Platinum - Series 1

1/12/2026

Platinum - Standard Doc

Rate	30 YR FIX
6.125	96.752
6.250	97.502
6.375	98.220
6.500	98.845
6.625	99.408
6.750	99.970
6.875	100.501
7.000	101.001
7.125	101.470
7.250	101.938
7.375	102.313
7.500	102.688
7.625	103.032
7.750	103.314
7.875	103.564
8.000	103.814
8.125	104.064
8.250	104.314
8.375	104.564
8.500	104.814
8.625	105.064
8.750	105.251
8.875	105.439
9.000	105.626
9.125	105.814
9.250	106.001
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.125	96.752
6.250	97.502
6.375	98.220
6.500	98.845
6.625	99.408
6.750	99.970
6.875	100.501
7.000	101.001
7.125	101.470
7.250	101.938
7.375	102.313
7.500	102.688
7.625	103.032
7.750	103.314
7.875	103.564
8.000	103.814
8.125	104.064
8.250	104.314
8.375	104.564
8.500	104.814
8.625	105.064
8.750	105.251
8.875	105.439
9.000	105.626
9.125	105.814
9.250	106.001
Min Price	97.000

Max Price + PPP Adjustment		LLPA	Max Price
Prepay Penalty1-4 (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
	60 Months	0.750	103.000
Lock Period	30 days	0.000	
	45 days	-0.150	
	60 days	-0.300	
Extension Fee5	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*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 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

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	-0.250	-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	-0.250	-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
	$3,500,001 - $4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
Purpose	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
	Cash-Out Refi < 700	-0.250	-0.250	-0.375	-0.500	-0.750	-1.500	NA	NA	NA
Occupancy	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
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

All Fixed Rate qualified at the Note Rate.

Program Restrictions	
Housing	0x90x12
(BK/FC/SS/DIL)	12 mo
Min FICO	620
Max LTV	90
Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

NON-PERM Max Price + Adjustment*		LLPA	Max Price
Prepay Penalty1-4 (Investor Only)	No Penalty	-1.000	98.000
	12 Months	-0.750	99.000
	24 Months	-0.375	101.000
	36 Months	0.000	101.500
	48 Months	0.375	102.000
	60 Months	0.750	102.500

DSCR - Series 1

(Debt Service Coverage Ratio)

1/12/2026

DSCR

Rate	30 YR FIX
6.000	96.458
6.125	97.458
6.250	98.208
6.375	98.895
6.500	99.583
6.625	100.270
6.750	100.895
6.875	101.520
7.000	102.145
7.125	102.770
7.250	103.395
7.375	104.020
7.500	104.552
7.625	104.989
7.750	105.427
7.875	105.864
8.000	106.239
8.125	106.614
8.250	106.989
8.375	107.364
8.500	107.739
8.625	108.052
8.750	108.364
8.875	108.677
9.000	108.927
9.125	109.177
9.250	109.427
9.375	109.677
9.500	109.927

Fees	
Underwriting*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 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

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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

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
	$3,000,001 - $3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA
Purpose	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
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	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 Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	1.000	1.125
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.750
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x60x12
(BK/FC/SS/DIL)	24.0
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

LENDZ

DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

1/12/2026

DSCR Cross Collateralized

Rate	30 YR FIX
6.000	95.558
6.125	96.558
6.250	97.308
6.375	97.995
6.500	98.683
6.625	99.370
6.750	99.995
6.875	100.620
7.000	101.245
7.125	101.870
7.250	102.495
7.375	103.120
7.500	103.652
7.625	104.089
7.750	104.527
7.875	104.964
8.000	105.339
8.125	105.714
8.250	106.089
8.375	106.464
8.500	106.839
8.625	107.152
8.750	107.464
8.875	107.777
9.000	108.027
9.125	108.277
9.250	108.527
9.375	108.777
9.500	109.027

Fees	
Underwriting*	$750/property

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $750/property is applied.

Prepay Term1-4	Min Price	Max Price
60 Months	97.000	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	101.100
12 Months	97.000	99.100
No Penalty	97.000	98.100

1) Loans with PPP in AK, KS, MI, MN, 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

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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

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	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	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		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	2x30x24
(BK/FC/SS/DIL)	36.0
Min FICO	660
Max LTV	80
Max Property Count	25
Max price if Listed in last 6 months	99

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.

