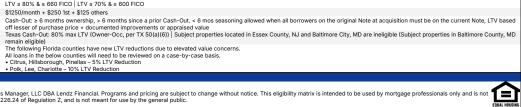
LENDZ **Series 7** 8/6/2025

	Diamond and Platinum Programs									
				Income Types Include			s			
	#Cubinet r	reportion located in E	ssay County N Land P		nk Statemen		oject properties in Baltir	noro County MD romo	in eligible)	
	+Subject p	Diamond	ssex County, No and B	altilliore City, MD are t	emporarily in	eligible (Sui	oject properties in Baitii	Platinum	in engible)	
		FICO to Max LTV/CLT\	/					FICO to Max LTV/CLTV		
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan A	mount	Credit Score	Purchase	Rate/Term	Cash-Out
\$1,000,000	700+	85%	80%	75%		0.000	700+	90%	85%	80%
	720+	85%	80%	75%	. ,		720+	90%	85%	80%
\$1,500,000	700+	80%	80%	75%	\$1,500,000		700+	90%	85%	80%
	740+	85%	80%	75%			740+	85%	85%	80%
\$2,000,000	720+	80%	80%	75%	\$2,00	0,000	720+	85%	85%	80%
	700+	75%	75%	70%			700+	85%	85%	80%
	740+	80%	80%	75%			740+	80%	80%	75%
\$2,500,000	720+	75%	75%	70%	\$2,50	0,000	720+	80%	80%	75%
	700+	75%	75%	70%			700+	80%	80%	75%
\$3,000,000	720+	75%	75%	70%	\$2.00	0.000	720+	80%	80%	75%
\$3,000,000	700+	65%	65%	60%	\$3,000,000		700+	75%	75%	70%
	LOAN PROGRAMS				\$3.50	0.000	740+	75%	75%	65%
Fixed	30-Year Fixed • 40-Year Fixed				\$0,00	0,000	720+	70%	70%	65%
Interest Only (IO)	30-Year Fixed IO (120 mos, IO + 240 mos Amortization)     40-Year Fixed IO (120 mos, IO + 360 mos Amortization)     \$ 10-Year Fixed IO (120 mos, IO + 360 mos Amortization)						740+	65%	65%	60%
Not Available on Diamond						0,000	720+	60%	60%	55%
Diamonu		D'amount					700+	50%	50%	45%
	Diamond							Platinum		
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% <b>Max LTV</b> 2 Unit - 80%   3-4 Unit - 75% Rural - NA Condos - NA					Non-Owner Occupied - 85% 2nd Home - 85% 2 Unit - 85% [3-4 Unit - 80% Rural - 70% Condos - NA				
Min Loan Amount			\$150,000			\$125,000				
Interest Only (IO)			Not Allowed			640 min FICO • 80% max LTV • Reserves based on IO payment				
Housing History			4 • Rent free not allow	ed		0 x 30 x 12				
Credit Event (BK/SS/FC/DIL/CCC)	> 48 Months Multiple unrelated credit events not allowed					>36 Months (>12 mos seasoning on <b>discharged</b> BK 13 or CCC w/pay history allowed) BK Dismissal is treated as a credit event and requires >36m Seasoning				
DTI			43%			43%				
One Year Self-Employed	Not Allowed					80% max LTV • 75% max LTV - C/O     660 min FICO • Income - Bank Statement only				
Reserves	• 6 months min, cash-out cannot be utilized • > \$2.0M LA: 6 mos, cash-out cannot be utilized 2 mos for each addth'l financed property (based on subject property PITIA)				OO & 2nd Home: (cash-out may be utilized)  ≤ 75% LTV - no reserves, > 75% LTV - 3 mos   Pur & R/T: > 80% LTV = 3 mos w/0x30×12   C/O: > 80% LTV - 6 mos  NOO: (cash-out may be utilized)  ≤ 70% LTV - no reserves, > 70% LTV - 3 mos   Pur & R/T: > 80% LTV = 3 mos w/0x30×12   C/O: > 80% LTV - 6 mos  All Occupancies:  - > \$2.0M LA: 6 mos, cash-out may be used to satisfy up to 50% of reserve requirement -> \$3.0M LA: 12 mos, cash-out may be used to satisfy up to 50% of reserve requirement 2 mos for each addfm1 financed property (Dased on subject topporty PITIA)					

		<ul> <li>\$2.0M LA: 6 mos, cash-out may be used to satisfy up to 50% of reserve requirement</li> <li>\$3.0M LA: 12 mos, cash-out may be used to satisfy up to 50% of reserve requirement</li> <li>2 mos for each addtn'l financed property (based on subject property PITIA)</li> </ul>						
