LENDZ

Platinum - Series 4

Alt Doc

12/24/2025

Product Pricing 30 Day Locks	
Note Rate	**30 Yr Fixed**
6.125	96.3438
6.250	96.9688
6.375	97.5938
6.490	98.2188
6.625	98.8438
6.750	99.4688
6.875	100.0938
6.990	100.5938
7.125	101.0000
7.250	101.3438
7.375	101.5938
7.490	101.8438
7.625	102.0938
7.750	102.3438
7.875	102.5938
8.000	102.8438
8.125	103.0938
8.250	103.3438
8.375	103.5938
8.500	103.8438
8.625	104.0938
8.750	104.3438
8.875	104.4688
9.000	104.5938
9.125	104.7188
9.250	104.8438
9.375	104.9688

Max Price Non-Inv	100.250
Max Price Non-Perm	100.250
Min Price	97.000

FICO/LTV Price Adjusters										
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	N/A
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	N/A
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	N/A
	700 -719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A

Additional Loan Level Price Adjusters										
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	N/A	N/A
	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	N/A	N/A
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	N/A	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable/Limited Rev.	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Loan Amount $1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	Series 4 Platinum Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A

Investor Only - Prepay Penalty LLPA		
Term	**LLPA**	**Max price**
No PPP	-1.000	98.750
12 Mnth	-0.750	99.750
24 Mnth	-0.375	100.250
36 Mnth	0.000	100.250
48 Mnth	0.375	100.250
60 Mnth	0.625	100.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<$1.0mm Reserves Required	3
	$1.0mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 80 LTV
	>$1.5mm- $2.0mm	Max 85 LTV
	>$2.0mm- $2.5mm	Max 80 LTV
	>$2.5mm	Max 75 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
IO	Min FICO	660
	<=$2.0mm	Max 80 LTV
	>$2.0mm-$2.5mm	Max 75 LTV
	>$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Resid Inc.	24 Mnth Doc (Enh24)	$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%
Credit Event	Credit Event Seasoning	36 months
	Mtg Dq 12 Month	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
	WVOE Mtg Dq 24 Month	0x30
WVOE	Occupancy	Primary Only
	Min FICO	680
	Max LTV >= 720 FICO	P/R&T, 70 RFCO, FTHB 70
	Max LTV < 720 FICO	P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
P&L only 12/24mo	FICO < 720 Max LTV	75%
	Max LTV	80%
Prepayment	Investment Properties Only	See Guidelines for Details
	MI, OH, RI	Priced as No PPP

Fees	
Underwriting*	$1,895

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

LENDZ

Platinum - Series 4

Full Doc

12/24/2025

Product Pricing 30 Day Locks	
Note Rate	**30 Yr Fixed**
6.125	96.2188
6.250	96.8438
6.375	97.4688
6.490	98.0938
6.625	98.7188
6.750	99.3438
6.875	99.9688
6.990	100.4688
7.125	100.8750
7.250	101.2188
7.375	101.4688
7.490	101.7188
7.625	101.9688
7.750	102.2188
7.875	102.4688
8.000	102.7188
8.125	102.9688
8.250	103.2188
8.375	103.4688
8.500	103.7188
8.625	103.9688
8.750	104.2188
8.875	104.3438
9.000	104.4688
9.125	104.5938
9.250	104.7188
9.375	104.8438

Max Price Non-Inv	100.250
Max Price Non-perm	100.250
Min Price	97.000
Max Price Inv	See Table

FICO/LTV Price Adjusters		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	N/A
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	N/A
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	N/A
	700 -719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A

Additional Loan Level Price Adjusters		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warranted Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Loan Amount $1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
	Series 4 Platinum Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A

Additional Eligibility Criteria		
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<$1mm Reserves Required	3
	$1mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 80 LTV
	>$1.5mm- $2.0mm	Max 85 LTV
	>$2.0mm- $2.5mm	Max 80 LTV
	>$2.5mm	Max 75 LTV
	>$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=$2.0mm	Max 80 LTV
	>$2.0mm-$2.5mm	Max 75 LTV
	>$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Residual Income	Monthly Min	$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MI, OH, RI	Priced as No PPP

Investor Only - Prepay Penalty LLPA		
Prepay Term	**Price Adj**	**Max Price**
No PPP	-1.000	98.750
12 Mnth	-0.750	99.750
24 Mnth	-0.375	100.250
36 Mnth	0.000	100.250
48 Mnth	0.375	100.250
60 Mnth	0.625	100.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees	
Underwriting	$1,895

