Series 7 - Diamond/Platinum

11/24/2026

Base Pricing for 30 Day Lock

Rate	Price
6.625	95.725
6.750	96.350
6.875	96.975
6.999	97.475
7.125	97.975
7.250	98.475
7.375	98.913
7.499	99.319
7.625	99.975
7.750	100.350
7.875	100.725
7.999	101.100
8.125	101.475
8.250	101.788
8.375	102.100
8.499	102.381
8.625	102.663
8.750	102.913
8.875	103.163
8.999	103.413
9.125	103.631
9.250	103.850
9.375	104.069
9.499	104.256
9.625	104.444
9.750	104.631
9.875	104.819
9.999	104.944
10.125	105.069
10.250	105.194
10.375	105.319
10.499	105.444
10.625	105.569
10.750	105.694
10.875	105.819

Loan Level Pricing Adjustments

FICO/LTV	<=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+	0.875	0.625	0.625	0.500	0.375	0.000	-0.625	-1.500	-2.500
760-779	0.750	0.625	0.375	0.250	0.125	-0.250	-1.000	-2.000	-3.250
740-759	0.500	0.375	0.125	0.100	0.000	-0.750	-1.250	-2.250	-3.750
720-739	0.375	0.125	0.000	-0.025	-0.375	-1.125	-1.750	-3.125	-4.750
700-719	0.500	0.125	-0.125	-0.500	-0.750	-1.500	-2.125	-3.500	-5.750
Program									
Diamond	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Platinum	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	-0.500	N/A
Cash Out Refi	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.875	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
Loan Amount									
<=$150,000	-0.250	-0.375	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
$150,001-$250,000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
Additional UPB <= $250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
$250,001-$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
>$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
>$2,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
>$3,000,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
>$3,500,000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A	N/A
>$4,000,000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	N/A	N/A	N/A
Occupancy/Property/Units									
NOO	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
2nd Home	0.000	-0.125	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
2 Units	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
3-4 Units	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Prepayment Penalty									
No PPP-States not allowed	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
No PPP-States that allow	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A	N/A
12 Months PPP*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
24 Months PPP*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Months PPP (5% Fixed)**	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
24 Months PPP (5% Fixed)**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
60 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months PPP (Other)***	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	N/A
24 Months PPP (Other)***	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
36 Months PPP (Other)***	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
48 Months PPP (Other)***	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A
60 Months PPP (Other)***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Other									
Interest Only 30Yr FIX	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	-0.750	N/A	N/A
Interest Only 40Yr	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.500	N/A
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-1.000
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	-2.000	N/A
Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
0x30x24 (needed for Diamond)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Events									
12 Months	-1.500	-1.500	-2.000	-2.000	-2.000	-2.000	N/A	N/A	N/A
24 Months	-1.000	-1.000	-1.000	-1.250	-1.250	-1.250	-1.500	N/A	N/A
36 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Max Price	
Owner/2nd Home	100.375
>$2,500,000	98.875
80.01-90.00% LTV	98.875
Subord Financing	97.875
No PPP	98.375
12 Months PPP	99.375
24 Months PPP	100.375
36-60 Months PPP	100.375
>$3,000,000	97.875
>$3,500,000	97.875
Min Price	
Min Price	97.000
Min Rate	
>$2,500,000	6.625
>$3,000,000	6.750
>$3,500,000	6.999
Terms	**LLPA**
30YR Fixed	0.000
40YR Fixed	-0.500
Alt Doc Column Includes	
12 Bank Statements	

Property Eligibility Restrictions

Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey

State	LLPA
Florida	-0.250
Lock Term	**LLPA**
45 Day	-0.250
60 Day	-0.500

Lock Extensions

Extension Cost - 2.5 bps / day - 5 day increments
Current lock extension costs/policies apply to all active locks, regardless of lock date.
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

PPP Requirements

PPP Required on NOO>80% LTV
6 Months interest on 80% of the Principal Balance
5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term
*** Declining Pre-Payment Type (5%/4%) ***

Fees	
Underwriting*	$1,995

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

Email: lockdesk@lendzfinancial.com | Lock hours: 9 am - 5 pm EST Monday - Friday | Lock window: 10 am - 5 pm EST Monday - Friday | All relocks incur a 25 bps adjustment

