500	101.895
8.625	102.186
8.750	102.478
8.875	102.760
9.000	103.026
9.125	103.278
9.250	103.516
9.375	103.740
9.500	103.951

Doc Type	Min Price	Max Price
Full	97.000	102.375
Alt	97.000	102.375

Adjustments To Price

	FICO	<=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
Purchase	780+	1.350	1.350	1.350	1.338	1.275	1.025	0.588	-0.213	-0.838
	760-779	1.350	1.350	1.350	1.338	1.213	1.025	0.525	-0.275	-0.963
	740-759	1.350	1.350	1.350	1.275	1.150	0.900	0.400	-0.500	-1.188
	720-739	1.350	1.350	1.288	1.275	1.150	0.838	0.338	-0.688	-1.625
	700-719	1.163	1.100	1.100	1.025	0.838	0.525	-0.100	-1.188	-2.375
	680-699	0.538	0.538	0.475	0.400	0.213	-0.225	-0.850	-2.000	NA
	660-679	-0.500	-0.500	-0.563	-0.688	-0.938	-1.375	-2.063	NA	NA

	FICO	<=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
Cash Out	780+	1.163	1.163	1.163	1.150	1.025	0.775	0.125	NA	NA
	760-779	1.163	1.163	1.163	1.088	0.963	0.650	0.000	NA	NA
	740-759	1.163	1.163	1.100	1.025	0.838	0.463	-0.250	NA	NA
	720-739	1.163	1.163	1.100	0.963	0.713	0.275	-0.563	NA	NA
	700-719	0.975	0.913	0.788	0.500	0.063	-0.500	-1.313	NA	NA
	680-699	0.313	0.188	0.063	-0.250	-0.750	-1.500	NA	NA	NA
	660-679	-0.625	-0.750	-0.938	-1.313	-1.875	NA	NA	NA	NA

	FICO	<=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
Rate / Term	780+	1.350	1.350	1.350	1.338	1.213	0.963	0.525	-0.375	NA
	760-779	1.350	1.350	1.350	1.275	1.150	0.900	0.400	-0.500	NA
	740-759	1.350	1.350	1.288	1.213	1.025	0.775	0.213	-0.750	NA
	720-739	1.350	1.350	1.288	1.213	0.963	0.588	-0.038	-1.000	NA
	700-719	1.163	1.100	1.038	0.900	0.588	0.088	-0.663	-1.750	NA
	680-699	0.538	0.475	0.350	0.150	-0.225	-0.788	-1.600	NA	NA
	660-679	-0.500	-0.563	-0.688	-1.000	-1.438	-2.063	-3.000	NA	NA

	FICO	<=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
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	-0.250	-0.250	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

		<=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
Current UPB	$100,000 - $150,000	0.500	0.500	0.500	0.500	0.250	0.000	-0.500	-0.750	-0.875
	$150,001 - $250,000	0.500	0.500	0.500	0.500	0.250	0.125	0.000	0.000	0.000
	Additional for LA < 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$750,001 - $1,000,000	-0.125	-0.188	-0.188	-0.250	-0.250	-0.250	-0.313	-0.313	-0.313
	$1,000,001 - $1,250,000	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750
	$1,250,001 - $1,500,000	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625	-0.750	-0.750	-0.875
	$1,500,001 - $2,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	NA	NA
	$2,000,001 - $2,500,000	-0.500	-0.500	-0.625	-0.625	-0.750	-1.000	-1.000	NA	NA
	$2,500,001 - $3,000,000	-0.500	-0.625	-0.625	-0.750	-0.875	-1.000	NA	NA	NA
	$3,000,001 - $3,500,000	-0.875	-0.875	-1.000	-1.250	-1.500	NA	NA	NA	NA
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	-1.000	-1.250	NA
Property Occupancy	Second Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-0.750
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
Credit Events	>0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Loan Purpose	Cash-Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Residency	Non-Permanent	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

