

Platinum - Standard Doc

Rate	30 YR FIX
6.625	96.359
6.750	96.952
6.875	97.545
7.000	98.138
7.125	98.732
7.250	99.294
7.375	99.857
7.500	100.419
7.625	100.919
7.750	101.357
7.875	101.763
8.000	102.138
8.125	102.481
8.250	102.824
8.375	103.168
8.500	103.481
8.625	103.731
8.750	103.981
8.875	104.231
9.000	104.481
9.125	104.731
9.250	104.981
9.375	105.231
9.500	105.481
9.625	105.668
9.750	105.856
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.625	96.359
6.750	96.952
6.875	97.545
7.000	98.138
7.125	98.732
7.250	99.294
7.375	99.857
7.500	100.419
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9.750	105.856
Min Price	97.000

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 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

Max Price + PPP Adjustment	LLPA	Max Price
No Penalty	-1.000	98.500
Prepay Penalty ¹⁻⁴ (Investor Only)	12 Months	-0.750
	24 Months	-0.375
	36 Months	0.000
	48 Months	0.375
	60 Months	100.000
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee ⁵	5 Days	-0.100

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH and RI
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$319,777 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*	\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		

Loan Amount	Max Price (Primary and Second Home Only)
<\$2,000,000	101.00
\$2,000,000 - \$3,000,000	100.00
\$3,000,000 - \$4,000,000	99.00

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	0.500	0.375	0.250	0.000	-0.125	-1.375	-2.500	
	760-779	0.750	0.750	0.500	0.375	0.250	0.000	-0.250	-1.500	-2.625	
	740-759	0.625	0.625	0.375	0.250	0.125	-0.125	-0.375	-1.875	-3.125	
	720-739	0.500	0.500	0.250	0.125	0.000	-0.250	-0.625	-2.250	-3.750	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.125	-3.250	-4.625	
	680-699	0.250	0.125	-0.250	-0.375	-1.000	-1.875	-2.375	-4.000	-5.000	
	660-679	-0.250	-0.500	-0.750	-1.250	-2.125	-2.625	-3.375	N/A	N/A	
	640-659	-1.000	-1.000	-1.000	-1.250	-2.250	-2.625	-4.000	NA	NA	
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	NA	NA	NA	NA	
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 CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.750	0.750	0.500	0.375	0.250	0.000	-0.125	-1.625	-2.875	
	760-779	0.750	0.750	0.500	0.375	0.250	0.000	-0.250	-1.750	-3.125	
	740-759	0.625	0.625	0.375	0.250	0.125	-0.125	-0.375	-2.125	-3.750	
	720-739	0.500	0.500	0.250	0.125	0.000	-0.375	-0.875	-2.875	-4.375	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.375	-4.125	-5.250	
	680-699	0.250	0.125	-0.375	-0.500	-1.250	-2.125	-2.750	-5.000	-5.625	
	660-679	-0.250	-0.500	-0.875	-1.375	-2.375	-2.875	N/A	N/A	N/A	
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-3.125	-4.250	N/A	N/A	
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	NA	NA	N/A	N/A	
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
	1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
	WVOE	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	N/A	N/A	
	CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	N/A	N/A	
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	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
Housing History	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	N/A	N/A	N/A
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	N/A	N/A	N/A	N/A
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	-0.125
	>50%	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.25	N/A	N/A
Loan Balance	<=\$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	N/A	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	N/A
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

All Fixed Rate qualified at the Note Rate.

Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price
Housing	30 YR FIXED	360	360	N/A	No Penalty	-1.000	98.000
(BK/FC/SS/DIL)	30 YR FIXED I/O	240	360	120	Prepay Penalty ¹⁻⁴ (Investor Only)	12 Months	98.250
Min FICO	40 YR FIXED I/O	360	480	120		24 Months	99.000
Max LTV						36 Months	99.500
Max price if Listed in last 6 months						48 Months	100.500
						60 Months	101.500

DSCR

Rate	30 YR FIX
6.625	96.930
6.750	97.648
6.875	98.366
7.000	99.084
7.125	99.802
7.250	100.520
7.375	101.239
7.500	101.957
7.625	102.645
7.750	103.332
7.875	103.895
8.000	104.363
8.125	104.832
8.250	105.270
8.375	105.645
8.500	106.020
8.625	106.395
8.750	106.770
8.875	107.145
9.000	107.520
9.125	107.895
9.250	108.270
9.375	108.645
9.500	109.020
9.625	109.395
9.750	109.707
9.875	109.957
10.000	110.207
10.125	110.457

