

Base Pricing for 30 Day Lock				LLPAs (Price Adjustments)										
Coupon	5/6 ARM	7/6 ARM	FIX 30/40	Full Doc/Express Doc FICO x LTV	LTV/CLTV									
10.625	103.850	103.850	103.850		<=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	
10.500	103.725	103.725	103.725		780+	0.625	0.625	0.500	0.375	0.250	0.125	0.000	-1.750	-5.750
10.375	103.600	103.600	103.600		760-779	0.625	0.625	0.375	0.375	0.250	0.125	-0.125	-1.875	-5.750
10.250	103.475	103.475	103.475		740-759	0.500	0.500	0.250	0.250	0.000	0.000	-0.250	-2.250	-6.125
10.125	103.350	103.350	103.350		720-739	0.375	0.375	0.125	0.125	0.000	-0.250	-0.750	-2.750	-6.250
10.000	103.225	103.225	103.225		700-719	0.250	0.250	0.000	0.000	-0.375	-0.875	-1.375	-3.625	NA
9.875	103.100	103.100	103.100		680-699	0.125	0.000	-0.125	-0.375	-0.750	-1.625	-2.000	-4.375	NA
9.750	102.975	102.975	102.975		660-679	-0.375	-0.625	-0.750	-1.250	-1.750	-2.750	-3.250	NA	NA
9.625	102.850	102.850	102.850		640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.500	102.725	102.725	102.725	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.375	102.600	102.600	102.600	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.250	102.350	102.350	102.350	12 Month Bank Statements FICO x LTV	780+	0.625	0.625	0.375	0.250	0.125	0.000	-0.250	-2.125	-6.000
9.125	102.100	102.100	102.100		760-779	0.625	0.625	0.250	0.250	0.000	0.000	-0.375	-2.250	-6.000
9.000	101.850	101.850	101.850		740-759	0.375	0.375	0.125	0.125	0.000	-0.125	-0.500	-2.750	-6.375
8.875	101.600	101.600	101.600		720-739	0.250	0.250	0.000	0.000	-0.125	-0.500	-1.125	-3.375	-6.500
8.750	101.350	101.350	101.350		700-719	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-1.750	-4.250	NA
8.625	101.100	101.100	101.100		680-699	0.000	-0.125	-0.250	-0.500	-0.875	-2.000	-2.625	-5.125	NA
8.500	100.850	100.850	100.850		660-679	-0.500	-0.750	-1.000	-1.500	-2.000	-3.125	-3.875	NA	NA
8.375	100.600	100.600	100.600		640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.250	100.350	100.350	100.350		620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.125	100.100	100.100	100.100		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.000	99.850	99.850	99.850	LTV/CLTV										
7.875	99.600	99.600	99.600	<=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		
7.750	99.350	99.350	99.350	DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	
7.625	99.100	99.100	99.100	DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
7.500	98.850	98.850	98.850	30 YR Interest Only	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.750	-1.250	N/A	
7.375	98.475	98.475	98.475	40 YR Interest Only	0.000	0.000	-0.125	-0.250	-0.500	-0.625	-0.875	N/A	N/A	
7.250	98.100	98.100	98.100	40yr Fully Am	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
7.125	97.725	97.725	97.725	UPB <= 250K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	
7.000	97.225	97.225	97.225	UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.875	96.725	96.725	96.725	UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.750	96.225	96.225	96.225	UPB 750,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Email: lockdesk@lendzfinancial.com Lock hours: 9 am - 6 pm EST Monday - Friday Lock window: 10 am - 5 pm EST Monday - Friday				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	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	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	N/A
				UPB >3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A	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	0.000
				R/T Refi	-0.125	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	N/A	
				Cash Out / Debt Consolidation	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	-1.125	N/A	N/A	
				Investor	-0.125	-0.250	-0.375	-0.375	-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	-0.250	-0.375	N/A
Fees				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	-0.125	-0.125	-0.125	N/A	
				Non-Warrantable Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	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 Connect1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
				Asset Utilization	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	
				Express Doc - COMBINED 1yr Tax Return + PnL (1)(2)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.500	-0.500	
				24 Month Bank Statements3	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
				12 Month CPA PnL1	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.875	N/A	N/A	
				24 Month CPA PnL1	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	
Underwriting				NY, NJ, CT, IL	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	N/A	N/A	
				Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	
				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	

Program Notes	
Min Loan Amt	125k
Max Loan Amt	3.0mm
Max Price (Fixed)	101.600
Max Price (P&L)	100.1
Max Price (P&L with DTI > 43%)	99.850
Min Price	97.000
Housing Event	4+ Years
BK	4+ Years
Mtge History	0x30x12
COOPs (exception basis ONLY)	Allowed
Non-Warrantable	Allowed
Foreign National	Not Allowed
Max Lock Period	60 Days
Max Lock Period (Including Extensions)	75 Days
ARM Margin	4.00%
ARM Caps (5/6)	2/1/5
ARM Caps (7/6)	5/1/5
Reset Period	6 Months
Index	30 Day Average SOFR
P&L	MIN FICO 659
ARM Floor	Floor = Margin