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LENDZ

Series 10 - Asset Depletion

Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	89.959
6.125	90.719
6.250	91.447
6.375	92.143
6.500	92.809
6.625	93.446
6.750	94.053
6.875	94.633
7.000	95.186
7.125	95.714
7.250	96.220
7.375	96.760
7.500	97.275
7.625	97.760
7.750	98.217
7.875	98.647
8.000	99.054
8.125	99.437
8.250	99.799
8.375	100.143
8.500	100.468
8.625	100.779
8.750	101.088
8.875	101.386
9.000	101.665
9.125	101.927
9.250	102.172
9.375	102.400
9.500	102.613

Doc Type	Min Price	Max Price
Full	97.000	102.375
Alt	97.000	102.375

Adjustments To Price

	FICO	<=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
Purchase	780+	1.063	1.063	1.063	1.000	0.938	0.688	0.250	NA	NA
	760-779	1.063	1.063	1.063	1.000	0.875	0.688	0.188	NA	NA
	740-759	1.000	1.000	1.000	0.938	0.813	0.563	0.063	NA	NA
	720-739	1.063	1.063	1.000	0.938	0.813	0.500	0.000	NA	NA
	700-719	0.875	0.813	0.813	0.688	0.500	0.188	-0.438	NA	NA
	680-699	0.250	0.250	0.188	0.063	-0.125	-0.500	-1.188	NA	NA
	660-679	-0.625	-0.688	-0.750	-0.875	-1.125	-1.563	-2.250	NA	NA

	FICO	<=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
Cash Out	780+	0.875	0.875	0.875	0.813	0.688	0.438	NA	NA	NA
	760-779	0.875	0.875	0.813	0.750	0.625	0.313	NA	NA	NA
	740-759	0.875	0.813	0.750	0.688	0.500	0.125	NA	NA	NA
	720-739	0.875	0.875	0.813	0.625	0.375	-0.063	NA	NA	NA
	700-719	0.688	0.625	0.500	0.250	-0.125	-0.688	NA	NA	NA
	680-699	0.125	0.063	-0.125	-0.438	-0.938	-1.688	NA	NA	NA
	660-679	-0.813	-0.875	-1.063	-1.500	-2.125	NA	NA	NA	NA

	FICO	<=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
Rate / Term	780+	1.063	1.063	1.063	1.000	0.875	0.625	NA	NA	NA
	760-779	1.063	1.063	1.000	0.938	0.813	0.563	NA	NA	NA
	740-759	1.000	1.000	0.938	0.875	0.688	0.375	NA	NA	NA
	720-739	1.063	1.063	1.000	0.875	0.625	0.250	NA	NA	NA
	700-719	0.875	0.813	0.750	0.563	0.250	-0.250	NA	NA	NA
	680-699	0.250	0.188	0.063	-0.188	-0.563	-1.125	NA	NA	NA
	660-679	-0.625	-0.750	-0.875	-1.188	-1.625	-2.250	NA	NA	NA

	FICO	<=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
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	-0.250	NA	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

		<=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
Current UPB	$100,000 - $150,000	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	Additional for LA < 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	$750,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	$1,500,001 - $2,000,000	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.000	NA	NA
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-0.750	NA	NA
	$2,500,001 - $3,000,000	-0.375	-0.500	-0.500	-0.500	-0.625	-0.875	NA	NA	NA
	$3,000,001 - $3,500,000	-0.875	-0.875	-1.000	-1.250	-1.500	NA	NA	NA	NA
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Purpose	Cash-Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Alt Doc	Asset Qualifier	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-0.750	NA	NA
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
Credit Events	>0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Residency	Non-Permanent	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

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LENDZ

Series 10 - Gold

Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	92.353
6.125	92.978
6.250	93.603
6.375	94.228
6.500	94.853
6.625	95.478
6.750	96.040
6.875	96.603
7.000	97.103
7.125	97.603
7.250	98.040
7.375	98.478
7.500	98.853
7.625	99.228
7.750	99.540
7.875	99.853
8.000	100.103
8.125	100.353
8.250	100.603
8.375	100.790
8.500	100.978
8.625	101.165
8.750	101.353
8.875	101.540
9.000	101.665
9.125	101.790
9.250	101.915
9.375	102.040
9.500	102.165