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Fees	Underwriting*	\$1,895
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*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term1-4	Min Price	Max Price
60 Months	97.000	103.500
48 Months	97.000	103.000
36 Months	97.000	102.500
24 Months	97.000	102.000
12 Months	97.000	100.000
No Penalty	97.000	98.500

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI

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

3) Prepayment penalties not allowed on loan amounts less than \$319,777 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

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+	1.375	1.250	1.250	0.875	0.250	-0.250	-1.875
	740-759	1.375	1.250	1.125	0.750	0.000	-0.500	-2.125
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.875
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.375	-3.875
	680-699	0.500	0.125	-0.125	-0.625	-2.000	-3.250	N/A
	660-679	0.250	-0.125	-0.625	-1.125	-2.500	-5.000	N/A
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	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

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
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.750	-0.750	-0.750	-1.000	-1.500	-2.375
	<.75	-2.250	-2.250	-2.250	-2.750	-3.000	-4.375
Housing History	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	0x60x12	-0.375	-0.375	-0.375	-0.500	-0.500	-0.250
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	\$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	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.500	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A
Purpose	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-0.750	N/A
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
State	CT, IL, NJ, NY	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 Term1-5	60 Months	0.875	0.875	0.875	0.875	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875
	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	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Prepayment Penalty Term1-5	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.750
	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
Other allowable PPP	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Other	Escrow Waiver	-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	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
	Housing (BK/FC/SS/DIL)	1x30x12
	Min FICO	600
	Max LTV	80
	Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	180	180	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 Term1-4	Min Price	Max Price (NON-PERM)
60 Months	97.000	103.500
48 Months	97.000	103.000
36 Months	97.000	102.500
24 Months	97.000	102.000
12 Months	97.000	100.000
No Penalty	97.000	99.000



DSCR Multi Mixed Use - Series 1

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

7/18/2025

DSCR Multi (5-8 Residential Units or 2-8 Mixed Use)

Rate	30 YR FIX
8.250	95.763
8.375	96.425
8.500	97.088
8.625	97.850
8.750	98.513
8.875	99.413
9.000	99.700
9.125	99.988
9.250	100.575
9.375	101.163
9.500	101.688
9.625	102.213
9.750	102.738
9.875	103.263
10.000	103.788
10.125	104.313
10.250	104.838
10.375	105.363
10.500	105.888
10.625	106.413
10.750	106.938
10.875	107.400
11.000	107.800
11.125	108.200
11.250	108.600
11.375	109.000
11.500	109.400
11.625	109.800
11.750	110.200

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All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.975
48 Months	97.000	102.475
36 Months	97.000	101.975
24 Months	97.000	101.475
12 Months	97.000	98.975
No Penalty	97.000	97.975

1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
2) Prepayment penalties not allowed on loan amounts less than \$319,777 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

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	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	\$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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,001 - \$3,000,000	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
	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Property Type	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
State	CT, IL, NJ, NY	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
	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 allowable PPP								
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

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing
	ARM Margin	(BK/FC/SS/DIL)
	5yr ARM Caps	Min FICO
Extension Fee	7yr & 10yr ARM Caps	Max LTV
* Extensions available in 5 day increments up to 30 days		Max price if Listed in last 6 months

Product	Amort Term	Term	I/O Term
15 YR FIXED	180	180	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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Foreign National - Series 1

7/18/2025

Foreign National - DSCR

Rate	30 YR FIX
6.625	95.280
6.750	95.998
6.875	96.716
7.000	97.434
7.125	98.152
7.250	98.870
7.375	99.589
7.500	100.307
7.625	100.995
7.750	101.682
7.875	102.245
8.000	102.713
8.125	103.182
8.250	103.620
8.375	103.995
8.500	104.370
8.625	104.745
8.750	105.120
8.875	105.495
9.000	105.870
9.125	106.245
9.250	106.620
9.375	106.995
9.500	107.370
9.625	107.745
9.750	108.057
9.875	108.307
10.000	108.557
10.125	108.807
10.250	109.057
10.375	109.307

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*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Investor (DSCR)		
Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.350
48 Months	97.000	101.850
36 Months	97.000	101.350
24 Months	97.000	100.850
12 Months	97.000	98.850
No Penalty	97.000	97.850
1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI		
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ		
3) Prepayment penalties not allowed on loan amounts less than \$319,777 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		

