

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.375	95.119	94.994
6.500	95.994	95.869
6.625	96.869	96.744
6.750	97.619	97.494
6.875	98.182	98.057
7.000	98.619	98.494
7.125	99.057	98.932
7.250	99.369	99.244
7.375	99.682	99.557
7.500	99.994	99.869
7.625	100.244	100.119
7.750	100.494	100.369
7.875	100.682	100.557
8.000	100.869	100.744
8.125	101.057	100.932
8.250	101.244	101.119
8.375	101.432	101.307
8.500	101.619	101.494
8.625	101.744	101.619
8.750	101.869	101.744
8.875	101.994	101.869
9.000	102.119	101.994
9.125	102.244	102.119
9.250	102.369	102.244
9.375	102.494	102.369
9.500	102.588	102.463
9.625	102.682	102.557
9.750	102.775	102.650
9.875	102.869	102.744
10.000	102.963	102.838
10.125	103.057	102.932
10.250	103.150	103.025
10.375	103.244	103.119
10.500	103.338	103.213
10.625	103.432	103.307
10.750	103.525	103.400
10.875	103.619	103.494
11.000	103.713	103.588
11.125	103.807	103.682
11.250	103.900	103.775
11.375	103.994	103.869
11.500	104.088	103.963

Max Price: 100.250
Min Rate: 6.375%
Min Price: 97.000
Recently Listed Max Price: 99.000

Fees	
Underwriting*	\$1,895

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	2.125	2.125	2.125	2.000	1.375	0.875	0.250	(1.625)	(3.375)
760-779	2.125	2.125	2.125	2.000	1.375	0.875	0.250	(1.750)	(3.500)
740-759	2.000	2.000	2.000	1.875	1.375	0.500	0.125	(1.875)	(3.750)
720-739	1.875	1.875	1.875	1.875	1.375	0.375	0.000	(2.125)	(4.000)
700-719	1.500	1.375	1.375	1.375	0.750	0.250	(0.375)	(2.625)	(4.625)
680-699	0.625	0.625	0.500	0.375	(0.250)	(1.125)	(1.875)	(4.000)	
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.250)	(2.000)	(2.625)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.875)		

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.500)	(0.500)
UPB > \$2m <= 2.5m	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)		
UPB > 2.5m <= 3.0m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
UPB < \$250k	(0.375)	(0.375)	(0.500)	(0.750)	(1.125)	(1.500)	(1.750)	(2.125)	(2.375)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Non-Perm Resident Alien	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0x60x12 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
1099 Only	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: lockdesk@lendezfinancial.com
 Lock Desk hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.375	94.866	94.741
6.500	95.741	95.616
6.625	96.616	96.491
6.750	97.366	97.241
6.875	97.991	97.866
7.000	98.553	98.428
7.125	99.116	98.991
7.250	99.647	99.522
7.375	100.147	100.022
7.500	100.647	100.522
7.625	101.084	100.959
7.750	101.491	101.366
7.875	101.834	101.709
8.000	102.147	102.022
8.125	102.459	102.334
8.250	102.709	102.584
8.375	102.959	102.834
8.500	103.209	103.084
8.625	103.397	103.272
8.750	103.584	103.459
8.875	103.709	103.584
9.000	103.834	103.709
9.125	103.959	103.834
9.250	104.084	103.959
9.375	104.209	104.084
9.500	104.334	104.209
9.625	104.459	104.334
9.750	104.584	104.459
9.875	104.709	104.584
10.000	104.803	104.678
10.125	104.897	104.772
10.250	104.991	104.866
10.375	105.084	104.959
10.500	105.178	105.053
10.625	105.272	105.147
10.750	105.366	105.241
10.875	105.459	105.334
11.000	105.553	105.428
11.125	105.647	105.522
11.250	105.741	105.616
11.375	105.834	105.709
11.500	105.928	105.803

Max Price:	101.000
Max Price No PPP:	98.250
Min Rate:	6.375%
Min Price:	97.000
Recently Listed Max Price:	99.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	3.125	3.125	3.125	2.750	1.875	0.750	0.250	(2.000)	
760-779	3.125	3.125	3.125	2.750	1.875	0.750	0.250	(2.125)	
740-759	3.000	3.000	3.000	2.625	1.875	0.625	0.125	(2.250)	
720-739	2.875	2.875	2.875	2.500	1.875	0.500	0.000	(2.500)	
700-719	2.625	2.500	2.500	2.250	1.125	0.375	(0.375)	(3.000)	
680-699	1.500	1.500	1.375	1.000	0.125	(1.000)	(2.375)	(4.375)	
660-679	1.000	0.875	0.625	0.000	(1.375)	(2.375)	(3.125)		
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.375)		

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB < \$250k	(0.250)	(0.250)	(0.375)	(0.375)	(0.750)	(1.125)	(1.375)	(1.750)	
2-4 Unit Property	0.000	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.875)	(1.125)	
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
0x60x12 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.375)		
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.375)		
1099 Only	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.500)	(0.875)	(0.125)	0.375	0.625	0.875
6m Interest / Declining Structure*	(1.500)	(1.000)	(0.250)	0.000	0.250	0.375