	Appraisals	Cash In Hand Limit (Based on LTV & FICO)						
	s \$2,000,000 Loan Amount: CU s 2.5 = No add'i requirements e = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed  > \$2,000,000 Loan Amount: 2 appraisals required I desk review (ARR, CCA or CDA) required on lower valued appraisal	≤ 75% LTV & ≥ 700 FICO: \$1.5M max cash in hand*  ≤ 70% LTV & < 700 FICO: \$1.0M max cash in hand*  > 70% - ≤ 75% LTV & < 700 FICO: \$5.00 max cash in hand*  > 75% - 57% LTV: \$5.00k max cash in hand (Free & Clear ineligible)  Vacant Properties: \$750k max cash in hand ax cash in hand with the company of the						
	Standard Tradeli	ine Requirements						
	<ul> <li>2 tradelines reporting for 24 mon</li> <li>1 revolving tradeline reporting for 60 months with activity in the</li> </ul>	s with activity in last 12 months , or ths with activity in last 12 months, or last 12 months and a verified 12-month housing history 0x30, or the last 12 months and a verified 12-month housing history 0x30						
	TRID	Non-TRID Business Purpose						
If primary wage ear	rner has 3 credit scores reporting, the minimum tradeline requirement is met.	<ul> <li>If each borrower has 3 credit scores, minimum tradeline requirement is met.</li> </ul>						
• If primary wage earner has less than 3 credit scores, each borrower must meet the minimum tradeline requirement.  • Any borrower with less than 3 credit scores must independently meet tradeline requirement.								
		Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimumtradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually.						
NOTE: If borrower's cred		oroted accounts, or recently opened accounts with limited activity—must still meet one of the standard tradeline ements						
		not met and borrower has a valid credit score vestment   Not available on Diamond   Foreign nationals ineligible						
		roduct Details						
Appraisal	Maximum number of bedrooms allowed for a single family residence is 6, prope Transferred Appraisal will require a CDA							
Debt Consolidation	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in ha							
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LT	V reduction from program max LTV						
Delayed Financing	≤ \$1.5M LA: follow program max   > \$1.5M LA: 70% max LTV/CLTV							
Gift Funds	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction Gift of Equity not allowed on Diamond							
Financed Property Limits	20 financed properties including subject   Lendz exposure - \$5.0M or 6 proper	ties						
First Time Homebuyers	Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO	Primary Residence and Investment Properties allowed (2nd Homes ineligible) Investment - Purchase & Refinance: Full Doc only, Max 80% LTV, Min 660 FICO, Max 50% DTI, \$1.5M Max LA, Max 300% payment shock						
Impound Waivers	Owner/2nd Home: Allowed if NOT HPML loan   Non-Owner allowed (see rate st	neet)						
Interested Party Contributi (IPC)	≤ 80% LIV = 6% max   > 80% LIV = 4% max							
Minimum Square Footage	SFR: 700 sq. ft.   2-4 Units: 400 sq. ft. each							
Non-Occupant Co-Borr	Purchase, Rate & Term & Platinum only							
Pre-Payment Penalty	Eligible for investment properties only where permitted by applicable state law	and regulations						
Private Party VOR's	LTV ≤ 80% & ≥ 660 FICO   LTV ≤ 70% & ≥ 600 FICO							