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EQUAL HOUSING OPPORTUNITY

Series 7 - DSCR

11/24/2026

Base Price

30 Day Lock		
Rate	DSCR	DSCR 5-8
6.625	96.600	
6.750	97.288	
6.875	97.913	
6.999	98.538	
7.125	99.100	
7.250	99.600	
7.375	100.038	
7.499	100.444	
7.625	101.100	
7.750	101.475	
7.875	101.850	
7.999	102.163	
8.125	102.475	98.325
8.250	102.725	98.575
8.375	102.975	98.825
8.499	103.225	99.013
8.625	103.475	99.263
8.750	103.725	99.450
8.875	103.975	99.700
8.999	104.163	99.888
9.125	104.350	100.075
9.250	104.538	100.263
9.375	104.663	100.450
9.499	104.788	100.638
9.625	104.913	100.825
9.750	105.038	101.013
9.875	105.163	101.200
9.999	105.288	101.388
10.125	105.413	101.638
10.250	105.538	101.888
10.375	105.663	102.138
10.499	105.788	102.388
10.625	105.913	102.638
10.750	106.038	102.888
10.875	106.163	103.138

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

DSCR

Loan Level Pricing Adjustments								
FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.500	0.375	0.250	0.100	0.000	(0.250)	(1.000)	
760-779	0.375	0.125	0.125	(0.238)	(0.375)	(0.625)	(2.000)	
740-759	0.125	0.000	0.000	(0.500)	(0.750)	(0.875)	(2.250)	
720-739	(0.125)	(0.125)	(0.125)	(0.625)	(0.875)	(1.000)	(2.750)	
700-719	(0.250)	(0.250)	(0.250)	(0.625)	(1.000)	(1.500)	(3.750)	
Program								
Diamond DSCR	0.250	0.250	0.250	0.250	0.250	0.250		
DSCR (≥1.20)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose								
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	
Cash Out Refi	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Loan Amount								
≤ $150,000	(0.250)	(0.375)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
$150,001-$250,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	
Additional UPB <= $250,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
$250,001-$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
>$1,000,000	0.375	0.250	0.250	0.250	0.250	0.250	0.250	
>$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>$2,000,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	
>$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	
>$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)		
>$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)				
Property/Units								
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(1.000)	(1.000)	
2 Units	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	
3-4 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	
Prepayment Penalty								
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
12 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
24 Months PPP*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
60 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
12 Months PPP (5% Fixed)**	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
24 Months PPP (5% Fixed)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
36 Months PPP (5% Fixed)**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
48 Months PPP (5% Fixed)**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
60 Months PPP (5% Fixed)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
12 Months PPP (Other)***	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	
24 Months PPP (Other)***	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
36 Months PPP (Other)***	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
48 Months PPP (Other)***	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	
60 Months PPP (Other)***	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Other								
Interest Only 30Yr FIX	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	
Intt Only: 40Yr or ARM (30&40Yr)	(0.625)	(0.625)	(0.875)	(0.875)	(1.000)	(1.125)	(1.250)	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Payment History								
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	
Additional >0x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit Events								
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Max Price	
No PPP	98.375
12 Months PPP	99.375
24 Months PPP	100.375
36-60 Months PPP	100.375
>$2,500,000	98.875
Subord Financing	97.875
NJ Title Vested in LLC	97.875
DSCR 5-8 Units	99.375
>$3,000,000	97.875
>$3,500,000	97.875

State	LLPA
Georgia	(0.250)
Illinois	(0.250)
Kansas	(0.250)
New Jersey	(0.250)
North Carolina	(0.250)
Ohio	(0.250)
Florida	(0.250)

Min Rate	
>$2,500,000	6.625
>$3,000,000	6.750
>$3,500,000	6.999

Terms	LLPA
15YR Fixed	0.250
30YR Fixed	0.000
40YR Fixed	(0.500)

Extension Cost
Temporary Guidance See Below Extension Cost
Extension Cost - 2.5 bps / day - 5 day increments
Current lock extension costs/policies apply to all active locks, regardless of lock date
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

Fees	
Underwriting*	$1,995

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

PPP Requirements
PPP Required on NOO>80% LTV * 6 Months interest on 80% of the Principal Balance * ** 5% Fixed PPP option is 5% penalty on Original Balance for the duration of the Pre-Pay Term **

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EQUAL HOUSING OPPORTUNITY