

Platinum - Standard Doc

Rate	30 YR FIX
6.125	96.402
6.250	97.027
6.375	97.652
6.500	98.277
6.625	98.902
6.750	99.527
6.875	100.120
7.000	100.651
7.125	101.120
7.250	101.588
7.375	101.963
7.500	102.338
7.625	102.682
7.750	103.026
7.875	103.370
8.000	103.683
8.125	103.933
8.250	104.183
8.375	104.433
8.500	104.683
8.625	104.933
8.750	105.183
8.875	105.433
9.000	105.620
9.125	105.808
9.250	105.995
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.125	96.402
6.250	97.027
6.375	97.652
6.500	98.277
6.625	98.902
6.750	99.527
6.875	100.120
7.000	100.651
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8.250	104.183
8.375	104.433
8.500	104.683
8.625	104.933
8.750	105.183
8.875	105.433
9.000	105.620
9.125	105.808
9.250	105.995
Min Price	97.000

Email: lockdesk@lendlzfinancial.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

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	0.750
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee ⁵	5 Days	-0.100

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 \$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
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*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	-6.625	
	660-679	-0.250	-0.500	-0.875	-1.375	-2.375	-2.875	-3.750	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
Purpose	\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	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
	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A
Occupancy	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	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
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Amortization	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Other		-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	-0.750
Min FICO	40 YR FIXED I/O	360	480	120		24 Months	-0.375
Max LTV						36 Months	0.000
Max price if Listed in last 6 months						48 Months	0.375
						60 Months	0.750

Rate	30 YR FIX
6.125	96.320
6.250	97.195
6.375	98.070
6.500	98.945
6.625	99.664
6.750	100.382
6.875	101.070
7.000	101.757
7.125	102.445
7.250	103.132
7.375	103.820
7.500	104.507
7.625	105.070
7.750	105.539
7.875	106.008
8.000	106.477
8.125	106.914
8.250	107.352
8.375	107.727
8.500	108.102
8.625	108.477
8.750	108.852
8.875	109.227
9.000	109.602
9.125	109.977
9.250	110.289
9.375	110.539
9.500	110.789
9.625	111.039

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	103,500
48 Months	97,000	103,000
36 Months	97,000	102,500
24 Months	97,000	102,000
12 Months	97,000	100,500
No Penalty	97,000	98,500

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 \$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 default/prepayment penalties will be priced as a no prepayment loan

[illegible]

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	0.000	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	N/A
	<.75	-2.250	-2.250	-2.250	-2.750	-3.000	-4.375	N/A
Housing History	1x30x12	-0.250	-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	N/A
Housing Event Seasoning	>=36 Mo	0.000	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	-0.500	N/A
Loan Balance	<=\$150,000	-0.750	-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	-0.250	-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	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	N/A
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	Condotel	-1.375	-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	N/A
State	CT, IL, NJ, NY	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 Term1-5	60 Months	0.875	0.875	0.875	0.875	1.125	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875	0.875
	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	-1.375	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Prepayment Penalty Term1-5	60 Months	0.750	0.750	0.750	0.750	0.875	1.000	1.125
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.750
	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	-1.500	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
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

Other Price Adjustments			ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A	Housing	1x30x12
	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 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. I/O (Not available as 40 Yr. amortizing)

Prepay Term ¹⁻⁴	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)

9/12/2025

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

Rate	30 YR FIX
8.125	97.263
8.250	97.925
8.375	98.588
8.500	99.350
8.625	100.013
8.750	100.913
8.875	101.200
9.000	101.488
9.125	102.075
9.250	102.663
9.375	103.188
9.500	103.713
9.625	104.238
9.750	104.763
9.875	105.288
10.000	105.813
10.125	106.338
10.250	106.863
10.375	107.388
10.500	107.913
10.625	108.438
10.750	108.963
10.875	109.300
11.000	109.700
11.125	110.100
11.250	110.500
11.375	110.900
11.500	111.300
11.625	111.700

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.