Residual Income	\$1250/month + \$250 1st + \$125 others							
I	Cash-Out: > 6 months ownership > 6 months since a prior Cash-Out < 6 mos	seasoning allowed when all horrowers on the original Note at acquisition must be on the current Note. LTV based						

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Florida County-Specific LTV Overlays





\$1,000,000   \$1,500,000   \$2,000,000   \$2,000,000   \$2,500,000   \$3,000,000   \$3,500,000   Max LTV   Min Loan Amount   DSCR   Interest Only (IO)   Housing History   Credit Event	Dia	mond DSCR - Ratio 1. iCO to Max LTV/CLTV Purchase 75% 75% 75% 75% 75% 70% 70% 70% 70% 65% 60%	25  Rate/Term 75% 75% 75% 75% 75% 75% 70% 70% 70% 75% 65% 60%	Investment,	nd DSCR Programs 1-4 Units Only Emporarily ineligible (Sui  Loan Amount \$1,000,000 \$1,500,000 \$2,000,000	Credit Score 720+ 700+ 720+ 700+	DSCR - Ratio 1.0 FICO to Max LTV/CLT Purchase 80% 80% 80%		Cash-Out 75% 75%
\$1,000,000 \$1,500,000 \$2,000,000 \$2,500,000 \$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	Dia (Credit Score 720+ 720+ 720+ 720+ 740+ 740+ 720+ 720+ 720+ 720+ 720+ 720+ 740+ 740+ 740+ 740+ 740+ 740+ 740+ 74	mond DSCR - Ratio 1. iCO to Max LTV/CLTV Purchase 75% 75% 75% 75% 75% 70% 70% 70% 65% 60%	25  Rate/Term 75% 75% 75% 75% 75% 75% 70% 70% 70% 75% 65% 60%	Cash-Out 75% 75% 75% 75% 75% 70% 70% 70%	Loan Amount - \$1,000,000 - \$1,500,000	Credit Score 720+ 700+ 720+ 700+	DSCR - Ratio 1.0 FICO to Max LTV/CLT Purchase 80% 80%	/ Rate/Term 80%	75%
\$1,000,000 \$1,500,000 \$2,000,000 \$2,500,000 \$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	Tedit Score 720+ 700+ 700+ 720+ 700+ 740+ 720+ 700+ 720+ 700+ 740+ 740+ 720+ 700+ 740+ 740+ 740+ 740+ 740+ 740+ 74	FIGO to Max LTV/CLTV Purchase 75% 75% 75% 75% 75% 75% 75% 70% 70% 70% 60% 60%	Rate/Term 75% 75% 75% 75% 75% 75% 75% 75% 70% 70% 70% 65% 60%	75% 75% 75% 75% 75% 75% 70% 70% 75% 70%	\$1,000,000 - \$1,500,000	720+ 700+ 720+ 700+ 720+ 700+	Purchase 80% 80%	Rate/Term 80%	75%
\$1,000,000 \$1,500,000 \$2,000,000 \$2,500,000 \$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	720+ 700+ 700+ 720+ 700+ 740+ 740+ 720+ 700+ 740+ 740+ 720+ 700+ 740+ 740+ 740+ 740+ 740+ 740+ 74	75% 75% 75% 75% 75% 70% 70% 70% 70% 65% 60%	75% 75% 75% 75% 75% 70% 70% 70% 70% 70% 65% 60%	75% 75% 75% 75% 75% 75% 70% 70% 75% 70%	\$1,000,000 - \$1,500,000	720+ 700+ 720+ 700+	80% 80%	80%	75%
\$1,500,000 \$2,000,000 \$2,000,000 \$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	700+ 720+ 720+ 740+ 740+ 720+ 740+ 720+ 740+ 720+ 720+ 720+ 700+ 740+ 720+ 740+ 740+ 740+	75% 75% 75% 75% 75% 70% 70% 70% 70% 65% 60%	75% 75% 75% 75% 70% 70% 70% 70% 70% 65% 60%	75% 75% 75% 75% 75% 70% 70% 75% 70%	\$1,500,000	700+ 720+ 700+	80%		
\$2,000,000  \$2,500,000  \$3,000,000  \$3,500,000  Max LTV  Min Loan Amount DSCR  Interest Only (IO)  Housing History	700+ 740+ 720+ 700+ 740+ 720+ 700+ 740+ 720+ 700+ 740+ 720+ 720+ 740+ 720+ 740+ 740+	75% 75% 70% 70% 70% 75% 70% 65% 60%	75% 75% 70% 70% 70% 70% 75% 70% 65% 60%	75% 75% 70% 70% 75% 75%		700+			
\$2,500,000  \$3,000,000  \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO)  Housing History	720+ 700+ 740+ 720+ 700+ 740+ 720+ 740+ 720+ 740+ 740+ 740+	70% 70% 75% 70% 70% 65% 60%	75% 70% 70% 70% 75% 70% 70% 65% 60%	70% 70% 75% 70%	\$2,000,000		80%	80% 80%	75% 75%
