

Platinum - Standard Doc

Rate	30 YR FIX
6.125	96.952
6.250	97.702
6.375	98.420
6.500	99.045
6.625	99.608
6.750	100.170
6.875	100.701
7.000	101.201
7.125	101.670
7.250	102.138
7.375	102.513
7.500	102.888
7.625	103.232
7.750	103.514
7.875	103.764
8.000	104.014
8.125	104.264
8.250	104.514
8.375	104.764
8.500	105.014
8.625	105.264
8.750	105.451
8.875	105.639
9.000	105.826
9.125	106.014
9.250	106.201
Min Price	97.000

Platinum - Alt Doc

Rate	30 YR FIX
6.125	96.952
6.250	97.702
6.375	98.420
6.500	99.045
6.625	99.608
6.750	100.170
6.875	100.701
7.000	101.201
7.125	101.670
7.250	102.138
7.375	102.513
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8.875	105.639
9.000	105.826
9.125	106.014
9.250	106.201
Min Price	97.000

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

Max Price + PPP Adjustment	LLPA	Max Price
Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000 98.500
	12 Months	-0.750 99.500
	24 Months	-0.375 101.500
	36 Months	0.000 102.000
	48 Months	0.375 102.500
Lock Period	60 Months	0.750 103.000
	30 days	0.000
	45 days	-0.150
Extension Fees ⁵	60 days	-0.300
	5 Days	-0.100

- 1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days
6) Loan eligibility is determined by the Guideline/Product Matrix.
7) All soft prepayment penalties will be priced as a no prepayment loan

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

Loan Amount	Max Price (Primary and Second Home Only)
<\$2,000,000	101.00
\$2,000,000 - \$3,000,000	100.00
\$3,000,000 - \$4,000,000	99.00

Adjustments to Price		FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years Standard Doc - AUS	780+	0.875	0.875	0.625	0.500	0.250	0.000	0.000	-0.125	-1.625	-3.000
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	0.000	-0.250	-1.875	-3.250
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.125	-0.375	-2.250	-3.750
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.250	-0.875	-3.500	-5.250
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-0.625	-1.375	-4.750	-6.500
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-3.250	-8.000	-9.000
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA	NA
	640-659	-1.250	-1.250	-1.375	-1.875	-2.750	-3.625	-4.875	NA	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.250	NA	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	0.000	-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	0.000	-0.125	-2.000	-3.500
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	0.000	-0.250	-2.250	-4.000
	740-759	0.750	0.750	0.500	0.375	0.125	-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	-8.500
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500	-9.500
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500	-9.500
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA	NA
	640-659	-1.250	-1.250	-1.375	-2.000	-3.000	-3.875	-5.375	NA	NA	NA
	620-639	-2.500	-2.500	-2.500	-2.750	-3.500	NA	NA	NA	NA	NA
	Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000 0.000 -0.250	0.000 0.000 -0.250	0.000 0.000 -0.250	0.000 0.000 -0.250	0.000 0.000 -0.250	0.000 0.000 -0.375	0.000 0.000 -0.375	-0.500 -0.500 NA	-0.750 -0.750 NA
		CPA/EA Prepared P&L - 24 Months CPA/EA Prepared P&L - 12 Months	-0.625 -0.625	-0.625 -0.625	-0.625 -0.625	-0.625 -0.625	-0.625 -0.625	-0.750 -0.750	-0.875 -0.875	NA NA	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
Occupancy	Cash-Out Refi < 700	-0.250	-0.250	-0.375	-0.500	-0.750	-1.500	NA	NA	NA
	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
Property Type	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	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
State	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Other	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
	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
Pricing Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

All Fixed Rate qualified at the Note Rate.