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price / PPP Term	0	12	24	36	48	60
Busines Purpose Loan	98.250	98.250	99.250	100.250	100.250	101.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: lockdesk@lendzfinancial.com
Lock Desk hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
6.375	96.293	96.168
6.500	97.168	97.043
6.625	98.043	97.918
6.750	98.793	98.668
6.875	99.418	99.293
7.000	99.981	99.856
7.125	100.543	100.418
7.250	101.043	100.918
7.375	101.418	101.293
7.500	101.856	101.731
7.625	102.231	102.106
7.750	102.543	102.418
7.875	102.824	102.699
8.000	103.106	102.981
8.125	103.356	103.231
8.250	103.606	103.481
8.375	103.856	103.731
8.500	104.106	103.981
8.625	104.293	104.168
8.750	104.481	104.356
8.875	104.668	104.543
9.000	104.856	104.731
9.125	104.981	104.856
9.250	105.106	104.981
9.375	105.231	105.106
9.500	105.324	105.199
9.625	105.418	105.293
9.750	105.512	105.387
9.875	105.606	105.481
10.000	105.699	105.574
10.125	105.793	105.668
10.250	105.887	105.762
10.375	105.981	105.856
10.500	106.074	105.949
10.625	106.168	106.043
10.750	106.262	106.137
10.875	106.356	106.231
11.000	106.449	106.324
11.125	106.543	106.418
11.250	106.637	106.512
11.375	106.731	106.606
11.500	106.824	106.699

Max Price: 101.000
Max Price No PPP: 98.250
Min Rate: 6.375%
Min Price: 97.000

Fees	
Underwriting*	\$1,895

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.625	1.625	1.500	1.375	0.500	(0.125)	(1.625)		
760-779	1.500	1.500	1.375	1.250	0.125	(0.375)	(1.875)		
740-759	1.375	1.375	1.250	1.125	0.000	(0.625)	(2.000)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(1.125)	(2.500)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.750)	(3.000)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(4.000)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			

Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > \$1m <=\$1.75m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(0.750)		
UPB > \$1.75m <=\$2m	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)		
UPB < \$250k	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Condo / Non-Warr Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)		
Cash Out	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0x90x12									

DSCR LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=1.25x	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
>=1.15x and <1.25x	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
>=1.00x and <1.15x	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0.95-0.99x (Purch, 720+ FICO)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
0.85-0.94x (Purch, 720+ FICO)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)			
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)			
0.95-0.99x (Refi, 720+ FICO)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)				
0.85-0.94x (Refi, 720+ FICO)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)				
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)				

State LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(0.750)	(0.125)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.000)	(0.375)	0.000	0.250	0.625

*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price / PPP Term	0	12	24	36	48	60
Busines Purpose Loan	98.250	98.250	99.250	100.250	100.250	101.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: lockdesk@lendzfinancial.com
 Lock Desk hours: 9 am - 5 pm EST Monday - Friday
 Lock window: 10 am - 5 pm EST Monday - Friday
 All relocks incur a 25 bps adjustment

Eligible Property Types	
1-4 units (Detached, Semi Detached, Attached)	
PUD (Detached, Attached)	
Warrantable Condominium (Detached, Attached)	
Non-Warrantable Condominiums (Detached/Attached) including Condotels.	
1 unit Cooperative	

Prepayment Penalty Restrictions	
AK, KS, and NM loans are ineligible to receive PPP credit	
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit	
MN loans are ineligible to receive PPP credit	
MD loans are ineligible to receive PPP credit	
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.	
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise	
PA loans on 1-2 unit properties with Loan Amount < \$301,022 are ineligible to receive PPP credit	
RI loans are ineligible to receive PPP credit	

Series Z Prepayment Penalty Information

12/22/2025

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	loans are ineligible to receive PPP credit
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	loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
KS	Kansas	No	N/A	N/A	N/A	loans are ineligible to receive PPP credit
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	loans are limited to Tier 4 and maximum of 3Y PPP LLPA
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	Yes	No restrictions	None	Refinance or sale	
MN	Minnesota	Yes	N/A	N/A	N/A	loans with OPB < FHFA Limit are ineligible to receive PPP credit. Loans with OPB >= FHFA Limit are limited to Tier 4 (Tier4: <2%) and maximum of 3Y PPP LLPA
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
MS	Mississippi	Yes	No restrictions	None	Refinance or sale	loans are limited to Tier 2 and below (Tier2: >=3% and <5%)
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	loans not made to LLC entity are ineligible to receive PPP credit
NM	New Mexico	No	N/A	N/A	N/A	loans are ineligible to receive PPP credit
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
OH	Ohio	Yes	N/A	N/A	N/A	loans are limited to Tier 4 (Tier4: <2%) for 1-2 unit properties, and unrestricted otherwise
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	loans on 1-2 unit properties with OPB < \$319,777 are ineligible to receive PPP credit
RI	Rhode Island	Yes	N/A	N/A	Refinance or sale	loans are limited to Tier 3 (Tier3: >=2% and <3%)and below; additionally, Purchase loans have a maximum of 1Y PPP LLPA
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	

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.