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

LENDZ

DSCR - Series 4

12/24/2025

Product Pricing 30 Day Locks

Note Rate	30 Yr Fixed
5.750	94.8438
5.875	95.5938
5.990	96.3438
6.125	97.0938
6.250	97.7188
6.375	98.3438
6.490	98.9688
6.625	99.5938
6.750	100.2188
6.875	100.8438
6.990	101.4688
7.125	101.9688
7.250	102.4063
7.375	102.7813
7.490	103.1563
7.625	103.4688
7.750	103.7813
7.875	104.0938
8.000	104.4063
8.125	104.7188
8.250	104.9688
8.375	105.2188
8.500	105.4688

Max Price with Prepay	See Table
Max Price without Prepay	99.000
Min Price	97.000

FICO/LTV Price Adjusters

		<=50%	55%	60%	65%	70%	75%	80%
Tier 1	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500
	720 -739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250
	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA

Additional Loan Level Price Adjusters

		<=50%	55%	60%	65%	70%	75%	80%
All Tiers	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	N/A
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	Loan Amount $1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Series 4 Pricing Special	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Additional Eligibility Criteria

		Tier 1
Loan Amt	Min Amt	100,000
	Max Amt	3,000,000
	<$1.0mm Reserves Required	3
	$1.0mm-$1.5mm Reserves	6
	>$1.5mm Reserves	9
	<$150,000	Max 75 LTV
	>$1.5mm	Max 75 LTV
	>$2.0mm	Max 70 LTV
	>$2.0mm	Min 700 FICO
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >$1.5mm	Max 65 LTV
	Loan amt >$1.5mm	700
	I/O	Y
DSCR <1	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	$ 1,500,000
	Condotel	Not Permitted
	I/O	Not Permitted
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
Foreign National	Max LTV	70%
	Reserves	12 Months
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1
PPP	MI, OH, RI	Priced as No PPP

Investor Only

Prepay Term	Price Adj	Max Price
No PPP	-1.500	99.000
12 Mnth	-1.250	100.250
24 Mnth	-0.500	100.750
36 Mnth	0.000	101.250
48 Mnth	0.375	101.750
60 Mnth	0.625	102.250

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees

Underwriting*	$1,895

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

LENDZ

Series 4
Prepayment Penalty Information
1st Lien

9/24/2025

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 exceed 5% and do not drop below 3% in the first 3 years	5 Year Prepayment Penalty- 5/4/3/2/1 %

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	Prohibited on loan amounts =<$75,000
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	Permitted to legal entities with no limits. Allowed only when APR =<8% if a borrower is a natural person.
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	No	N/A	N/A	N/A	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	N/A	max 3Y	N/A	permits a Flat Prepay Structure for 36 months at 1/1/1 % of the amount of the prepayment. No prepay allowed after three years from the date of the loan.
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	Declning prepayment penalty only.

MT	Montana	Yes	No restrictions	None	Refinance or sale	
NC	North Carolina	Yes	No restrictions	None	Refinance or sale	Permitted on loan amounts greater than $100,000. For loan amounts equal to or less than $100,000 penalty is limited to a maximum of 2% of the outstanding balance within the first 36 months after the first payment of principal.
ND	North Dakota	No	N/A	N/A	N/A	
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
NH	New Hampshire	Yes	No restrictions	None	Refinance or sale	Must be included in Loan Agreement/Note and prepayment penalty requirement must be printed in bold type.
NJ	New Jersey	Yes	No restrictions	None	Refinance or sale	Permitted to legal entities. Prohibited to individual borrowers.
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	Yes	No restrictions	None	Refinance or sale	permitted on loan amounts >=$112,957 (for 2025). Prohibited on loan amounts <$112,957.1% or less of the original principal amount for the first 60-month term. Flat Prepay Structure up to 60-month term – 1/1/1/1/1% of the original principal balance.3-4 residential unit loans may have a prepayment using any available structure and term regardless of loan amount. Number of units will be validated prior to purchase
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	Requires state specific disclosure to be disclosed on the loan agreement (i.e. Note, Note Addendum or prepayment penalty rider). (Disclaimer must be in at least 10-point font and either bold or underlined)
PA	Pennsylvania	Yes	No restrictions	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	Yes	N/A	N/A	N/A	permitted within first 12-month term equal to 2% of the balance due. Flat Prepay Structure for 12-month term- 2%. No PPP allowed after the first 12-months.
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	No	N/A	N/A	N/A	prohibited if prepayment results from the enforcement of the right to call the loan upon the sale of the real property securing the loan (permitted when using standard Fannie/Freddie documents)
VT	Vermont	Yes	No restrictions	None	Refinance or sale	
WA	Washington	Yes	No restrictions	None	Refinance or sale	permitted on fixed rate loans. Prohibited on ARM loans.
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	