Platinum - Series 1

11.25.2026.1

Standard Doc		Alt Doc	
Rate	30 YR FIX	Rate	30 YR FIX
6.750	94.483	6.750	94.452
6.875	95.671	6.875	95.639
7.000	96.858	7.000	96.827
7.125	97.827	7.125	97.795
7.250	98.639	7.250	98.608
7.375	99.358	7.375	99.326
7.500	99.951	7.500	99.920
7.625	100.545	7.625	100.513
7.750	101.013	7.750	101.013
7.875	101.482	7.875	101.482
8.000	101.950	8.000	101.950
8.125	102.419	8.125	102.419
8.250	102.857	8.250	102.888
8.375	103.201	8.375	103.263
8.500	103.514	8.500	103.638
8.625	103.795	8.625	103.982
8.750	104.077	8.750	104.295
8.875	104.327	8.875	104.545
9.000	104.577	9.000	104.795
9.125	104.827	9.125	105.045
9.250	105.077	9.250	105.295
9.375	105.327	9.375	105.545
9.500	105.546	9.500	105.795
9.625	105.765	9.625	106.014
9.750	105.984	9.750	106.233
9.875	106.203	9.875	106.452
Min Price	97.000	Min Price	97.000

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99.000
	12 Months	-0.25	99.875
	24 Months	-0.25	102.375
	36 Months	-0.125	102.875
	48 Months	-0.125	103.375
	60 Months	-0.375	103.875

Max Price + PPP Adjustment		LLPA	Max Price
Prepay Penalty[1-4] (Investor Only)	No Penalty	-1.000	99.000
	12 Months	-0.750	100.750
	24 Months	-0.375	102.375
	36 Months	0.000	102.875
	48 Months	0.375	103.375
	60 Months	0.750	103.875
Lock Period	30 days	0.000	
	45 days	-0.150	
	60 days	-0.300	
Extension Fee5	5 Days	-0.125	

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days
6) Loan eligibility is determined by the Guideline/Product Matrix.
7) All soft prepayment penalties will be priced as a no prepayment loan

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

Loan Amount	Max Price (Primary and Second Home Only)
<$2,000,000	101.875
$2,000,000 - $3,000,000	100.875
$3,000,000 - $4,000,000	99.875

Adjustments to Price	FICO/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
Standard Doc - 2 Years Standard Doc - AUS	780+	0.750	0.750	0.625	0.500	0.250	0.000	-0.125	-1.500	-3.000
	760-779	0.750	0.750	0.625	0.500	0.250	0.000	-0.250	-1.750	-3.250
	740-759	0.625	0.625	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	-4.750	-6.500
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.375	-3.250	-4.125	-5.375	NA	NA
	620-639	-2.750	-2.750	-2.750	-3.000	-3.750	NA	NA	NA	NA
Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.750	0.750	0.625	0.500	0.250	0.000	-0.125	-2.000	-3.500
	760-779	0.750	0.750	0.625	0.500	0.250	0.000	-0.250	-2.250	-4.000
	740-759	0.625	0.625	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA
	640-659	-1.750	-1.750	-1.875	-2.500	-3.500	-4.375	-5.875	NA	NA
	620-639	-3.000	-3.000	-3.000	-3.250	-4.000	NA	NA	NA	NA
Additional for < 680		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
	WVOE	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA
	CPA/EA Prepared P&L - 24 Months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA
	CPA/EA Prepared P&L - 12 Months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA

Adjustments to Price		<=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
Housing History	>= 1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-3.000	-5.000
	Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
House Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	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
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	N/A
Loan Balance	Additional for <=$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	<=$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	$250,001 - $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	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	$2,000,001 - $2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	N/A	N/A
	$2,500,001 - $3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A	N/A
	$3,000,001 - $3,500,000	-0.875	-0.875	-0.875	-1.125	-1.250	N/A	N/A	N/A	N/A
	$3,500,001 - $4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	N/A
	Cash-Out Refi >=720	-0.250	-0.250	-0.375	-0.625	-0.750	-0.875	-1.250	NA	N/A
	Cash-Out Refi <720	-0.375	-0.375	-0.500	-0.750	-0.875	-1.375	-1.750	NA	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	N/A
Occupancy	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	N/A
	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	-3.000	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-1.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
	TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	-2.000
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Price special		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

All Fixed Rate qualified at the Note Rate.

