LENDZ

Series 2 Non-QM
Program Highlights

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

3/28/2024

Program Highlights*

Owner Occupied			Non-Owner Occupied			
	Platinum	**Gold**		**Platinum**	**Gold**	**DSCR**
Rate Sheet	Page 2	Page 3	Rate Sheet	Page 2	Page 3	Page 4
Credit			**Credit**			
CLTVs up to:	90%	80%	CLTVs up to:	80%	75%	80%
FICO	660+	620+	FICO	680+	700+	660+
Loan Amount			**Loan Amount**			
Minimum	$100,000	$100,000	Minimum	$100,000	$100,000	$100,000
Maximum	$3,000,000	$1,500,000	Maximum	$3,000,000	$1,500,000	$2,000,000
Debt Ratios			**Debt Ratios**			
Max DTI (Standard)	50%	50%	Max DTI (Standard)	50%	50%	N/A
Enhanced DTI (to 50%)	✓	✓	Enhanced DTI (to 50%)	✓	✓	N/A
Enhanced DTI (to 55%)	Not Allowed	Not Allowed	Enhanced DTI (to 55%)	Not Allowed	Not Allowed	N/A
Income Documentation			**Income Documentation**			
Full Doc	✓	✓	Full Doc	✓	✓	N/A
24mo Personal Bank Statements	✓	✓	24mo Personal Bank Statements	✓	✓	N/A
24mo Business Bank Statements	✓	✓	24mo Business Bank Statements	✓	✓	N/A
1 Year Alt Doc	✓	✓	1 Year Alt Doc	✓	✓	N/A
12mo Personal Bank Statements	✓	✓	12mo Personal Bank Statements	✓	✓	N/A
12mo Business Bank Statements	✓	✓	12mo Business Bank Statements	✓	✓	N/A
Product Type			**Product Type**			
5/6 ARM	✓	✓	5/6 ARM	✓	✓	✓
7/6 ARM	Not Allowed	Not Allowed	7/6 ARM	Not Allowed	Not Allowed	Not Allowed
30yr Fixed	✓	✓	30yr Fixed	✓	✓	✓
Interest Only	✓	✓	Interest Only	✓	✓	✓

* See Guidelines for details. Exceptions to guidelines are reviewed on a case by case basis. If approved, a risk-based price adjustment may apply.

Program Requirements

	Platinum	Gold	DSCR
Mortgage History	1x30x12	1x120x12	0x30x12
Bankruptcy Seasoning	48 Months	Discharged	36 Months
FC/SS/DIL Seasoning	48 Months	Settled	36 Months
Residual Income	$2,500	$1,500	N/A

ARM Features

	5/6 ARM	7/6 ARM
Margin	6.00%	N/A
Caps	2/1/5	N/A
Index	SOFR 30D	N/A
Floor	6.00%	N/A
Qual Rate: Max (Fully Indexed, Note Rate)		

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EQUAL HOUSING OPPORTUNITY

LENDZ

Platinum - Series 2

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3/28/2024

Base Pricing (30 Day)

Coupon	5/6 ARM	30Yr Fixed
6.990	96.900	96.775
7.125	97.650	97.525
7.250	98.150	98.025
7.375	98.650	98.525
7.500	99.025	98.900
7.625	99.275	99.150
7.750	99.525	99.400
7.875	99.775	99.650
7.990	100.025	99.900
8.125	100.275	100.150
8.250	100.525	100.400
8.375	100.775	100.650
8.500	101.025	100.900
8.625	101.275	101.150
8.750	101.525	101.400
8.875	101.775	101.650
8.990	102.025	101.900
9.125	102.275	102.150
9.250	102.525	102.400
9.375	102.775	102.650
9.500	103.025	102.900
9.625	103.275	103.150
9.750	103.525	103.400
9.875	103.775	103.650
9.990	104.025	103.900
10.125	104.275	104.150
10.250	104.475	104.350
10.375	104.675	104.550
10.500	104.825	104.700
10.625	104.950	104.825
-	-	-
-	-	-
-	-	-