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, 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	30 days	0.000
	45 days	-0.150
	60 days	-0.300
	60 days	-0.300
Extension Fee	5 Days	-0.100
* Extensions available in 5 day increments up to 30 days		
Product	Amort Term	Term
15 YR FIXED	180	180
30 YR FIXED	360	360
30 YR FIXED I/O	240	360
All Fixed Rate qualified at the Note Rate.		
ARM Index		N/A
ARM Margin		N/A
5yr ARM Caps		N/A
7yr & 10yr ARM Caps		N/A
Reset Frequency		N/A
Housing		0x30x24
(BK/FC/SS/DIL)		24.0
Min FICO		660
Max LTV		75
Max price if Listed in last 6 months		99.00

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Foreign National - Series 1

9/12/2025

Foreign National - DSCR

Rate	30 YR FIX
6.125	94.670
6.250	95.545
6.375	96.420
6.500	97.295
6.625	98.014
6.750	98.732
6.875	99.420
7.000	100.107
7.125	100.795
7.250	101.482
7.375	102.170
7.500	102.857
7.625	103.420
7.750	103.889
7.875	104.358
8.000	104.827
8.125	105.264
8.250	105.702
8.375	106.077
8.500	106.452
8.625	106.827
8.750	107.202
8.875	107.577
9.000	107.952
9.125	108.327
9.250	108.639
9.375	108.889
9.500	109.139
9.625	109.389
9.750	109.639
9.875	109.889

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) 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 \$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	N/A	N/A	N/A	N/A	N/A	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)

9/12/2025

DSCR Cross Collateralized

Rate	30 YR FIX
6.125	95.420
6.250	96.295
6.375	97.170
6.500	98.045
6.625	98.764
6.750	99.482
6.875	100.170
7.000	100.857
7.125	101.545
7.250	102.232
7.375	102.920
7.500	103.607
7.625	104.170
7.750	104.639
7.875	105.108
8.000	105.577
8.125	106.014
8.250	106.452
8.375	106.827
8.500	107.202
8.625	107.577
8.750	107.952
8.875	108.327
9.000	108.702
9.125	109.077
9.250	109.389
9.375	109.639
9.500	109.889
9.625	110.139

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) Loans with PPP in AK, KS, MI, MN, 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 \$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	0.875	0.875	0.875	0.875	1.125	N/A	N/A
	48 Months	0.625	0.625	0.625	0.625	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	-0.750	-0.750	-1.000	-1.000	-1.375	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	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	-0.875	-0.875	-1.125	-1.125	-1.500	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	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
7.375	97.873
7.500	98.322
7.625	98.775
7.750	99.224
7.875	99.677
8.000	100.229
8.125	100.675
8.250	101.121
8.375	101.567
8.500	102.012
8.625	102.385
8.750	102.758
8.875	103.133
9.000	103.508
9.125	103.883
9.250	104.257
9.375	104.631
9.500	105.004
9.625	105.369
9.750	105.733
9.875	106.090
10.000	106.447
10.125	106.697
10.250	106.947
10.375	107.197
10.500	107.547
10.625	107.797
10.750	108.047
10.875	108.297
11.000	108.547
11.125	108.797
11.250	109.047
11.375	109.297
11.500	109.547
11.625	109.672
11.750	109.797
11.875	109.922
12.000	110.047
12.125	110.172
12.250	110.297
12.375	110.422
12.500	110.547
12.625	110.672
12.750	110.797
12.875	110.922
13.000	111.047
13.125	111.172
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	97.873
7.875	98.322
8.000	98.775
8.125	99.224
8.250	99.677
8.375	100.229
8.500	100.675
8.625	101.121
8.750	101.567
8.875	102.012
9.000	102.385
9.125	102.758
9.250	103.133
9.375	103.508
9.500	103.883
9.625	104.257
9.750	104.631
9.875	105.004
10.000	105.369
10.125	105.733
10.250	106.090
10.375	106.447
10.500	106.697
10.625	106.947
10.750	107.197
10.875	107.547
11.000	107.797
11.125	108.047
11.250	108.297
11.375	108.547
11.500	108.797
11.625	109.047
11.750	109.297
11.875	109.547
12.000	109.672
12.125	109.797
12.250	109.922
12.375	110.047
12.500	110.172
12.625	110.297
12.750	110.422
12.875	110.547
13.000	110.672
13.125	110.797
13.250	110.922
13.375	111.047
13.500	111.172
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.

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

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	NA
	700-719	0.375	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.750	-1.000	-1.000	-3.000	-4.000	NA	NA	NA
Standard Doc - 1 Year (in Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	-0.125	-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	-1.250	-3.250	-4.500	N/A	N/A	N/A	N/A
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months WVOE	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	NA
		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	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
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.