

Platinum - Standard Doc

Rate	30 YR FIX
6.125	96.377
6.250	97.127
6.375	97.845
6.500	98.533
6.625	99.158
6.750	99.720
6.875	100.251
7.000	100.751
7.125	101.220
7.250	101.688
7.375	102.063
7.500	102.438
7.625	102.782
7.750	103.126
7.875	103.470
8.000	103.752
8.125	104.002
8.250	104.252
8.375	104.502
8.500	104.752
8.625	105.002
8.750	105.252
8.875	105.502
9.000	105.689
9.125	105.877
9.250	106.064
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.125	96.377
6.250	97.127
6.375	97.845
6.500	98.533
6.625	99.158
6.750	99.720
6.875	100.251
7.000	100.751
7.125	101.220
7.250	101.688
7.375	102.063
7.500	102.438
7.625	102.782
7.750	103.126
7.875	103.470
8.000	103.752
8.125	104.002
8.250	104.252
8.375	104.502
8.500	104.752
8.625	105.002
8.750	105.252
8.875	105.502
9.000	105.689
9.125	105.877
9.250	106.064
Min Price	97.000

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

Max Price + PPP Adjustment	LLPA	Max Price
Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000 98.500
	12 Months	-0.750 99.500
	24 Months	-0.375 101.500
	36 Months	0.000 102.000
	48 Months	0.375 102.500
Lock Period	60 Months	0.750 103.000
	30 days	0.000
	45 days	-0.150
Extension Fee ⁵	60 days	-0.300
	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

*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+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-1.625	-3.000	
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-1.875	-3.250	
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750	
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	-4.750	-6.500	
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000	
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA	
	640-659	-1.250	-1.250	-1.375	-1.875	-2.750	-3.625	-4.875	NA	NA	
	620-639	-2.250	-2.250	-2.250	-2.500	-3.250	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 P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-2.000	-3.500	
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-2.250	-4.000	
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000	
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500	
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500	
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA	
	640-659	-1.250	-1.250	-1.375	-2.000	-3.000	-3.875	-5.375	NA	NA	
	620-639	-2.500	-2.500	-2.500	-2.750	-3.500	NA	NA	NA	NA	
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	
	1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	
	WVOE	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	
	CPA/EA Prepared P&L - 24 Months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA	
	CPA/EA Prepared P&L - 12 Months	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	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
Housing History	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-3.000	-5.000
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
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	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
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	-0.375	-0.500	NA	NA
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	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.875	-0.875	-0.875	-1.125	-1.250	NA	NA	NA	NA
Purpose	\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
	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	NA
	Cash-Out Refi >= 700	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	NA	NA
Occupancy	Cash-Out Refi < 700	-0.250	-0.250	-0.375	-0.500	-0.750	-1.500	NA	NA	NA
	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	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	NA	NA
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Citizenship		-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	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	98.000
(BK/FC/SS/DIL)	30 YR FIXED I/O	240	360	120		12 Months	99.000
Min FICO	40 YR FIXED I/O	360	480	120		24 Months	101.000
Max LTV						36 Months	101.500
Max price if Listed in last 6 months						48 Months	102.000
						60 Months	102.500

DSCR

Rate	30 YR FIX
6.000	96.007
6.125	97.007
6.250	97.882
6.375	98.632
6.500	99.320
6.625	100.007
6.750	100.695
6.875	101.320
7.000	101.976
7.125	102.664
7.250	103.320
7.375	103.977
7.500	104.508
7.625	104.977
7.750	105.415
7.875	105.852
8.000	106.290
8.125	106.727
8.250	107.102
8.375	107.477
8.500	107.852
8.625	108.227
8.750	108.602
8.875	108.915
9.000	109.165
9.125	109.415
9.250	109.665
9.375	109.915
9.500	110.165

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 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	99.000
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	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.875
	740-759	1.500	1.375	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	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	NA
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	NA
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

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	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	NA
	< .75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	NA
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	NA	NA
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	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-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	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	NA	NA
Purpose	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA
	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250	NA
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	NA
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	-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
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)	0x60x12
	Min FICO	640
	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 CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

12/4/2025

DSCR Cross Collateralized

Rate	30 YR FIX
6.000	95.107
6.125	96.107
6.250	96.982
6.375	97.732
6.500	98.420
6.625	99.107
6.750	99.795
6.875	100.420
7.000	101.076
7.125	101.764
7.250	102.420
7.375	103.077
7.500	103.608
7.625	104.077
7.750	104.515
7.875	104.952
8.000	105.390
8.125	105.827
8.250	106.202
8.375	106.577
8.500	106.952
8.625	107.327
8.750	107.702
8.875	108.015
9.000	108.265
9.125	108.515
9.250	108.765
9.375	109.015
9.500	109.265

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 Term ¹⁻⁴	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, 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:

• 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+	1.500	1.375	1.250	0.875	0.250	N/A	N/A
	740-759	1.500	1.375	1.125	0.750	0.000	N/A	N/A
	720-739	1.250	1.125	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	0.000	-0.375	-0.875	-1.625	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	NA	NA
	0×60×12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
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	2×30×24	
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	36.0	
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	660	
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.							