\$2,500,000  \$3,000,000  \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO)  Housing History	700+ 740+ 720+ 700+ 740+ 720+ 700+ 740+	70% 75% 70% 70% 65% 60%	70% 75% 70% 70% 65% 60%	70% 75% 70%	\$2,000,000	740+	80%	80%	75%
\$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO)  Housing History	740+ 720+ 700+ 740+ 720+ 700+ 740+	75% 70% 70% 65% 60%	75% 70% 70% 65% 60%	75% 70%		720+ 700+	80% 75%	80% 75%	75% 70%
\$3,000,000 \$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO)  Housing History	700+ 740+ 720+ 700+ 740+	70% 65% 60% 60%	70% 65% 60%			740+	80%	80%	75%
\$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	740+ 720+ 700+ 740+	65% 60% 60%	65% 60%		\$2,500,000	720+ 700+	80% 75%	80% 75%	75% 70%
\$3,500,000  Max LTV  Min Loan Amount DSCR Interest Only (IO) Housing History	700+ 740+	60%		65%		740+	75%	75%	70%
Max LTV  Min Loan Amount  DSCR  Interest Only (IO)  Housing History	740+		60%	60%	\$3,000,000	720+ 700+	75% 70%	75% 70%	70% 65%
Max LTV  Min Loan Amount  DSCR  Interest Only (IO)  Housing History	720+	Di	55%	50%	\$3,500,000	740+	65%	65%	60%
Min Loan Amount DSCR Interest Only (IO) Housing History			iamond DSCR		45/155/155	720+	65% DSCR	65%	60%
Min Loan Amount DSCR Interest Only (IO) Housing History			2-4 Unit - NA				2-4 Unit - 8		
DSCR Interest Only (IO) Housing History		(	Rural - NA Condos - NA				Rural - 659 Condos - N	6 A	
Interest Only (IO) Housing History			\$250,000				\$100,000		
Housing History		1	1.25 min ratio				00 min ratio   > 80%	1.20 min ratio	
* 1			Qualify on IO	Payment ALL States •	Reserves based on IO Pa	syment • 640 min FICO			
Crodit E			0 x 30 x 12			Ir	1 x 30 x 12 experienced Investor		
			48 months				36 months - FC		
(BK,SS,FC,DIL,CCC)								24 months - SS/DIL/BK	Ch /
		3 mos, cast	h-out cannot be utilize				% LTV: 3 mos, cash-o	ut can be utilized	
Reserves	Loan Amt: >	\$2.0M = 6 mos, cash	out can be used to s		vestors: 3 mos, cash-ou erve requirement   > \$3.		can be used to satisfy	up to 50% of reserve	requirement
				Additional	financed properties - No	t applicable			
Recently Listed w/C/O					ed ≥ 30 days and leased st listing price w/in 180 o				
(< 6 Mos Off Mkt)				3 mos reserves (not	from C/O), 1 yr min PPP i	equired, 70% max LTV	001/50 4 05 0 4 7 10 0		
Fixed		• 30-Year Fixed	40 Vara Fired			DEBT SERVICE	COVERAGE RATIO R	EQUIREMENTS	
Fixed		• 30-fear Fixed	40-fear Fixed		Qualifying Ratio • Gross Income + PITI	A or ITIA, Qualify on ca	sh flow of subject pro	perty	
Interest Only (IO)	30-Year Fixed IO (120	mos, IO + 240 mos A mos, IO + 360 mos A	mortization)		Gross Income = Low	er of estimated market ore than markets rents,	rent from Form 1007	or monthly rent from exi	
• 4	40-Year Fixed IO (120	71110S, 10 + 300 1110S A	iniortization)		,	,			
	Only 1 borrower has • s Tradelines reflected	east 1 yr within the las to meet the Experienc Living rent free allowe I on credit report that e used to meet the abo	ced Investor definition d have been paid off or	sold in the	(VOM/VO	TV   \$1,500,000 Max LA R)  C/O not allowed for	Sub1   Min 3 mos rese STR and 5-8 ineligible	ub1 < 1.00   0x30×12 ho rves, cash out cannot l	oe utilized
NOTE:	: All properties to me	et above definitions m	ust be domiciled in the			TE: All properties to me	et above definitions r	nust be domiciled in the	US
				Additional F	Product Details				