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	-0.625	-2.000	-3.250
	Foreign Credit	0.500	0.125	-0.125	-0.625	-2.000	-3.250
DSCR Additional	>=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	-0.750	-0.750	-0.750	-1.000	N/A	N/A
	<.75	-2.250	-2.250	-2.250	-2.750	N/A	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
	\$150,001 - \$250,000	-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	0.000	0.000	-0.125	-0.125	-0.250	N/A
Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	N/A	N/A	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	N/A
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
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 Term1-5 (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875
	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	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Prepayment Penalty Term1-5 (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625
	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	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		Product - DSCR	Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A
Extension Fee	5 Days	-0.100	15 YR FIXED	180	N/A
			30 YR FIXED	360	N/A
			30 YR FIXED I/O	240	120
			40 YR FIXED I/O	360	120
* Extensions available in 5 day increments up to 30 days		* 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)	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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DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

7/18/2025

DSCR Cross Collateralized

Rate	30 YR FIX
6.625	96.030
6.750	96.748
6.875	97.466
7.000	98.184
7.125	98.902
7.250	99.620
7.375	100.339
7.500	101.057
7.625	101.745
7.750	102.432
7.875	102.995
8.000	103.463
8.125	103.932
8.250	104.370
8.375	104.745
8.500	105.120
8.625	105.495
8.750	105.870
8.875	106.245
9.000	106.620
9.125	106.995
9.250	107.370
9.375	107.745
9.500	108.120
9.625	108.495
9.750	108.807
9.875	109.057
10.000	109.307
10.125	109.557

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*	\$695/property

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	101.100
12 Months	97.000	99.100
No Penalty	97.000	98.100

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
4) Only declining prepayment penalty structures allowed in MS
5) 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%)
6) 6 mo Interest prepayment penalties not allowed
7) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR ≥ 1.20	760+	1.375	1.250	1.250	0.875	0.250	N/A	N/A
	740-759	1.375	1.250	1.125	0.750	0.000	N/A	N/A
	720-739	1.125	1.000	0.875	0.500	-0.250	N/A	N/A
	700-719	0.875	0.750	0.375	-0.125	-1.000	N/A	N/A
	680-699	0.500	0.125	-0.125	-0.625	N/A	N/A	N/A
	660-679	0.250	-0.125	-0.625	-1.125	N/A	N/A	N/A
	640-659	N/A	N/A	N/A	N/A	N/A	N/A	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

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	1×30×12	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	0×60×12	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	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	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$3,000,001 - \$4,000,000	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
State	CT, IL, NJ, NY	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	N/A	N/A
5% Fixed Prepayment Penalty Term1-5	60 Months	1.000	1.000	1.000	1.000	1.125	N/A	N/A
	48 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	36 Months	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	N/A	N/A
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	N/A	N/A
Prepayment Penalty Term1-5 (Other allowable PPP)	60 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	N/A	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	N/A	N/A
Other	Escrow Waiver (Exception only)	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A

Other Price Adjustments			ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A	Housing	1×30×12
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	600
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80
	* Extensions available in 5 day increments up to 30 days		Reset Frequency	N/A	Max Property Count	25
Product	Amort Term	Term	I/O Term		Max price if Listed in last 6 months	99
15 YR FIXED	180	180	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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CES - Standard Doc

Rate	30 YR FIX
7.750	97.325
7.875	97.774
8.000	98.227
8.125	98.779
8.250	99.225
8.375	99.671
8.500	100.117
8.625	100.562
8.750	100.935
8.875	101.308
9.000	101.683
9.125	102.058
9.250	102.433
9.375	102.807
9.500	103.181
9.625	103.554
9.750	103.919
9.875	104.283
10.000	104.640
10.125	104.997
10.250	105.247
10.375	105.497
10.500	105.747
10.625	106.097
10.750	106.347
10.875	106.597
11.000	106.847
11.125	107.097
11.250	107.347
11.375	107.597
11.500	107.847
11.625	108.097
11.750	108.222
11.875	108.347
12.000	108.472
12.125	108.597
12.250	108.722
12.375	108.847
12.500	108.972
12.625	109.097
12.750	109.222
12.875	109.347
13.000	109.472
13.125	109.597
13.250	109.722
13.375	109.847
13.500	109.972
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
8.125	97.325
8.250	97.774
8.375	98.227
8.500	98.779
8.625	99.225
8.750	99.671
8.875	100.117
9.000	100.562
9.125	100.935
9.250	101.308
9.375	101.683
9.500	102.058
9.625	102.433
9.750	102.807
9.875	103.181
10.000	103.554
10.125	103.919
10.250	104.283
10.375	104.640
10.500	104.997
10.625	105.247
10.750	105.497
10.875	105.747
11.000	106.097
11.125	106.347
11.250	106.597
11.375	106.847
11.500	107.097
11.625	107.347
11.750	107.597
11.875	107.847
12.000	108.097
12.125	108.222
12.250	108.347
12.375	108.472
12.500	108.597
12.625	108.722
12.750	108.847
12.875	108.972
13.000	109.097
13.125	109.222
13.250	109.347
13.375	109.472
13.500	109.597
13.625	109.722
13.750	109.847
13.875	109.972
Min Price	98.000
Max Price	101.500

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

Program Restrictions			
Housing	0x30x12		
FC	48 mo		
(BK/SS/DIL)	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		-0.1000

Fees	
Underwriting*	\$1,895

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.