Doc Type	Min Price	Max Price
Full	97.000	102.375
Alt	97.000	102.375

Adjustments To Price

FICO	<=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+	0.750	0.750	0.500	0.375	0.125	0.000	-0.750	-2.375	NA
760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.750	-2.375	NA
740-759	0.750	0.750	0.500	0.375	0.125	0.000	-0.750	-2.375	NA
720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.125	-2.750	NA
700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.625	-3.750	NA
680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.250	NA	NA
660-679	-0.375	-0.625	-0.875	-1.375	-2.125	-2.625	-3.250	NA	NA
640-659	-1.125	-1.125	-1.125	-1.375	-2.125	-2.750	-3.625	NA	NA

	FICO	<=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
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	-0.250	NA	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

		<=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
Current UPB	$100,000 - $150,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA
	$150,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Additional - LA < 250 K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	$750,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	$1,500,001 - $2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA
	$2,500,001 - $3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Loan Purpose	Cash-Out Refi & FICO >= 730	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	-1.375	NA	NA
	Cash-Out Refi & FICO < 730	-0.625	-0.625	-0.625	-0.625	-0.875	-1.125	-1.625	NA	NA
	Additional - Cash-Out Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Amortization	Interest Only	-0.500	-0.500	-0.750	-1.000	-1.000	-1.250	-1.375	NA	NA
Property Occupancy	Second Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
Alt Doc	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	NA
	Asset Qualifier	-0.750	-0.750	-0.750	-0.750	-0.750	-1.125	-1.125	NA	NA
	Asset Depletion	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
Residency	Non-Permanent Resident	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
	Additional - Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Credit Grade	B	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	C	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
Credit History	>0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

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LENDZ

Series 10 - Platinum

Investment

11/10/2026

Rate	30 YR FIX
6.000	92.939
6.125	93.637
6.250	94.337
6.375	95.020
6.500	95.686
6.625	96.335
6.750	96.968
6.875	97.584
7.000	98.184
7.125	98.767
7.250	99.335
7.375	99.886
7.500	100.421
7.625	100.940
7.750	101.443
7.875	101.930
8.000	102.421
8.125	102.914
8.250	103.386
8.375	103.839
8.500	104.272
8.625	104.685
8.750	105.079
8.875	105.455
9.000	105.812
9.125	106.150
9.250	106.471
9.375	106.774
9.500	107.060
9.625	107.328
9.750	107.582
9.875	107.821
10.000	108.040
10.125	108.237
10.250	108.427
10.375	108.618

PPP Term	Max Price
5 Years	104.875
4 Years	104.375
3 Years	103.875
2 Years	103.375
1 Year	102.375
No Penalty	99.000

Adjustments To Price

	FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Purchase	780+	1.188	1.188	1.188	1.125	1.000	0.813	0.375	-0.375
	760-779	1.125	1.125	1.125	1.063	0.938	0.688	0.250	-0.500
	740-759	1.000	1.000	1.000	0.938	0.813	0.500	0.063	-0.750
	720-739	0.875	0.875	0.813	0.750	0.563	0.188	-0.375	NA
	700-719	0.563	0.500	0.438	0.313	0.063	-0.375	-1.063	NA
	680-699	-0.125	-0.188	-0.250	-0.438	-0.750	-1.313	-2.125	NA
	660-679	-1.125	-1.188	-1.250	-1.500	-1.938	-2.500	-3.438	NA
	640-659	-2.125	-2.188	-2.250	-2.563	-3.125	-3.688	NA	NA

	FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash Out	780+	1.000	1.000	0.938	0.875	0.688	0.500	0.000	NA
	760-779	0.938	0.875	0.875	0.750	0.563	0.250	-0.250	NA
	740-759	0.813	0.813	0.750	0.563	0.313	0.000	-0.563	NA
	720-739	0.688	0.625	0.500	0.313	-0.063	-0.500	NA	NA
	700-719	0.313	0.250	0.063	-0.313	-0.813	-1.438	NA	NA
	680-699	-0.375	-0.500	-0.750	-1.250	-1.875	-2.688	NA	NA
	660-679	-1.375	-1.563	-1.875	-2.438	-3.250	-4.188	NA	NA
	640-659	-2.375	-2.625	-3.000	-3.625	NA	NA	NA	NA

	FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Rate / Term	780+	1.188	1.188	1.125	1.063	0.938	0.688	0.250	NA
	760-779	1.125	1.125	1.063	0.938	0.813	0.500	0.063	NA
	740-759	1.000	1.000	0.938	0.813	0.625	0.313	-0.250	NA
	720-739	0.875	0.813	0.750	0.563	0.250	-0.188	-0.750	NA
	700-719	0.500	0.438	0.313	0.000	-0.438	-1.000	-1.750	NA
	680-699	-0.188	-0.250	-0.500	-0.875	-1.438	-2.125	-3.000	NA
	660-679	-1.188	-1.313	-1.563	-2.063	-2.750	-3.563	-4.500	NA
	640-659	-2.188	-2.375	-2.625	-3.250	-4.063	NA	NA	NA

	FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	-0.250	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA

		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Current UPB	$100,000 - $150,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.000
	$150,001 - $250,000	0.250	0.250	0.250	0.250	0.125	0.125	0.000	0.000
	Addtional for LA < 250 K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	$750,001 - $1,000,000	0.000	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.625
	$1,000,001 - $1,250,000	-0.125	-0.250	-0.375	-0.500	-0.750	-0.875	-0.875	NA
	$1,250,001 - $1,500,000	-0.250	-0.375	-0.500	-0.625	-0.875	-0.875	-0.875	NA
	$1,500,001 - $2,000,000	-0.375	-0.500	-0.625	-0.750	-1.125	-1.125	-1.125	NA
	$2,000,001 - $3,000,000	NA	NA	NA	NA	NA	NA	NA	NA
	$3,000,001 - $3,500,000	NA	NA	NA	NA	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	NA
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	NA
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-0.750	-0.750
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-1.375	-1.375	-1.375	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
Loan Purpose	Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
	Cash-Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Alt Doc	Bank Statement	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	-1.000
Residency	Non-Permanent Resident	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
	Additional - Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Credit Grade	B	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	C	NA	NA	NA	NA	NA	NA	NA	NA
Credit History	>0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

PPP Structure	5 Years	4 Years	3 Years	2 Years	1 Year
0.05	0.750	0.500	0.000	-0.750	-1.500
0.04	0.625	0.250	-0.250	-1.000	-1.625
0.03	0.250	0.000	-0.500	-1.250	-1.625
0.02	-0.250	-0.500	-0.875	-1.500	-1.750
0.01	-0.750	-1.000	-1.250	-1.750	-1.750
5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA
5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA
5%,4%,3%,3%	NA	0.125	NA	NA	NA
5%,4%,3%,2%	NA	0.000	NA	NA	NA
4%,3%,2%,1%	NA	-0.250	NA	NA	NA
5%,4%,3%	NA	NA	-0.250	NA	NA
3%,2%,1%	NA	NA	-0.875	NA	NA
5%,4%	NA	NA	NA	-0.750	NA
2%,1%	NA	NA	NA	-1.625	NA
6 Months Interest	0.250	0.000	-0.375	-1.250	-1.625
Other Penalty	-1.750	-1.750	-1.750	-1.750	-1.750
No Penalty	-2.375	-2.375	-2.375	-2.375	-2.375

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LENDZ

Series 10 - DSCR

Non Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	92.905
6.125	93.572
6.250	94.228
6.375	94.874
6.500	95.509
6.625	96.160
6.750	96.801
6.875	97.431
7.000	98.049
7.125	98.655
7.250	99.250
7.375	99.833
7.500	100.404
7.625	100.965
7.750	101.515
7.875	102.053
8.000	102.582
8.125	103.099
8.250	103.606
8.375	104.103
8.500	104.589
8.625	105.066
8.750	105.532
8.875	105.989
9.000	106.436
9.125	106.889
9.250	107.364
9.375	107.827
9.500	108.277
9.625	108.722
9.750	109.156
9.875	109.579
10.000	109.990