	CU ≤ : core = Enhanced des	Appraisals 2,000,000 Loan Amoi 2.5 = No add'l requiret k review (ARR, CCA or 2,000,000 Loan Amoi 2 appraisals required 4, CCA or CDA) require	ments · CDA) required, 10% v unt:		1 revolving tradeline     1 installment trac     If e     Borrowe     Closing in an entity  NOTE: Borrower's cre     accounts, or recei	3 tradelines reporting 2 tradelines reporting reporting for 60 month leline reporting for 36 m	or 24 months with a with activity in the la history 0x30, or onthis with activity in housing history 0x30 diff scores, minimum t scores must indepen st percentage of own requirement is met. each his credit—such the different score requirements ledines are not met ar ledines are not met ar ledines are not met ar ledines are not met ar mistory of mistory of mi	ty in last 12 months, or withly in last 12 months, st 12 months and a ver the last 12 months and radeline requirement is dently meet tradeline re riship has 3 credit scor orrower evaluated indi- ch as authorized user a ust still meet one of the d borrower has a valid	or ified 12-month housin a verified 12-month met squirement. es, minimum tradelin vidually coclouly cs standard tradeline credit score
	• Purchase • Loan Bala • Loan Bala • Loan Bala • L	ant / Unleased Proper Transactions follow Pr Refinance Rate/Term nce ≤ \$1,000,000 - 70 nce ≤ \$2,000,000 - 65 Refinance Cash-Out nce ≤ \$1,500,000 - 60 OE for cause of vacar	rogram Max : 1% Max LTV 5% Max LTV : 1% Max LTV ncy			≤ 75% LTV & : ≤ 70% LTV & < > 70% - ≤ 75% LTV > 75% LTV: \$500k Vacant Pro Free & Clear Properties		x cash in hand* x cash in hand* x max cash in hand* t max cash in hand* te & Clear ineligible) ash in hand	ΓV
ppraisal		umber of bedrooms al Appraisal will require		ily residence is 6, prop	perties falling under this	ype will be allowed on	n exception basis.		
ash Out Restrictions eclining Markets					perty type or program sp		cable		
elayed Financing	> \$1.5M LA	70% max LTV/CLTV	Vacant/unleased > 3	nos must follow unleas	TV reduction from progr sed property LTV/CLTV r		Hand Limit - Vacant P	roperties	
inanced Property Limits irst Time Home Buyer	unlimited fi	nanced properties   Se	eries 7 exposure - \$5.0	OM or 6 properties					
eographic Restrictions	Georgia DS	CR \$2,000,000 max lo			sex County, NJ and Balt	more City, MD are ineli	gible (Subject propert	es in Baltimore County	MD remain eligible)
lorida County-Specific L Overlays	The followin  LTV All loans in  Citrus, Hil	the below counties wil Isborough, Pinellas - 5	ve new LTV reductions Il need to be reviewed 5% LTV Reduction	, FL. due to elevated value on a case-by-case ba	concerns. sis.				
ift Funds		Charlotte – 10% LTV F wed with 10% LTV red		Max LTV (see above) •	No LTV reduction requir	ed with min 5% buyer o	wn funds • Gift of Eq	uity not allowed for Diar	nond DSCR
mpound Waivers	Allowed (se	e rate sheet)			·		·		
nterested Party Contribu Minimum Square Footage		= 6% Max   > 80% LT j. ft.   2-4 Units: 400 s							
ccupancy	Non-Owner	Occupied, Investmen	t Properties Only						
re-Payment Penalty		nvestment properties & ≥ 660 FICO   LTV ≤		by applicable state law	and regulations				
rivate Party VOR's	Cach-Out: 1	6 months ownership	, > 6 months since a p						

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9/24/2025



## Series 7 **Prepayment Penalty Information**1st Lien

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lendz Financial (see below).