Program Restrictions	
Housing	0x90x12
(BK/FC/SS/DIL/PreFC/SS/I	12 mo
Min FICO	620
Max LTV	90
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

NON-PERM Max Price + Adjustment*		LLPA	Max Price
Prepay Penalty[1-4] (Investor Only)	No Penalty	-1.000	98.500
	12 Months	-0.750	100.250
	24 Months	-0.375	101.875
	36 Months	0.000	102.375
	48 Months	0.375	102.875
	60 Months	0.750	103.375

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EQUAL HOUSING LENDER

DSCR - Series 1

(Debt Service Coverage Ratio)

11.25.2026.1

DSCR

Rate	30 YR FIX
6.750	95.408
6.875	96.471
7.000	97.439
7.125	98.283
7.250	99.126
7.375	99.939
7.500	100.751
7.625	101.564
7.750	102.314
7.875	103.033
8.000	103.720
8.125	104.377
8.250	105.002
8.375	105.564
8.500	106.096
8.625	106.533
8.750	106.971
8.875	107.408
9.000	107.846
9.125	108.221
9.250	108.596
9.375	108.908
9.500	109.221
9.625	109.534
9.750	109.846
9.875	110.159
10.000	110.409
10.125	110.659
10.250	110.909

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

Fees	
Underwriting*	$1,995

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

Prepay Term[1-4]	Min Price	Max Price
60 Months	97.000	103.875
48 Months	97.000	103.375
36 Months	97.000	102.875
24 Months	97.000	102.375
12 Months	97.000	100.750
No Penalty	97.000	99.000

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Acceptable structures include the following:
- *6 mo interest*
- *3%,4%,or 5% fixed percentage*
- *Declining structures that do not exceed 5% and do not drop below 3% in the first 3 ye*

For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99
	12 Months	-0.25	99.875
	24 Months	-0.25	100.375
	36 Months	-0.375	100.875
	48 Months	-0.5	101.375
	60 Months	-0.625	101.875

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.250	1.250	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.250	1.250	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.000	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.625	0.625	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	N/A
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	N/A
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	N/A
	620-639	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
	Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
ditional Adjustment	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	N/A
	DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
Housing History	>= 1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	N/A	N/A
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
Loan Balance	<=$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	N/A	N/A
	Additional for <=$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$150,001 - $250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	$250,001 - $500,000	0.000	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	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	$1,500,001 - $2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
	$2,500,001 - $3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A	N/A
	$3,000,001 - $3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.125	N/A
	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.000	-1.375	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
State	CT, IL, NY	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	NJ	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	FL	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
	TX	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term[1-5]	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term[1-5] Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Short Term Rental	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.125	0.125	0.125	0.125	0.125	0.125	0.125

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.125
** Extensions available in 5 day increments up to 30 days*		

ARM Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x60x12
(BK/FC/SS/DIL)	24.0
Min FICO	640
Max LTV	80
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
**40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)*

Prepay Term[1-4]	Min Price	Max Price (NON-PERM)
60 Months	97.000	101.875
48 Months	97.000	101.375
36 Months	97.000	100.875
24 Months	97.000	100.375
12 Months	97.000	99.875
No Penalty	97.000	99.000

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EQUAL HOUSING LENDER

DSCR Plus - Series 1

(Debt Service Coverage Ratio)

11.25.2026.1

DSCR Plus

Rate	30 YR FIX
6.750	95.408
6.875	96.471
7.000	97.439
7.125	98.283
7.250	99.126
7.375	99.939
7.500	100.751
7.625	101.664
7.750	102.504
7.875	103.273
8.000	104.060
8.125	104.717
8.250	105.342
8.375	105.904
8.500	106.436
8.625	106.873
8.750	107.311
8.875	107.748
9.000	108.186
9.125	108.561
9.250	108.936

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

Fees	
Underwriting*	$1,995

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

Prepay Term[1-4]	Min Price	Max Price
60 Months	97.000	102.125
48 Months	97.000	101.875
36 Months	97.000	101.750
24 Months	97.000	101.375
12 Months	97.000	100.375
No Penalty	97.000	99.000

1) Loans with PPP in AK, KS, MI, NM, MN, RI, and OH will be priced as if there is no PPP
2) PPP not allowed on loans vested to individuals
in IL and NJ
3) PPP not allowed on loan amounts less than $329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Acceptable structures include the following:
▪6 mo Interest
▪3%,4%,or 5% fixed percentage
▪Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY			Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99.000
	12 Months	-0.25	99.625
	24 Months	-0.25	99.625
	36 Months	-0.375	99.875
	48 Months	-0.5	100.125
	60 Months	-0.625	100.375