Program Restrictions	Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price
Housing	0x90x12	30 YR FIXED	360	360	N/A	No Penalty	98.000
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	240	360	120	12 Months	99.000
Min FICO	620	40 YR FIXED I/O	360	480	120	24 Months	101.000
Max LTV	90					36 Months	101.500
Max price if Listed in last 6 months	99.00					48 Months	102.000
						60 Months	102.500

DSCR

Rate	30 YR FIX
6.000	96.658
6.125	97.658
6.250	98.408
6.375	99.095
6.500	99.783
6.625	100.470
6.750	101.095
6.875	101.720
7.000	102.345
7.125	102.970
7.250	103.595
7.375	104.220
7.500	104.752
7.625	105.189
7.750	105.627
7.875	106.064
8.000	106.439
8.125	106.814
8.250	107.189
8.375	107.564
8.500	107.939
8.625	108.252
8.750	108.564
8.875	108.877
9.000	109.127
9.125	109.377
9.250	109.627
9.375	109.877
9.500	110.127

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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

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.875
	740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-2.125
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.875
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	NA
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	NA
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustments	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75- .99	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	NA
	< .75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	NA
Housing History	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	0x60x12	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	NA	NA
Purpose	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA
	Cash-Out Refi & DSCR >1	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & DSCR <1	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term1-5	60 Months	0.875	0.875	0.875	0.875	1.125	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.375	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Prepayment Penalty Term1-5	60 Months	0.750	0.750	0.750	0.750	0.875	1.000	1.125
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.750
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Citizenship	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.100
	* Extensions available in 5 day increments up to 30 days	
	ARM Index	N/A
	ARM Margin	N/A
	5yr ARM Caps	N/A
	7yr & 10yr ARM Caps	N/A
	Reset Frequency	N/A
	Housing (BK/FC/SS/DIL)	0x60x12
	Min FICO	640
	Max LTV	80
	Max price if Listed in last 6 months	99.00

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

All Fixed Rate qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Prepay Term1-4	Min Price	Max Price (NON-PERM)
60 Months	97.000	103.500
48 Months	97.000	103.000
36 Months	97.000	102.500
24 Months	97.000	102.000
12 Months	97.000	100.000
No Penalty	97.000	99.000



DSCR CC - Series 1

(Cross Collateralized Debt Service Coverage Ratio)

2/3/2026

DSCR Cross Collateralized

Rate	30 YR FIX
6.000	95.758
6.125	96.758
6.250	97.508
6.375	98.195
6.500	98.883
6.625	99.570
6.750	100.195
6.875	100.820
7.000	101.445
7.125	102.070
7.250	102.695
7.375	103.320
7.500	103.852
7.625	104.289
7.750	104.727
7.875	105.164
8.000	105.539
8.125	105.914
8.250	106.289
8.375	106.664
8.500	107.039
8.625	107.352
8.750	107.664
8.875	107.977
9.000	108.227
9.125	108.477
9.250	108.727
9.375	108.977
9.500	109.227

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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

Fees
Underwriting* \$750/property

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

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	101.100
12 Months	97.000	99.100
No Penalty	97.000	98.100

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

• 5% fixed up to 5-years

• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

6) 6 mo interest prepayment penalties not allowed

7) All soft prepayment penalties will be priced as a no prepayment loan

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR ≥ 1.20	760+	1.500	1.375	1.250	0.875	0.250	N/A	N/A
	740-759	1.500	1.375	1.125	0.750	0.000	N/A	N/A
	720-739	1.250	1.125	0.875	0.500	-0.250	N/A	N/A
	700-719	0.875	0.750	0.375	-0.125	-1.000	N/A	N/A
	680-699	0.500	0.125	-0.125	-0.625	N/A	N/A	N/A
	660-679	0.000	-0.375	-0.875	-1.625	N/A	N/A	N/A
	640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	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	>=36 Mo	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
5% Fixed Prepayment Penalty Term1-5	60 Months	0.875	0.875	0.875	0.875	1.125	N/A	N/A
	48 Months	0.625	0.625	0.625	0.625	0.875	N/A	N/A
	36 Months	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.375	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
Prepayment Penalty Term1-5 Other allowable PPP	60 Months	0.750	0.750	0.750	0.750	0.875	N/A	N/A
	48 Months	0.500	0.500	0.500	0.500	0.625	N/A	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	N/A	N/A
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
Other	Escrow Waiver (Exception only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Other Price Adjustments			ARM Requirements			Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A	Housing	2×30×24	
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	36.0	
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	660	
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80	
	* Extensions available in 5 day increments up to 30 days		Reset Frequency	N/A	Max Property Count	25	
Product	Amort Term		Term	I/O Term	Max price if Listed in last 6 months 99		
15 YR FIXED	N/A		N/A	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.							