Six (6) months of interest	Amount of prepayment above 20% of the original loan amount in any 12-month period.
Flat Prepay Structure	Flat prepayment penalty charge of 5%.
Declining structures that do not	
	5 Year Prepayment Penalty- 5/4/3/2/1 %
3% in the first 3 years	

State		1st Lien Prepayment Penalty Chart					
AR   Alapska   No		State		PPP Calculation		PPP Applicability	Other Restrictions
Artanasa   Yes   No restrictions   None   Refinance or sale	AL	Alabama	Yes	No restrictions	None	Refinance or sale	
AZ	AK	Alaska	No	N/A	N/A	N/A	
California   Yes   No restrictions   None   Refinance or sale	AR	Arkansas	Yes	No restrictions	None	Refinance or sale	
Colorado   Yes   No restrictions   None   Refinance or sale	AZ	Arizona	Yes	No restrictions	None	Refinance or sale	
Commentation   Ves	CA	California	Yes	No restrictions	None	Refinance or sale	
DC   District of Columbia   Yes   No   N/A   N	СО	Colorado	Yes	No restrictions	None	Refinance or sale	
Delaware   No	СТ	Connecticut	Yes	No restrictions	None	Refinance or sale	
Fig.   Florida   Yes   No restrictions   None   Refinance or sale	DC	District of Columbia	Yes	No restrictions	None	Refinance or sale	
Cache   Cach	DE	Delaware	No	N/A	N/A	N/A	
Hawaii   Yes   No restrictions   None   Refinance or sale	FL	Florida	Yes	No restrictions	None	Refinance or sale	
No	GA	Georgia	Yes	No restrictions	None	Refinance or sale	
D	HI	Hawaii	Yes	No restrictions	None	Refinance or sale	
L   Illinois*   Yes	IA	lowa	Yes	No restrictions	None	Refinance or sale	
It	ID	Idaho	Yes	No restrictions	None	Refinance or sale	
KS							when APR =<8% if a borrower is a natural person.
Kentucky	IN	Indiana	Yes	No restrictions	None	Refinance or sale	
La   Louisiana   Yes   No restrictions   None   Refinance or sale		Kansas	Yes	No restrictions	None	Refinance or sale	
Massachusetts	KY	Kentucky	Yes	No restrictions	None	Refinance or sale	
Mo	LA	Louisiana	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         Minesota         No         N/A         N/A           MO         Missouri         Yes         No restrictions         None           MS         Mississippi         Yes         No restrictions         None           MT         Montana         Yes         No restrictions         None           NC         North Carolina         Yes         No restrictions         None           ND         North Dakota         Yes         No restrictions         None         Refinance or sale           NE         Nebraska         Yes         No restrictions         None         Refinance or sale           NE         Nebraska         Yes         No restrictions         None         Refinance or sale           NE         Nebraska         Yes         No restrictions         None         Refinance or sale           NE         New Jersey         Yes         No restrictions         None         Refinance or sale           NE         New Mexico         No         N/A         N/A         N/A <td>MA</td> <td>Massachusetts</td> <td>Yes</td> <td>No restrictions</td> <td>None</td> <td>Refinance or sale</td> <td></td>	MA	Massachusetts	Yes	No restrictions	None	Refinance or sale	
MI	MD	Maryland	No	N/A	N/A	N/A	
MN	ME	Maine	Yes	No restrictions	None	Refinance or sale	
MS	MI	Michigan	No	N/A	N/A	N/A	
MS Mississippi Yes No restrictions None Refinance or sale 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 ND North Dakota Yes No restrictions None Refinance or sale ND North Dakota Yes No restrictions None Refinance or sale NH New Hampshire No No NiA NiA NiA NJA NiA NiA NiA NiA NiA NiA NiA NiA NiA Ni	MN	Minnesota	No	N/A	N/A	N/A	
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         No         N/A         N/A         N/A           NJ         New Jersey         Yes         No restrictions         None         Refinance or sale           NM         New Mexico         No         N/A         N/A         N/A           NV         Newada         Yes         No restrictions         None         Refinance or sale           NY         New York         N/A         N/A         N/A         N/A           NY         New York         N/A	МО	Missouri	Yes	No restrictions	None	Refinance or sale	
NC   North Carollina   Yes   No restrictions   None   Refinance or sale	MS	Mississippi	Yes	No restrictions	None	Refinance or sale	
No	MT	Montana	Yes	No restrictions	None	Refinance or sale	
NE   Nebraska   Yes   No restrictions   None   Refinance or sale   N/A	NC	North Carolina	Yes	No restrictions	None	Refinance or sale	
