



Platinum - Series 4

Full Doc

1/23/2026

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
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		

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	\$1,995

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

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
DTI	I/O	Y
	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

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.



Platinum - Series 4

Alt Doc

1/23/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.125	96.4688
6.250	97.0938
6.375	97.7188
6.490	98.3438
6.625	98.9688
6.750	99.5938
6.875	100.2188
6.990	100.7188
7.125	101.1250
7.250	101.4688
7.375	101.7188
7.490	101.9688
7.625	102.2188
7.750	102.4688
7.875	102.7188
8.000	102.9688
8.125	103.2188
8.250	103.4688
8.375	103.7188
8.500	103.9688
8.625	104.2188
8.750	104.4688
8.875	104.5938
9.000	104.7188
9.125	104.8438
9.250	104.9688
9.375	105.0938

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	-0.500	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	0.000	-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

Lock Period		
Days	Price Adj	
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
Cashout	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
DTI	Max LTV	80%
	Min FICO	660
	I/O	Y
Resid Inc.	Max DTI	50%
	DTI >45%	Max 85 LTV
Investment Prop	FTHB Max DTI	45%
	24 Mnth Doc (Enh24)	\$ 1,500
Second Home	Max LTV	80%
	>75% LTV Min FICO	700
Asset Util/Depl	Max LTV	80%
	Credit Event Seasoning	36 months
Credit Event	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 RFCC, FTHB 70
	Max LTV < 720 FICO	P/R&T, 70 RFCC, FTHB 70
P&L only 12/24mo	Assets	No Gift Funds Allowed
	FICO < 720 Max LTV	75%
Prepayment	Max LTV	80%
	Investment Properties Only	See Guidelines for Details
	MI, OH, RI	Priced as No PPP

Fees	
Underwriting*	\$1,995

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



DSCR - Series 4

1/23/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
5.750	94.9688
5.875	95.7188
5.990	96.4688
6.125	97.2188
6.250	97.8438
6.375	98.4688
6.490	99.0938
6.625	99.7188
6.750	100.3438
6.875	100.9688
6.990	101.5938
7.125	102.0938
7.250	102.5313
7.375	102.9063
7.490	103.2813
7.625	103.5938
7.750	103.9063
7.875	104.2188
8.000	104.5313
8.125	104.8438
8.250	105.0938
8.375	105.3438
8.500	105.5938

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

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*	\$1,995

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

		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
DSCR <1	I/O		Y
	Min DSCR		0.8
	Min FICO		720
	Max LTV		75%
	Max LTV Cashout		70%
	Max Loan Amt	\$	1,500,000
Credit	Condotel		Not Permitted
	I/O		Not Permitted
	Credit Event Seasoning		36 Months
Foreign National	Mtg DQ 12m		1x30
	Mtg Dq 1x30x12 or Credit Event		Max 75 LTV
	Max LTV		70%
Short Term Rents	Reserves		12 Months
	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

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 4 Prepayment Penalty Information 1st Lien

12/29/2025

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lenz 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.
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%). Lenz 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	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	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	No	N/A	N/A	N/A	
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	1% Fixed Required Priced as no PPP.	36 Months	N/A	3yr 1% Fixed PPP Only. Case-by-case only.
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	Only 5%/4%/3%/2%/1%	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	Only permitted on loan amount >\$100,000
ND	North Dakota	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	Corporations and LLCs only.
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	Yes	1% Fixed Required Priced as No PPP	None	Refinance or sale	Permitted on loan amounts >=\$112,957 (for 2025). 1% Fixed required for 1-2 Unit Properties Eligible for 3-4 Unit Properties without restrictions.
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	Yes	No restrictions	None	Refinance or sale	Requires state specific disclosure in the loan agreement, presented in at least 10 point font and either bolded or underlined.
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Loan amount must be >\$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	No	N/A	N/A	N/A	PPP is not allowed in this state.
VT	Vermont	Yes	No restrictions	None	Refinance or sale	
WA	Washington	Yes	No restrictions	None	Refinance or sale	Permitted on Fixed Rate Loans only
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. Lenz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lenz Financial is strictly forbidden.