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz 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.



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

Rate	30 YR FIX
8.125	97.213
8.250	97.875
8.375	98.538
8.500	99.300
8.625	99.963
8.750	100.863
8.875	101.150
9.000	101.438
9.125	102.025
9.250	102.613
9.375	103.138
9.500	103.663
9.625	104.188
9.750	104.713
9.875	105.238
10.000	105.763
10.125	106.288
10.250	106.813
10.375	107.338
10.500	107.863
10.625	108.388
10.750	108.850
10.875	109.250
11.000	109.650
11.125	110.050
11.250	110.450
11.375	110.850
11.500	111.250
11.625	111.650

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	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term ¹⁻⁵ Other allowable PPP	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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
	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)	0x30x24
	Min FICO	660
	Max LTV	75
	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
All Fixed Rate qualified at the Note Rate.			

Foreign National - DSCR

Rate	30 YR FIX
6.000	94.083
6.125	94.958
6.250	95.833
6.375	96.708
6.500	97.426
6.625	98.145
6.750	98.832
6.875	99.520
7.000	100.176
7.125	100.864
7.250	101.520
7.375	102.177
7.500	102.708
7.625	103.177
7.750	103.615
7.875	104.052
8.000	104.490
8.125	104.927
8.250	105.302
8.375	105.677
8.500	106.052
8.625	106.427
8.750	106.802
8.875	107.115
9.000	107.365
9.125	107.615
9.250	107.865
9.375	108.115
9.500	108.365
9.625	108.615
9.750	108.865

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	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
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	-0.500	-0.625	-0.750	-1.000	-1.500	NA
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	NA

*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	-0.125	-0.125	-0.250	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	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	NA
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
* Extensions available in 5 day increments up to 30 days			30 YR FIXED I/O	240	120
			40 YR FIXED I/O	360	120
			* 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

CES - Standard Doc

Rate	30 YR FIX
7.375	98.473
7.500	98.922
7.625	99.375
7.750	99.824
7.875	100.277
8.000	100.829
8.125	101.275
8.250	101.721
8.375	102.167
8.500	102.612
8.625	102.985
8.750	103.358
8.875	103.733
9.000	104.108
9.125	104.483
9.250	104.857
9.375	105.231
9.500	105.604
9.625	105.969
9.750	106.333
9.875	106.690
10.000	107.047
10.125	107.297
10.250	107.547
10.375	107.797
10.500	108.147
10.625	108.397
10.750	108.647
10.875	108.897
11.000	109.147
11.125	109.397
11.250	109.647
11.375	109.897
11.500	110.147
11.625	110.272
11.750	110.397
11.875	110.522
12.000	110.647
12.125	110.772
12.250	110.897
12.375	111.022
12.500	111.147
12.625	111.272
12.750	111.397
12.875	111.522
13.000	111.647
13.125	111.772
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	98.473
7.875	98.922
8.000	99.375
8.125	99.824
8.250	100.277
8.375	100.829
8.500	101.275
8.625	101.721
8.750	102.167
8.875	102.612
9.000	102.985
9.125	103.358
9.250	103.733
9.375	104.108
9.500	104.483
9.625	104.857
9.750	105.231
9.875	105.604
10.000	105.969
10.125	106.333
10.250	106.690
10.375	107.047
10.500	107.297
10.625	107.547
10.750	107.797
10.875	108.147
11.000	108.397
11.125	108.647
11.250	108.897
11.375	109.147
11.500	109.397
11.625	109.647
11.750	109.897
11.875	110.147
12.000	110.272
12.125	110.397
12.250	110.522
12.375	110.647
12.500	110.772
12.625	110.897
12.750	111.022
12.875	111.147
13.000	111.272
13.125	111.397
13.250	111.522
13.375	111.647
13.500	111.772
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

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	Not allowed on loans vested to individuals.
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	Not allowed on loans vested to individuals.
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. Lendz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lendz Financial is strictly forbidden.