Lock Period	Price Adj
15 day	0.000
45 day	-0.200
60 day	-0.500

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

Prepayment Penalty (NOO Only)	
5 Years	0.000
4 Years	0.000
3 Years	0.000
2 Years	-0.250
1 Year	-0.500
No PPP*	-0.750

*No PPP Max Price: 99

*Where no prepay penalty allowed, No PPP pricing applies

All LLPAs are cumulative

¹Additive to Full Doc FICoxLTV Adjustment

²Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

³Additive to 12 Month Bank Statement FICoxLTV Adjustment

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, NJ

No prepay penalty if below \$301,022 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

Base Pricing for 30 Day Lock				LLPAs (Price Adjustments)									
Coupon	5/6 ARM	7/6 ARM	FIX 30/40	Full Doc/Express Doc FICO x LTV	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
11.625	103.350	103.350	103.100		780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	N/A	N/A
11.500	103.225	103.225	102.975		760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
11.375	103.100	103.100	102.850		740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
11.250	102.975	102.975	102.725		720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
11.125	102.850	102.850	102.600		700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	N/A	N/A
11.000	102.725	102.725	102.475		680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	N/A	N/A
10.875	102.600	102.600	102.350		660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	N/A	N/A
10.750	102.475	102.475	102.225		640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	N/A	N/A
10.625	102.350	102.350	102.100	12 Month Bank Statements FICO x LTV	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A
10.500	102.225	102.225	101.975		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.375	102.100	102.100	101.850		780+	0.500	0.500	0.000	-0.250	-0.500	-0.750	N/A	N/A
10.250	101.975	101.975	101.725		760-779	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
10.125	101.725	101.725	101.475		740-759	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
10.000	101.475	101.475	101.225		720-739	0.500	0.500	0.000	-0.250	-0.625	-0.750	N/A	N/A
9.875	101.225	101.225	100.975		700-719	0.250	0.250	-0.250	-0.500	-1.000	-1.000	N/A	N/A
9.750	100.975	100.975	100.725		680-699	0.125	0.125	-0.500	-1.125	-1.250	-1.250	N/A	N/A
9.625	100.725	100.725	100.475		660-679	-0.625	-1.000	-1.375	-1.625	-2.125	-2.250	N/A	N/A
9.500	100.475	100.475	100.225		640-659	-1.250	-1.250	-1.750	-2.000	-2.375	-2.625	N/A	N/A
9.375	100.225	100.225	99.975	LTV/CLTV	620-639	-1.750	-1.750	-2.250	-2.500	-2.750	-3.250	N/A	N/A
9.250	99.975	99.975	99.725		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.125	99.725	99.725	99.475		DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.000	99.475	99.475	99.225		DTI > 43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
8.875	99.225	99.225	98.975		30 YR Interest Only	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	N/A	N/A
8.750	98.975	98.975	98.725		40 YR Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
8.625	98.725	98.725	98.475		40yr Fully Am	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A	N/A
8.500	98.475	98.475	98.225		UPB <= 250K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
8.375	98.225	98.225	97.975		UPB 250,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	97.975	97.975	97.725		UPB 500,001-750,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	97.725	97.725	97.475	Fees	UPB 750,001 - 1,000,000	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.000	97.350	97.350	97.100		UPB 1,000,001 - 1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.875	96.975	96.975	96.725		UPB 1,500,001-2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.750	96.600	96.600	96.350		UPB 2,000,001 - 2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
7.625	96.100	96.100	95.850		UPB > 2,500,000	0.000	0.000	-0.250	-0.375	-0.375	-0.375	N/A	N/A
7.500	95.475	95.475	95.225		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.375	94.850	94.850	94.600		Cash Out / Debt Consolidation	0.000	0.000	0.000	0.000	-0.125	-0.500	N/A	N/A
					Investor (Min 1 Yr PPP Required)*	-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	N/A	N/A
					Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
				Program Notes	Condos/COOPs	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	N/A	N/A
					2-4 Unit Property	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	N/A	N/A
					Asset Utilization ¹	0.000	0.000	-0.125	-0.250	-0.250	-0.500	N/A	N/A
					Express Doc - 1yr Tax Return + PnL ^{1 2}	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	N/A	N/A
					12 Month CPA PnL ¹	-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A
					24 Month CPA PnL ¹	-1.250	-1.250	-1.250	-1.250	-1.250	-1.500	N/A	N/A
					Flex (DU) Underwrite	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	N/A	N/A
				State Specific Prepay Requirements*	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					Mixed Use Property	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
				Lock Extension Cost (Max 2x / 30 days)									
				Prepayment Penalty (NOO Only)									
				Program Notes									
				Lock Period									
				Price Adj									