DSCR Multi Mixed Use - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

1/12/2026

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

Rate	30 YR FIX
8.125	97.313
8.250	97.975
8.375	98.638
8.500	99.400
8.625	100.063
8.750	100.963
8.875	101.250
9.000	101.538
9.125	102.125
9.250	102.713
9.375	103.238
9.500	103.763
9.625	104.288
9.750	104.813
9.875	105.338
10.000	105.863
10.125	106.388
10.250	106.913
10.375	107.438
10.500	107.963
10.625	108.488
10.750	108.950
10.875	109.350
11.000	109.750
11.125	110.150
11.250	110.550
11.375	110.950
11.500	111.350
11.625	111.750

Fees	
Underwriting*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 is applied.

Prepay Term1-4	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
7) Prepayment penalties not allowed in OH

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

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 Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	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
	$3,000,001 - $3,500,000	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
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	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 Term1-6	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 Term1-5 (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
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments		
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 Requirements	
ARM Index	N/A
ARM Margin	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x24
(BK/FC/SS/DIL)	24.0
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.

LENDZ

Foreign National - Series 1

1/12/2026

Foreign National - DSCR

Rate	30 YR FIX
6.000	94.708
6.125	95.708
6.250	96.458
6.375	97.145
6.500	97.833
6.625	98.520
6.750	99.145
6.875	99.770
7.000	100.395
7.125	101.020
7.250	101.645
7.375	102.270
7.500	102.802
7.625	103.239
7.750	103.677
7.875	104.114
8.000	104.489
8.125	104.864
8.250	105.239
8.375	105.614
8.500	105.989
8.625	106.302
8.750	106.614
8.875	106.927
9.000	107.177
9.125	107.427
9.250	107.677
9.375	107.927
9.500	108.177
9.625	108.427
9.750	108.677

Fees	
Underwriting*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 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

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Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

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		
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*

Product - DSCR	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A	N/A
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A	N/A
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

* 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

Closed End Seconds - Series 1

LENDZ

1/12/2026

CES - Standard Doc

Rate	30 YR FIX
7.375	98.673
7.500	99.122
7.625	99.575
7.750	100.024
7.875	100.477
8.000	101.029
8.125	101.475
8.250	101.921
8.375	102.367
8.500	102.812
8.625	103.185
8.750	103.558
8.875	103.933
9.000	104.308
9.125	104.683
9.250	105.057
9.375	105.431
9.500	105.804
9.625	106.169
9.750	106.533
9.875	106.890
10.000	107.247
10.125	107.497
10.250	107.747
10.375	107.997
10.500	108.347
10.625	108.597
10.750	108.847
10.875	109.097
11.000	109.347
11.125	109.597
11.250	109.847
11.375	110.097
11.500	110.347
11.625	110.472
11.750	110.597
11.875	110.722
12.000	110.847
12.125	110.972
12.250	111.097
12.375	111.222
12.500	111.347
12.625	111.472
12.750	111.597
12.875	111.722
13.000	111.847
13.125	111.972
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	98.673
7.875	99.122
8.000	99.575
8.125	100.024
8.250	100.477
8.375	101.029
8.500	101.475
8.625	101.921
8.750	102.367
8.875	102.812
9.000	103.185
9.125	103.558
9.250	103.933
9.375	104.308
9.500	104.683
9.625	105.057
9.750	105.431
9.875	105.804
10.000	106.169
10.125	106.533
10.250	106.890
10.375	107.247
10.500	107.497
10.625	107.747
10.750	107.997
10.875	108.347
11.000	108.597
11.125	108.847
11.250	109.097
11.375	109.347
11.500	109.597
11.625	109.847
11.750	110.097
11.875	110.347
12.000	110.472
12.125	110.597
12.250	110.722
12.375	110.847
12.500	110.972
12.625	111.097
12.750	111.222
12.875	111.347
13.000	111.472
13.125	111.597
13.250	111.722
13.375	111.847
13.500	111.972
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*	$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of $1,995 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	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	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	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	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	-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	-0.125	-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	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	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	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	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
Additional Alt Doc Adjustment	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
	WVOE	-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

LENDZ

Series 1
Prepayment Penalty Information
1st Lien & 2nd Lien

12/29/2025

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	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.)
5% Fixed PPP	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. Example: (5%/4%/3%/2%/1%) or (5%/3%/3%/2%/1%). Lendz Financial only offers 5-4-3-2-1 Declining PPP by default, any addition structure must be requested.

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**	**PPP is not allowed in this state.**
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**	**PPP is not allowed in this state.**
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**	**NOT ALLOWED ON 2ND LIENS LESS THAN $75,000**
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	**Michigan**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
MN	**Minnesota**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
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	
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**	**PPP is not allowed in this state.**
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**	**PPP is not allowed in this state.**
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**	**PPP not allowed on loan amounts ≤$319,777**
RI	**Rhode Island**	**No**	**N/A**	**N/A**	**N/A**	**PPP is not allowed in this state.**
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**	**NOT ALLOWED ON 2ND LIENS**
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	