PPP Term	Max Price
5 Years	104.875
4 Years	104.375
3 Years	103.875
2 Years	103.375
1 Year	102.375
No Penalty	99.000

Adjustments To Price

	FICO	<=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
Purchase	780+	1.219	1.219	1.219	0.656	0.531	0.063	-0.813	-2.188	NA
	760-779	1.219	1.219	1.156	0.656	0.469	-0.063	-0.938	-2.375	NA
	740-759	1.219	1.156	1.156	0.594	0.406	-0.188	-1.125	-2.625	NA
	720-739	1.156	1.156	1.094	0.531	0.281	-0.375	-1.375	NA	NA
	700-719	0.531	0.469	0.406	0.219	-0.094	-0.875	NA	NA	NA
	680-699	0.094	0.031	-0.094	-0.281	-0.719	-1.688	NA	NA	NA
	660-679	-0.531	-0.594	-0.781	-1.094	-1.594	NA	NA	NA	NA

	FICO	<=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
Cash Out	780+	0.406	0.406	0.344	0.219	0.031	-0.563	NA	NA	NA
	760-779	0.406	0.344	0.281	0.156	-0.156	-0.750	NA	NA	NA
	740-759	0.344	0.344	0.219	0.031	-0.344	-1.063	NA	NA	NA
	720-739	0.281	0.219	0.094	-0.156	-0.594	-1.375	NA	NA	NA
	700-719	0.094	0.031	-0.219	-0.656	-1.281	-2.375	NA	NA	NA
	680-699	-0.344	-0.469	-0.844	-1.469	-2.406	NA	NA	NA	NA
	660-679	-1.031	-1.219	-1.656	-2.469	NA	NA	NA	NA	NA

	FICO	<=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
Rate / Term	780+	1.219	1.156	1.094	0.781	0.469	-0.125	-1.125	NA	NA
	760-779	1.219	1.156	1.031	0.656	0.281	-0.500	-1.625	NA	NA
	740-759	1.156	1.094	0.969	0.469	-0.031	-0.938	-2.188	NA	NA
	720-739	1.094	1.031	0.844	0.219	-0.469	-1.250	-2.938	NA	NA
	700-719	0.719	0.594	0.219	-0.469	-1.281	-2.250	NA	NA	NA
	680-699	0.281	0.031	-0.531	-1.344	-2.344	-3.938	NA	NA	NA
	660-679	-0.469	-0.781	-1.469	-2.156	-3.719	NA	NA	NA	NA

	FICO	<=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
LTV > 70%	< 700	NA	NA	NA	NA	NA	-0.250	NA	NA	NA
Any	< 680	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA

		<=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
DSCR	>=1.25	0.250	0.250	0.250	0.250	0.375	0.500	0.675	0.750	NA
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0.75 - 0.99	-0.750	-0.750	-0.875	-0.875	-0.875	-1.000	NA	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Additional - DSCR < 1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Current UPB	$75,000 - $150,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.000	NA
	$150,001 - $250,000	0.250	0.250	0.250	0.250	0.125	0.125	0.000	0.000	NA
	Additional - LA < 250 K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	$500,001 - $750,000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	$750,001 - $1,000,000	-0.250	-0.375	-0.375	-0.500	-0.500	-0.625	-0.625	-0.625	NA
	$1,000,001 - $1,250,000	-0.625	-0.625	-0.625	-0.750	-1.000	-1.000	-1.000	NA	NA
	$1,250,001 - $1,500,000	-0.750	-0.750	-0.750	-0.875	-1.125	-1.125	-1.125	NA	NA
	$1,500,001 - $2,000,000	-0.750	-0.750	-0.750	-0.875	-1.125	-1.125	NA	NA	NA
	$2,000,001 - $3,000,000	-0.750	-0.750	-0.875	-1.125	-1.375	NA	NA	NA	NA
	$3,000,001 - $3,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Purpose	Short Term Rental	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
	Cash Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-0.750	-0.750	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-1.375	-1.375	-1.375	NA	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
Credit Event History	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Residency	Non-Permanent Resident	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
	Additional - Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Fees	
Underwriting*	$1,995