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

Rate	30 YR FIX
8.125	97.513
8.250	98.175
8.375	98.838
8.500	99.600
8.625	100.263
8.750	101.163
8.875	101.450
9.000	101.738
9.125	102.325
9.250	102.913
9.375	103.438
9.500	103.963
9.625	104.488
9.750	105.013
9.875	105.538
10.000	106.063
10.125	106.588
10.250	107.113
10.375	107.638
10.500	108.163
10.625	108.688
10.750	109.150
10.875	109.550
11.000	109.950
11.125	110.350
11.250	110.750
11.375	111.150
11.500	111.550
11.625	111.950

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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

Fees	
Underwriting*	\$1,995

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

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.975
48 Months	97.000	102.475
36 Months	97.000	101.975
24 Months	97.000	101.475
12 Months	97.000	98.975
No Penalty	97.000	97.975

1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
2) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
3) Only declining prepayment penalty structures allowed in MS
4) Acceptable structures include the following:
• 5% fixed up to 5-years
• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
5) 6 mo Interest prepayment penalties not allowed
6) All soft prepayment penalties will be priced as a no prepayment loan
7) Prepayment penalties not allowed in OH

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR ≥ 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	≥36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$2,500,001 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$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 Term ¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term ¹⁻⁵ Other allowable PPP	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Citizenship								

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing (BK/FC/SS/DIL)
30 days	N/A	0x30x24
45 days	N/A	24.0
60 days	ARM Margin	Min FICO
	5yr ARM Caps	660
Extension Fee	7yr & 10yr ARM Caps	Max LTV
5 Days	Reset Frequency	75
* Extensions available in 5 day increments up to 30 days		Max price if Listed in last 6 months
		99.00

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

All Fixed Rate qualified at the Note Rate.

Foreign National - DSCR

Rate	30 YR FIX
6.000	94.908
6.125	95.908
6.250	96.658
6.375	97.345
6.500	98.033
6.625	98.720
6.750	99.345
6.875	99.970
7.000	100.595
7.125	101.220
7.250	101.845
7.375	102.470
7.500	103.002
7.625	103.439
7.750	103.877
7.875	104.314
8.000	104.689
8.125	105.064
8.250	105.439
8.375	105.814
8.500	106.189
8.625	106.502
8.750	106.814
8.875	107.127
9.000	107.377
9.125	107.627
9.250	107.877
9.375	108.127
9.500	108.377
9.625	108.627
9.750	108.877

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

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		

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
DSCR Additional	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	NA
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	NA

*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.125	-0.250	0.000
	\$1,500,001 - \$2,000,000	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	N/A	N/A
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	N/A	N/A	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
5% Fixed Prepayment Penalty Term1-5 (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.125	1.125
	48 Months	0.625	0.625	0.625	0.625	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.375	-1.375
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Prepayment Penalty Term1-5 (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.500	-1.500
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments		Product - DSCR	Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A
Extension Fee	5 Days	-0.100	30 YR FIXED	360	N/A
			30 YR FIXED I/O	240	120
			40 YR FIXED I/O	360	120
* Extensions available in 5 day increments up to 30 days					
* Qualifying Rate: Note Rate					