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.250	1.250	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.250	1.250	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.000	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.625	0.625	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	NA
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Price Adjustments		**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
Additional Adjustments	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Balance	<=$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	N/A	N/A
	Additional for <=$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$150,001 - $250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	$250,001 - $500,000	0.000	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	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	$1,500,001 - $2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.125	N/A
	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.000	-1.375	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
State	CT, IL, NY	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	NJ	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	FL	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
	TX	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term[1-5]	60 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	48 Months	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term[1-5]	60 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.625
	48 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
Other allowable PPP	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.125	0.125	0.125	0.125	0.125	0.125	0.125

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.125
** Extensions available in 5 day increments up to 30 days*		

ARM Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL/PreFC	48.0
Min FICO	680
Max LTV	80
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

All Fixed Rate qualified at the Note Rate.
**40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)*

Prepay Term[1-4]	Min Price	Max Price (NON-PERM)
60 Months	97.000	101.875
48 Months	97.000	101.625
36 Months	97.000	101.500
24 Months	97.000	101.125
12 Months	97.000	100.125
No Penalty	97.000	99.000

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EQUAL HOUSING LENDER

DSCR Multi Mixed Use - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

11.25.2026.1

DSCR Multi

Rate	30 YR FIX
8.125	93.433
8.250	94.095
8.375	94.757
8.500	95.419
8.625	96.081
8.750	96.743
8.875	97.405
9.000	98.067
9.125	98.729
9.250	99.391
9.375	99.978
9.500	100.565
9.625	101.152
9.750	101.739
9.875	102.264
10.000	102.789
10.125	103.314
10.250	103.839
10.375	104.364
10.500	104.889
10.625	105.414
10.750	105.939
10.875	106.464
11.000	106.989
11.125	107.514
11.250	107.976
11.375	108.376
11.500	108.776
11.625	109.176

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

Fees	
Underwriting*	$1,995

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

Prepay Term[1-4]	Min Price	Max Price
60 Months	97.000	102.475
48 Months	97.000	101.975
36 Months	97.000	101.475
24 Months	97.000	100.975
12 Months	97.000	98.475
No Penalty	97.000	97.475

1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
2) Prepayment penalties not allowed on loan amounts less than $329,411 in PA
3) Only declining prepayment penalty structures allowed in MS
4) Acceptable structures include the following:
▪5% fixed up to 5-years
▪*Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)*
5) 6 mo Interest prepayment penalties not allowed
6) All soft prepayment penalties will be priced as a no prepayment loan
7) Prepayment penalties not allowed in OH

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	97.475
	12 Months	-0.25	98.475
	24 Months	-0.25	98.975
	36 Months	-0.375	99.475
	48 Months	-0.5	99.975
	60 Months	-0.625	100.475

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	$300,000 - $500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	$2,000,001 - $2,500,000	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
	$2,500,001 - $3,000,000	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
	$3,000,001 - $3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
State	CT, NJ	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term[1-6]	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	N/A
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	N/A
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	N/A
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Prepayment Penalty Term[1-5]	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
[Other allowable PPP	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.125	0.125	0.125	0.125	0.125	0.125	N/A

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.125
** Extensions available in 5 day increments up to 30 days*		

ARM Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL/PreF(	36.0
Min FICO	700
Max LTV	75
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120

All Fixed Rate qualified at the Note Rate.

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EQUAL HOUSING LENDER

Foreign National - Series 1

11.25.2026.1

FN DSCR

Rate	30 YR FIX
6.750	94.808
6.875	95.871
7.000	96.839
7.125	97.683
7.250	98.526
7.375	99.339
7.500	100.151
7.625	100.964
7.750	101.714
7.875	102.433
8.000	103.120
8.125	103.777
8.250	104.402
8.375	104.964
8.500	105.496
8.625	105.933
8.750	106.371
8.875	106.808
9.000	107.246
9.125	107.621
9.250	107.996
9.375	108.308
9.500	108.621
9.625	108.934
9.750	109.246
9.875	109.559
10.000	109.809
10.125	110.059
10.250	110.309
10.375	110.559
10.500	110.809

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Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Fees	
Underwriting*	$1,995

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

Investor (DSCR)

Prepay Term[1-4]	Min Price	Max Price
60 Months	97.000	103.875
48 Months	97.000	103.375
36 Months	97.000	102.875
24 Months	97.000	102.375
12 Months	97.000	100.750
No Penalty	97.000	99.000

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than $329,411 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

- *6 mo Interest*
- *3%,4%,or 5% fixed percentage*
- *Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)*

6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99
	12 Months	-0.25	99.875
	24 Months	-0.25	100.375
	36 Months	-0.375	100.875
	48 Months	-0.5	101.375
	60 Months	-0.625	101.875

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
DSCRAdditional	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	N/A
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	N/A
	DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	N/A