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

PPP Structure	5 Years	4 Years	3 Years	2 Years	1 Year
0.05	0.750	0.500	0.000	-0.750	-1.500
0.04	0.625	0.250	-0.250	-1.000	-1.625
0.03	0.250	0.000	-0.500	-1.250	-1.625
0.02	-0.250	-0.500	-0.875	-1.500	-1.750
0.01	-0.750	-1.000	-1.250	-1.750	-1.750
5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA
5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA
5%,4%,3%,3%	NA	0.125	NA	NA	NA
5%,4%,3%,2%	NA	0.000	NA	NA	NA
4%,3%,2%,1%	NA	-0.250	NA	NA	NA
5%,4%,3%	NA	NA	-0.250	NA	NA
3%,2%,1%	NA	NA	-0.875	NA	NA
5%,4%	NA	NA	NA	-0.750	NA
2%,1%	NA	NA	NA	-1.625	NA
6 Months Interest	0.250	0.000	-0.375	-1.250	-1.625
Other Penalty	-1.750	-1.750	-1.750	-1.750	-1.750
No Penalty	-1.875	-1.875	-1.875	-1.875	-1.875

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LENDZ

Series 10 - Foreign National

Non Owner Occupied

11/10/2026

Rate	30 YR FIX
6.000	86.613
6.125	87.638
6.250	88.663
6.375	89.688
6.500	90.713
6.625	91.738
6.750	92.763
6.875	93.788
7.000	94.750
7.125	95.713
7.250	96.613
7.375	97.113
7.500	97.550
7.625	97.988
7.750	98.363
7.875	98.738
8.000	99.050
8.125	99.363
8.250	99.613
8.375	99.863
8.500	100.113
8.625	100.300
8.750	100.488
8.875	100.675
9.000	100.863
9.125	101.050
9.250	101.175
9.375	101.300
9.500	101.425

PPP Term	Max Price
5 Years	104.875
4 Years	104.375
3 Years	103.875
2 Years	103.375
1 Year	100.875
No Penalty	99.000

Occupancy	Max Price
Second Home	102.375

Adjustments To Price							
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Current UPB	$100,000 - $150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	$150,001 - $250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Additional for LA < 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	NA
Doc Type	DSCR	0.500	0.125	-0.125	-0.625	-2.000	-3.250
DSCR	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	0.75 - 0.99	-1.000	-1.000	-1.000	-1.500	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA
	Additional for DSCR < 1	-0.250	-0.250	-0.250	-0.250		
Loan Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	NA	NA
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	NA	NA	NA
	Cash-Out Refi & Non DSCR	-0.375	-0.375	-0.500	-0.625	NA	NA
	Additional for Cash-Out	-0.250	-0.250	-0.250	-0.250	NA	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	NA
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
	Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	0.000
Other	Escrow Waiver	NA	NA	NA	NA	NA	NA
	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

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0.03	0.250	0.000	-0.500	-1.250	-1.625
0.02	-0.250	-0.500	-0.875	-1.500	-1.750
0.01	-0.750	-1.000	-1.250	-1.750	-1.750
5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA
5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA
5%,4%,3%,3%	NA	0.125	NA	NA	NA
5%,4%,3%,2%	NA	0.000	NA	NA	NA
4%,3%,2%,1%	NA	-0.250	NA	NA	NA
5%,4%,3%	NA	NA	-0.250	NA	NA
3%,2%,1%	NA	NA	-0.875	NA	NA
5%,4%	NA	NA	NA	-0.750	NA
2%,1%	NA	NA	NA	-1.625	NA
6 Months Interest	0.250	0.000	-0.375	-1.250	-1.625
Other Penalty	-1.750	-1.750	-1.750	-1.750	-1.750
No Penalty	-1.875	-1.875	-1.875	-1.875	-1.875

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