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 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

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	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	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	0.875	0.500	0.125	-0.500	-2.750	-7.000	N/A
	700-719	0.375	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	-1.000	-3.000	-4.000	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	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.000	2.875	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	1.250	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	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	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
	680-699	-0.500	-0.750	-1.000	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
		0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	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
	\$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
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, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.





Series 1 Prepayment Penalty Information

1st Lien

6/2/2025

Six (6) months of interest	The prepayment charge will be equal to six (6) months of interest on the amount of the prepayment that exceeds 20% of the original principal balance. The charge applies to loans that pay off due to sale or refinance, or curtailments that exceed 20% of the original principal balance in a given 12- month time period. (Not eligible under cross-collateral, 5-8 unit, or 2-8 mixed use.)
A fixed percentage of no less than 3% (usually 5% Fixed)	The prepayment charge will be equal to a fixed percentage and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance.
Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years	The prepayment charge will be equal to the percentage in effect and applied to any curtailment or the entire outstanding principal balance during the prepay period. The charge applies to loans that pay off due to sale or refinance.

1st Lien Prepayment Penalty Chart						
State		PPP Permitted	PPP Calculation	PPP Max Term	PPP Applicability	Other Restrictions
AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AK	Alaska	No	N/A	N/A	N/A	
AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
CA	California	Yes	No restrictions	None	Refinance or sale	
CO	Colorado	Yes	No restrictions	None	Refinance or sale	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	Yes	No restrictions	None	Refinance or sale	
DE	Delaware	Yes	No restrictions	None	Refinance or sale	
FL	Florida	Yes	No restrictions	None	Refinance or sale	
GA	Georgia	Yes	No restrictions	None	Refinance or sale	
HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
IA	Iowa	Yes	No restrictions	None	Refinance or sale	
ID	Idaho	Yes	No restrictions	None	Refinance or sale	
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Must vest under LLC
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	No	N/A	N/A	N/A	
KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
LA	Louisiana	Yes	No restrictions	None	Refinance or sale	
MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MD	Maryland	Yes	No restrictions	None	Refinance or sale	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	N/A	N/A	N/A	
MN	Minnesota	No	N/A	N/A	N/A	
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	5% of UPB if prepaid in months 1-12 4% of UPB if prepaid in months 13-24 3% of UPB if prepaid in months 25-36 2% of UPB if prepaid in months 37-48 1% of UPB if prepaid in months 49-60	60 Months	Refinance or sale	Declining prepayment penalty only.
MT	Montana	Yes	No restrictions	None	Refinance or sale	
NC	North Carolina	Yes	No restrictions	None	Refinance or sale	
ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Must vest under LLC
NM	New Mexico	No	N/A	N/A	N/A	
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	No	N/A	N/A	N/A	
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$319,777
RI	Rhode Island	No	N/A	N/A	N/A	
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
SD	South Dakota	Yes	No restrictions	None	Refinance or sale	
TN	Tennessee	Yes	No restrictions	None	Refinance or sale	
TX	Texas	Yes	No restrictions	None	Refinance or sale	
UT	Utah	Yes	No restrictions	None	Refinance or sale	
VA	Virginia	Yes	No restrictions	None	Refinance or sale	
VT	Vermont	Yes	No restrictions	None	Refinance or sale	
WA	Washington	Yes	No restrictions	None	Refinance or sale	
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	
WV	West Virginia	Yes	No restrictions	None	Refinance or sale	
WY	Wyoming	Yes	No restrictions	None	Refinance or sale	

Other Information	
For cash-out refinances on investment properties only	Listing expiration: A listing expiration of less than six (6) months is permitted with a minimum prepayment penalty of three (3) years.
5-8 RESIDENTIAL AND 2-8 MIXED USE	Eligible prepayment penalties limited to either a fixed percentage or declining percentage style.
CROSS COLLATERAL	Prepayment Penalties: Required subject to State eligibility restrictions.
Closed End Second Eligibility	Prepayment Penalty is not required.

Notice: While efforts have been made to ensure the accuracy of this table, it may contain errors or omissions and may not reflect recent legal changes. This material is provided as a general reference and is not a substitute for legal consultation. Lenz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lenz Financial is strictly forbidden.