New Hampshire   No   N/A   N	ND	North Dakota	Yes	No restrictions	None	Refinance or sale	
Ny New Jersey Yes No restrictions None Refinance or sale N/A	NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NJ New Jersey Yes No restrictions None Refinance or sale N/A	NH	New Hampshire	No	N/A	N/A	N/A	
NV New York N/A				No restrictions	None		
NY New York N/A	NM	New Mexico	No	N/A	N/A	N/A	
OH Ohio No No N/A N/A N/A N/A N/A OK Oklahoma Yes No restrictions None Refinance or sale OR Oregon Yes No restrictions None Refinance or sale Pennsylvania Yes No restrictions None Refinance or sale No None Refinance or sale Permitted on loan amounts >\$319,777. Loan amounts > (\$319,777 permitted only on 3-4 residential units. Number of units will be validated prior to purchase.  RI Rhode Island No 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 WW West Virginia Yes No restrictions None Refinance or sale WV West Virginia Yes No restrictions None Refinance or sale WV West Virginia Yes No restrictions None Refinance or sale WV West Virginia Yes No restrictions None Refinance or sale	NV	Nevada	Yes	No restrictions	None	Refinance or sale	
OK Oklahoma Yes No restrictions None Refinance or sale OR Oregon Yes No restrictions None Refinance or sale Pennsylvania Yes No restrictions None Refinance or sale No restrictions None Refinance or sale Pennsylvania Yes No restrictions None Refinance or sale Norestrictions None Refinance or sale 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 UT Utah Yes No restrictions None Refinance or sale VA Virginia Yes No restrictions None Refinance or sale VA Virginia Yes No restrictions None Refinance or sale WA Washington Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW Refinance or sale WW Refinance or sale WW Refinance or sale WW Refinance or sale		New York	N/A	N/A	N/A	N/A	
OR     Oregon     Yes     No restrictions     None     Refinance or sale       PA     Pennsylvania     Yes     No restrictions     Permitted on loan amounts >\$319,777. Loan amounts = <\$319,777 permitted only on 3-4 residential units. Number of units will be validated prior to purchase.	ОН	Ohio	No	N/A	N/A	N/A	
PA Pennsylvania Yes No restrictions None Refinance or sale SD South Carolina Yes No restrictions None Refinance or sale SD South Dakota Yes No restrictions No	OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
PA Pennsylvania Yes No restrictions None Refinance or sale   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   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW West Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Rest Virginia Yes No restrictions None Refinance or sale   WW Re	OR	Oregon	Yes	No restrictions	None	Refinance or sale	
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 WA Washington Yes No restrictions None Refinance or sale WA Washington Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WV West Virginia Yes No restrictions None Refinance or sale		<u> </u>					=<\$319,777 permitted only on 3-4 residential units.
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 WA Washington Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WW West Virginia Yes No restrictions None Refinance or sale WV West Virginia Yes No restrictions None Refinance or sale				*	N/A		
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  WW Washington Yes No restrictions None Refinance or sale  WI Wisconsin Yes No restrictions None Refinance or sale  WI West Virginia Yes No restrictions None Refinance or sale  WV West Virginia 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 WV Refinance or sale WV Refinance or sale	SD	South Dakota	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  WWW Wisconsin Yes No restrictions None Refinance or sale  WWW West Virginia Yes No restrictions None Refinance or sale  WV West Virginia Yes No restrictions None Refinance or sale		Tennessee	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				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		Utah	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	VA	Virginia	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		Vermont	Yes	No restrictions	None	Refinance or sale	
WV West Virginia 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	
WY Wyoming 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	

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