Price Adjustments --- FICO x CLTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.375	0.375	0.250	0.125	-0.250	-2.000	-4.750
	740 - 759	0.250	0.250	0.250	0.000	-0.500	-2.500	-5.250
	720 - 739	0.250	0.250	0.000	-0.250	-1.000	-3.625	N/A
	700 - 719	0.125	0.000	-0.375	-0.625	-1.500	-4.875	N/A
	680 - 699	-0.375	-0.750	-1.000	-1.750	-2.750	-6.250	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
12/24 Month Bank Statements	760+	0.375	0.375	0.250	0.125	-0.375	-2.125	-5.000
	740 - 759	0.250	0.250	0.250	0.000	-0.625	-2.625	-5.500
	720 - 739	0.250	0.250	0.000	-0.250	-1.125	-3.875	N/A
	700 - 719	0.125	0.000	-0.375	-0.750	-1.625	-5.125	N/A
	680 - 699	-0.375	-0.750	-1.000	-1.875	-2.875	-6.500	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
1099 Doc Type**	660+	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A
1-Year P&L**	660+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750

**In addition to 24 Month Bank Statement FICOxCLTV LLPA

Price Adjustments --- Other

		60%	65%	70%	75%	80%	85%	90%
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.250	-1.250	-1.250	-1.250	-1.250	-1.375	-1.625
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
	> 500,000	0.500	0.500	0.500	0.500	0.500	0.250	0.000
	> 1500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	> 2000,000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	> 3000,000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Other	Asset Utilization	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Cash-Out | FICO ≥ 720	-0.375	-0.375	-0.625	-0.875	N/A	N/A	N/A
	Cash-Out | FICO < 720	-0.750	-0.750	-1.000	-1.250	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

Max Price Tiers

Loan Amount	Max Price
≤ $1,500,000	100.000
≤ $2,000,000	99.500
≤ $3,000,000	99.000
≤ $3,500,000	99.125
Min Price: 97.000	

Max Price/Prepay Buydown

Term	LLPA	Max Px
5 Year	0.625	100.250
4 Year	0.250	100.000
3 Year	0.000	100.000
2 Year	-0.750	99.000
1 Year	-1.500	98.500
No Prepay	-3.000	97.500

Prepay Penalties allowed on Investor only.
See matrix for state restrictions.

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.100
	10	-0.200
	15	-0.300
	30	-0.600

Other Program Requirements

Platinum	
Min Loan Amount	$100,000
Max Loan Amount	$3,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
Available States	FL, IL, GA

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EQUAL HOUSING OPPORTUNITY

LENDZ

Gold - Series 2

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3/28/2024

Base Pricing (30 Day)

Coupon	5/6 ARM	30Yr Fixed
6.990	95.900	95.775
7.125	96.650	96.525
7.250	97.150	97.025
7.375	97.650	97.525
7.500	98.025	97.900
7.625	98.275	98.150
7.750	98.525	98.400
7.875	98.775	98.650
7.990	99.025	98.900
8.125	99.275	99.150
8.250	99.525	99.400
8.375	99.775	99.650
8.500	100.025	99.900
8.625	100.275	100.150
8.750	100.525	100.400
8.875	100.775	100.650
8.990	101.025	100.900
9.125	101.275	101.150
9.250	101.525	101.400
9.375	101.775	101.650
9.500	102.025	101.900
9.625	102.275	102.150
9.750	102.525	102.400
9.875	102.775	102.650
9.990	103.025	102.900
10.125	103.275	103.150
10.250	103.475	103.350
10.375	103.675	103.550
10.500	103.825	103.700
10.625	103.950	103.825
-	-	-
-	-	-

Price Adjustments --- FICO x CLTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	720+	0.250	0.250	0.000	-0.250	-1.000	N/A	N/A
	700 - 719	0.125	0.000	-0.375	-0.625	-1.500	N/A	N/A
	680 - 699	-0.375	-0.750	-1.000	-1.750	-2.750	N/A	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
	640 - 659	-2.375	-2.750	-3.375	-4.250	N/A	N/A	N/A
	620 - 639	-3.000	-3.375	-3.875	-4.625	N/A	N/A	N/A
12/24 Month Bank Statements	720+	0.250	0.250	0.000	-0.250	-1.125	N/A	N/A
	700 - 719	0.125	0.000	-0.375	-0.750	-1.625	N/A	N/A
	680 - 699	-0.375	-0.750	-1.000	-1.875	-2.875	N/A	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
	640 - 659	-2.500	-2.875	-3.500	-4.500	N/A	N/A	N/A
	620 - 639	-3.250	-3.625	-4.125	-4.875	N/A	N/A	N/A
1099 Doc Type**	620+	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A
1-Year P&L**	620+	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

**In addition to 24 Month Bank Statement FICOxCLTV LLPA

Price Adjustments --- Other

		60%	65%	70%	75%	80%	85%	90%
Credit Event***	Recent Event	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Other	Cash-Out | FICO ≥ 720	-0.500	-0.750	-1.000	-1.500	N/A	N/A	N/A
	Cash-Out | FICO < 720	-1.000	-1.250	-1.500	-2.000	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	N/A	N/A	N/A
	Investor	-0.250	-0.250	-0.500	-0.750	N/A	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	N/A	N/A
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	ITIN	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A