*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=$150,000 (exception required)	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
	Additional for <=$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$150,001 - $250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	$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	0.000	0.000	-0.125	-0.125	-0.250	N/A
	$2,000,001 - $2,500,000	-0.375	-0.375	-0.500	-0.750	NA	NA
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
	Cash-Out Refi & DSCR>=1.0	-0.500	-0.500	-0.500	-0.625	-0.875	N/A
	Cash-Out Refi & DSCR<1.0	-0.875	-0.875	-0.875	-1.000	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
State	CT, IL, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	NJ	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	-0.250
	TX	0.000	0.000	0.000	0.000	0.000	-0.250
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
5% Fixed Prepayment Penalty Term[1-5] (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term[1-5] (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	Short Term Rental	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
Price special		0.125	0.125	0.125	0.125	0.125	0.125
Price special	DSCR > 1 LTV <=65% Purchase	1.750	1.750	1.750	1.750	N/A	N/A

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.125
** Extensions available in 5 day increments up to 30 days*		

Product - DSCR	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120
* Qualifying Rate: Note Rate			

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL/PreFC	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00

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EQUAL HOUSING LENDER

Closed End Seconds - Series 1

11.25.2026.1

Standard Doc

Rate	30 YR FIX
7.250	95.226
7.375	96.101
7.500	96.914
7.625	97.539
7.750	98.039
7.875	98.539
8.000	99.039
8.125	99.539
8.250	100.020
8.375	100.489
8.500	100.957
8.625	101.426
8.750	101.894
8.875	102.363
9.000	102.809
9.125	103.255
9.250	103.701
9.375	104.146
9.500	104.519
9.625	104.975
9.750	105.412
9.875	105.787
10.000	106.162
10.125	106.536
10.250	106.910
10.375	107.283
10.500	107.648
10.625	108.012
10.750	108.369
10.875	108.726
11.000	108.976
11.125	109.226
11.250	109.476
11.375	109.826
11.500	110.076
11.625	110.326
11.750	110.576
11.875	110.826
12.000	111.076
12.125	111.326
12.250	111.451
12.375	111.576
12.500	111.701
12.625	111.826
12.750	111.951
12.875	112.076
13.000	112.201
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.625	95.226
7.750	96.101
7.875	96.914
8.000	97.539
8.125	98.039
8.250	98.539
8.375	99.039
8.500	99.539
8.625	100.020
8.750	100.489
8.875	100.957
9.000	101.426
9.125	101.894
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12.500	111.326
12.625	111.451
12.750	111.576
12.875	111.701
13.000	111.826
13.125	111.951
13.250	112.076
13.375	112.201
Min Price	98.000
Max Price	101.250

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A

Program Restrictions	
Housing	0x30x12
FC	48 mo
(BK/FC/SS/DIL/PreFC	48 mo
Min FICO	680
Max CLTV	90

Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.1250

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

Investor Only

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0.000	99.000
	12 Months	-0.125	101.125
	24 Months	-0.250	101.125
	36 Months	-1.000	101.125
	48 Months	-1.000	101.625
	60 Months	-1.000	101.625

Prepay Term[1-4]	LLPA	Min Price	Max Price
No Penalty	0.000	97.000	99.000
12 Months	0.250	97.000	101.125
24 Months	0.500	97.000	101.625
36 Months	1.500	97.000	102.125
48 Months	1.750	97.000	102.625
60 Months	2.000	97.000	102.625

Penalties not allowed in AK, KS, MI, MN, NM, OH, RI, VA
Penalties not allowed on loans vested to individuals in IL and N
PPP not allowed on loan amounts less than $329,411 in PA
Only declining prepayment penalty structures allowed in MS
Penalties not allowed on second liens less than $75,000 in MD
Acceptable Structures include the following:
- *Fixed percentage of no less than 3%*
- *Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)*
- *Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period*

Adjustments to Price	FICO/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
Standard Doc - 2 Years	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	N/A
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	N/A
	680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	N/A	N/A	N/A
Additional for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A	N/A
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc **Bank Statement - 12/24 Months** **1099 - 12/24 Months** **WVOE** **P&L w/ 2mo BKST** **Asset Utilization**	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
	680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A
Additional for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A	N/A
Additional Alt Doc Adjustment	**Bank Statement - 12 Months**	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	WVOE	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	N/A	N/A
	P&L w/ 2mo BKST	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A

Adjustments to Price		<=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	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
Loan Balance	$75,000 - $100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	$100,001 - $150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	$150,001 - $200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Additional for <=$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	$200,001 - $350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	$350,001 - $500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
	$500,001 - $750,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
	$750,001 - $850,000	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
State	CT, IL, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A
	NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
	TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500

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EQUAL HOUSING LENDER