Program Notes	
Min Loan Amt	125k
Max Loan Amt	3.0mm
Max Price (Fixed /ARMs)	101.600
Max Price (P&L)	100.1
Max Price (P&L with DTI > 43%)	99.850
Min Price	97.000
Housing Event	1+ Years
BK	1+ Years
Mtge History	0x60x12
COOPs (exception basis ONLY)	Allowed
Non-Warrantable	Allowed
Foreign National	Not Allowed
Max Lock Period	60 Days
Max Lock Period (Including Extentions)	75 Days
ARM Margin	4.00%
ARM Caps (5/6)	2/1/5
ARM Caps (7/6)	5/1/5
Reset Period	6 Months
Index	30 Day Average SOFR
P&L	MIN FICO 659
ARM Floor	Floor = Margin

Lock Period	Price Adj
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

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

*No PPP Max Price: 99

*Where no prepay penalty allowed, No PPP pricing applies

All LLPAs are cumulative

¹Additive to Full Doc FICoXLTV Adjustment

²Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL s

³Additive to 12 Month Bank Statement FICoXLTV Adjustment

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:

No prepay penalty if below \$3

Base Pricing for 30 Day Lock

Coupon	5/6 ARM	7/6 ARM	FIX 30/40
10.750	105.350	105.350	105.350
10.625	105.225	105.225	105.225
10.500	105.100	105.100	105.100
10.375	104.975	104.975	104.975
10.250	104.850	104.850	104.850
10.125	104.725	104.725	104.725
10.000	104.475	104.475	104.475
9.875	104.225	104.225	104.225
9.750	103.975	103.975	103.975
9.625	103.725	103.725	103.725
9.500	103.475	103.475	103.475
9.375	103.225	103.225	103.225
9.250	102.975	102.975	102.975
9.125	102.725	102.725	102.725
9.000	102.475	102.475	102.475
8.875	102.100	102.100	102.100
8.750	101.725	101.725	101.725
8.625	101.350	101.350	101.350
8.500	100.975	100.975	100.975
8.375	100.600	100.600	100.600
8.250	100.225	100.225	100.225
8.125	99.850	99.850	99.850
8.000	99.475	99.475	99.475
7.875	99.100	99.100	99.100
7.750	98.725	98.725	98.725
7.625	98.350	98.350	98.350
7.500	97.975	97.975	97.975
7.375	97.600	97.600	97.600

Max Price	US Citizen	Non-Perm
5yr PPP	102.35	101.35
4yr PPP	101.35	100.35
3yr PPP	100.35	99.35
2yr PPP	100.35	99.35
1yr PPP	100.35	99.35
No PPP	99.00	98.00

Fees	
Underwriting	\$1,495
Flood	\$12
Fraud Guard	\$50
Credit Refresh	\$100

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+	1.125	1.125	0.875	0.875	0.500	-0.125	-1.000	N/A	N/A
760-779	1.125	1.125	0.875	0.875	0.250	-0.250	-1.000	N/A	N/A
740-759	1.125	0.875	0.875	0.750	0.000	-0.500	-1.500	N/A	N/A
720-739	0.750	0.625	0.500	0.250	-0.500	-1.000	-2.250	N/A	N/A
700-719	0.500	0.250	0.125	0.000	-1.000	-1.500	-3.250	N/A	N/A
680-699	0.000	-0.250	-0.375	-0.500	-1.500	-2.000	-4.750	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

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 - 0.99	-1.000	-1.000	-1.000	-1.625	-2.250	N/A	N/A	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	-0.250	-0.500	-0.500	N/A	N/A
UPB 250,001-350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
Cash Out / Debt Consolidation	0.000	0.000	0.000	-0.500	-0.500	-0.750	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	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2 Unit Property	-0.250	-0.250	-0.250	-0.375	-0.625	-0.625	-1.250	N/A	N/A
3-4 Unit Property	-0.250	-0.250	-0.250	-0.375	-0.625	-0.625	N/A	N/A	N/A
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	0.125	0.125	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	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
3 Yr Since Credit Event (FC, SS, DIL, BK)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 YR IO	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A	N/A
40 YR IO	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	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
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)**	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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

*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	
Min Loan Amt	100k
Max Loan Amt	2.0mm
Min Price	97.000
Housing Event	3+ Years
BK	3+ Years
Mtg History	0 X 30 x 12
Max Lock Period	60 Days
Max Lock Period (Including Extentions)	75 Days
ARM Margin	5.00%
ARM Caps (5/6)	2/1/5
ARM Caps (7/6)	5/1/5
Index	30 Day Average SOFR
ARM Floor	Margin

Lock Period	Price Adj
45 day	-0.200
60 day	-0.500

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

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

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

No prepay penalty if below \$301,022 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