***BK (Ch 7/11) / FC / SS / DIL Seasoning less than 24 months and/or 1x60x12+ mortgage history delinquency

Max Price Tiers

Loan Amount	Max Price
≤ $1,500,000	100.000
≤ $2,000,000	N/A
≤ $3,000,000	N/A
Min Price: 97.000	

Prepay Buydown

Term	LLPA	Max Px
5 Year	0.625	100.250
4 Year	0.250	100.000
3 Year	0.000	100.000
2 Year	-0.750	99.000
1 Year	-1.500	98.500
No Prepay	-3.000	97.500

Prepay Penalties allowed on Investor only.
See matrix for state restrictions.

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.100
	10	-0.200
	15	-0.300
	30	-0.600

Other Program Requirements

Gold	
Min Loan Amount	$100,000
Max Loan Amount	$1,500,000
Mortgage History	1x120x12
Bankruptcy Seasoning	Discharged
FC/SS/DIL Seasoning	Settled
Available States	FL, IL, GA

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EQUAL HOUSING OPPORTUNITY

LENDZ

DSCR - Series 2

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3/28/2024

Base Pricing (30D) - 3y Prepay

Coupon	5/6 ARM	30Yr Fixed
6.875	97.050	97.050
7.000	97.650	97.650
7.125	98.200	98.200
7.250	98.700	98.700
7.375	99.200	99.200
7.500	99.575	99.575
7.625	99.950	99.950
7.750	100.325	100.325
7.875	100.675	100.675
7.990	100.925	100.925
8.125	101.175	101.175
8.250	101.425	101.425
8.375	101.675	101.675
8.500	101.925	101.925
8.625	102.175	102.175
8.750	102.425	102.425
8.875	102.675	102.675
8.990	102.925	102.925
9.125	103.175	103.175
9.250	103.425	103.425
9.375	103.650	103.650
9.500	103.850	103.850
9.625	104.050	104.050
9.750	104.200	104.200
-	-	-

Price Adjustments --- FICO x CLTV

DSCR		55%	60%	65%	70%	75%	80%
FICOxCLTV	760+	0.375	0.375	0.250	0.000	-0.500	-1.375
	740 - 759	0.375	0.250	0.250	-0.250	-0.750	-2.000
	720 - 739	0.250	0.250	0.000	-0.500	-1.000	-2.625
	700 - 719	0.250	0.000	-0.250	-1.000	-1.500	-3.250
	680 - 699	-0.250	-0.500	-0.750	-1.500	-2.500	N/A
	660 - 679	-1.125	-1.625	-1.875	-2.625	-5.125	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A
	Foreign National*	-2.500	-3.000	-3.500	-4.000	N/A	N/A
DSCR	DSCR ≥ 1.25	0.750	0.750	0.750	0.750	0.750	0.750
	DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR < 1.00	-2.500	-2.625	-3.250	N/A	N/A	N/A

		55%	60%	65%	70%	75%	80%
Loan Amount	< 150,000	-1.250	-1.250	-1.250	-1.250	-1.250	-1.750
	< 250,000	0.000	0.000	0.000	-0.125	-0.125	-0.375
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.250
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	N/A
Other	Cash-Out | FICO ≥ 720	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
	Cash-Out | FICO < 720	-0.500	-0.500	-0.625	-0.875	-1.500	N/A
	Interest Only	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
	2-4 Units	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750
	Condo	0.000	0.000	-0.125	-0.125	-0.250	-0.250
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-1.000	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

***Max price 99.00 (for all PPP terms and all loan amounts)**

Max Price Tiers

Loan Amount	Max Price
≤ $1,500,000	100.000
≤ $2,000,000	99.500
≤ $3,000,000	N/A
Min Price: 97.000	

Prepay Buydown

Term	LLPA	Max Price
5 Year	0.625	100.000
4 Year	0.250	100.000
3 Year	0.000	100.000
2 Year	-1.250	99.000
1 Year	-2.000	98.500
No Prepay	-3.000	97.500

'Prepay Penalties allowed on Investor only. See matrix for details

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.100
	10	-0.200
	15	-0.300
	30	-0.600

Other Program Requirements

DSCR	
Min Loan Amount	$100,000
Max Loan Amount	$2,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	36 Months
FC/SS/DIL Seasoning	36 Months
ARM Features	See Cover Page

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