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00

CES - Standard Doc

Rate	30 YR FIX
7.375	98.873
7.500	99.322
7.625	99.775
7.750	100.224
7.875	100.677
8.000	101.229
8.125	101.675
8.250	102.121
8.375	102.567
8.500	103.012
8.625	103.385
8.750	103.758
8.875	104.133
9.000	104.508
9.125	104.883
9.250	105.257
9.375	105.631
9.500	106.004
9.625	106.369
9.750	106.733
9.875	107.090
10.000	107.447
10.125	107.697
10.250	107.947
10.375	108.197
10.500	108.547
10.625	108.797
10.750	109.047
10.875	109.297
11.000	109.547
11.125	109.797
11.250	110.047
11.375	110.297
11.500	110.547
11.625	110.672
11.750	110.797
11.875	110.922
12.000	111.047
12.125	111.172
12.250	111.297
12.375	111.422
12.500	111.547
12.625	111.672
12.750	111.797
12.875	111.922
13.000	112.047
13.125	112.172
Min Price	98.000
Max Price	101.500

CES - Alt Doc

Rate	30 YR FIX
7.750	98.873
7.875	99.322
8.000	99.775
8.125	100.224
8.250	100.677
8.375	101.229
8.500	101.675
8.625	102.121
8.750	102.567
8.875	103.012
9.000	103.385
9.125	103.758
9.250	104.133
9.375	104.508
9.500	104.883
9.625	105.257
9.750	105.631
9.875	106.004
10.000	106.369
10.125	106.733
10.250	107.090
10.375	107.447
10.500	107.697
10.625	107.947
10.750	108.197
10.875	108.547
11.000	108.797
11.125	109.047
11.250	109.297
11.375	109.547
11.500	109.797
11.625	110.047
11.750	110.297
11.875	110.547
12.000	110.672
12.125	110.797
12.250	110.922
12.375	111.047
12.500	111.172
12.625	111.297
12.750	111.422
12.875	111.547
13.000	111.672
13.125	111.797
13.250	111.922
13.375	112.047
13.500	112.172
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
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*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

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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

Investor Only			
Prepay Term1-4	LLPA	Min Price	Max Price
No Penalty	0.000	97.000	101.500
12 Months	0.250	97.000	101.500
24 Months	0.500	97.000	102.000
36 Months	1.500	97.000	102.500
48 Months	1.750	97.000	103.000
60 Months	2.000	97.000	103.000

Penalties not allowed in AK, KS, MI, MN, NM, OH, RI, VA
 Penalties not allowed on loans vested to individuals in IL and N
 PPP not allowed on loan amounts less than \$329,411 in PA
 Only declining prepayment penalty structures allowed in MS
 Penalties not allowed on second liens less than \$75,000 in MD
 Acceptable Structures include the following:
 •Fixed percentage of no less than 3%
 •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%)
 •Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period

Adjustments to Price		FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	800+	3.000	2.875	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.750	-1.000	-1.000	-3.000	-4.000	NA	NA	NA
Standard Doc - 1 Year (in Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.000	2.875	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A
	780-799	3.000	2.875	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A
	760-779	2.000	1.875	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A
	740-759	1.250	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A
	720-739	0.875	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A
	700-719	0.125	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A
	680-699	-0.500	-0.750	-1.000	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A
Additional Alt Doc Adjustment	Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
		0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
Loan Balance	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	\$100,001 - \$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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Series 1 Prepayment Penalty Information

1st Lien & 2nd Lien

2/3/2026

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	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
IN	Indiana	Yes	No restrictions	None	Refinance or sale
KS	Kansas	No	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
ME	Maine	Yes	No restrictions	None	Refinance or sale
MI	Michigan	No	N/A	N/A	PPP is not allowed in this state.
MN	Minnesota	No	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
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
NM	New Mexico	No	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	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
RI	Rhode Island	No	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
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.