

30 Day Pricing			Pricing Adjustments										
Rate	30yr Fix		CLTV										
			Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
9.000	108.6250		Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)
8.750	108.3750			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)
8.625	107.8750			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)
8.500	107.6250			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)
8.375	107.3750			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)
8.250	107.0000			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)
8.125	106.6250			680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)
8.000	106.2500			660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)		
7.875	105.8750			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)		
7.750	105.5000			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)		
7.625	105.1250			≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)
7.500	104.7500			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)
7.375	104.3750			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)
7.250	104.0000			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)
7.125	103.6250			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)
7.000	103.2500		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)	
6.875	102.8750		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)	
6.750	102.5000		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)			
6.625	102.1250		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)			
6.500	101.7500		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)			
6.375	101.3750		≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)			
6.250	101.0000		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)			
6.125	100.6250		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)			
6.000	100.2500		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)			
5.875	99.8750		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)			
			700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)			
			680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)				
			660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)				
			≥ 800	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)			
			780 - 799	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(1.875)			
			760 - 779	0.000	0.000	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)			
			740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(2.250)			
			720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.875)			
			700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.625)	(3.500)			
			680 - 699	(1.375)	(1.375)	(1.750)	(2.125)	(2.750)	(4.000)	(5.000)			
			660 - 679	(1.875)	(2.250)	(2.375)	(3.375)	(4.125)	(5.125)				
			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)
			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
			Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)	(2.250)
			100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)
			125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)	(0.875)
			150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
			175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)
			300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.500)
			2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)			
			2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)			
			3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.500)				
			3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)				
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
			45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)
			50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)
			Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)			
			Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.625)		
			Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			CA	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000
			GA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
			Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.250)	(1.250)
			Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.250)		
			Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)		
			2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)		
			3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)				



30 Day Pricing		Pricing Adjustments									
Rate	Fixed Rate	Documentation		Credit Score		CLTV					
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
12.250	111.7500										
12.125	111.6250										
12.000	111.5000										
11.875	111.3750										
11.750	111.2500										
11.625	111.1250										
11.500	111.0000										
11.375	110.8750										
11.250	110.7500										
11.125	110.6250										
11.000	110.5000										
10.875	110.3750										
10.750	110.2500										
10.625	110.1250										
10.500	109.7500										
10.375	109.6250										
10.250	109.5000										
10.125	109.3750										
10.000	109.2500										
9.875	109.1250										
9.750	108.8750										
9.625	108.7500										
9.500	108.6250										
9.375	108.5000										
9.250	108.3750										
9.125	108.2500										
9.000	108.1250										
8.875	108.0000										
8.750	107.8750										
8.625	107.7500										
8.500	107.6250										
8.375	107.5000										
8.250	107.3750										
8.125	107.2500										
8.000	107.1250										
7.875	107.0000										
7.750	106.8750										
7.625	106.7500										
7.500	106.6250										
7.375	106.5000										
7.250	106.3750										
7.125	106.2500										
7.000	106.1250										
6.875	106.0000										
6.750	105.8750										
6.625	105.7500										
6.500	105.6250										
6.375	105.5000										
6.250	105.3750										
6.125	105.2500										
6.000	105.1250										
5.875	105.0000										
5.750	104.8750										
5.625	104.7500										
5.500	104.6250										
5.375	104.5000										
5.250	104.3750										
5.125	104.2500										
5.000	104.1250										
4.875	104.0000										
4.750	103.8750										
4.625	103.7500										
4.500	103.6250										
4.375	103.5000										
4.250	103.3750										
4.125	103.2500										
4.000	103.1250										
3.875	103.0000										
3.750	102.8750										
3.625	102.7500										
3.500	102.6250										
3.375	102.5000										
3.250	102.3750										
3.125	102.2500										
3.000	102.1250										
2.875	102.0000										
2.750	101.8750										
2.625	101.7500										
2.500	101.6250										
2.375	101.5000										
2.250	101.3750										
2.125	101.2500										
2.000	101.1250										
1.875	101.0000										
1.750	100.8750										
1.625	100.7500										
1.500	100.6250										
1.375	100.5000										
1.250	100.3750										
1.125	100.2500										
1.000	100.1250										
0.875	100.0000										
0.750	99.8750										
0.625	99.7500										
0.500	99.6250										
0.375	99.5000										
0.250	99.3750										
0.125	99.2500										
0.000	99.1250										
0.000	99.0000										
0.000	98.8750										
0.000	98.7500										
0.000	98.6250										
0.000	98.5000										
0.000	98.3750										
0.000	98.2500										
0.000	98.1250										
0.000	98.0000										
0.000	97.8750										
0.000	97.7500										
0.000	97.6250										
0.000	97.5000										
0.000	97.3750										
0.000	97.2500										
0.000	97.1250										
0.000	97.0000										
0.000	96.8750										
0.000	96.7500										
0.000	96.6250										
0.000	96.5000										
0.000	96.3750										
0.000	96.2500										
0.000	96.1250										
0.000	96.0000										
0.000	95.8750										
0.000	95.7500										
0.000	95.6250										
0.000	95.5000										
0.000	95.3750										
0.000	95.2500										
0.000	95.1250										
0.000	95.0000										
0.000	94.8750										
0.000	94.7500										
0.000	94.6250										
0.000	94.5000										
0.000	94.3750										
0.000	94.2500										
0.000	94.1250										
0.000	94.0000										
0.000	93.8750										
0.000	93.7500										
0.000	93.6250										
0.000	93.5000										
0.000	93.3750										
0.000	93.2500										
0.000	93.1250										
0.000	93.0000										
0.000	92.8750										
0.000	92.7500										
0.000	92.6250										
0.000	92.5000										
0.000	92.3750										
0.000	92.2500										
0.000	92.1250										
0.000	92.0000										
0.000	91.8750										
0.000	91.7500										
0.000	91.6250										
0.000	91.5000										
0.000	91.3750										
0.000	91.2500										
0.000	91.1250										
0.000	91.0000										
0.000	90.8750										
0.000	90.7500										
0.000	90.6250										
0.000	90.5000										
0.000	90.3750										
0.000	90.2500										
0.000	90.1250										
0.000	90.0000										
0.000	89.8750										
0.000	89.7500										
0.000	89.6250										

30 Day Pricing			Pricing Adjustments											
Rate	Fixed Rate		Documentation		Credit Score		CLTV							
							00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
13.250	111.7500		Full Doc 2yr Full Doc 1yr	≥ 800	2.625	2.625	2.375	1.875	1.625	0.750	(0.375)			
13.125	111.6250			780 - 799	2.625	2.625	2.375	1.875	1.625	0.625	(0.500)			
13.000	111.5000			760 - 779	2.125	2.125	1.875	1.375	1.125	0.000	(1.250)			
12.875	111.3750			740 - 759	1.500	1.500	1.125	0.875	0.625	(0.625)	(2.500)			
12.750	111.2500			720 - 739	0.625	0.625	0.125	(0.250)	(0.500)	(1.500)	(3.750)			
12.625	111.1250			700 - 719	(0.500)	(0.500)	(1.125)	(1.625)	(2.125)	(2.875)	(5.250)			
12.500	111.0000			680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)				
12.375	110.8750			660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)					
12.250	110.7500			640 - 659										
12.125	110.6250			620 - 639										
12.000	110.5000													
11.875	110.3750													
11.750	110.2500													
11.625	110.1250			Bank Statement 1099 (24, 12)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)		
11.500	110.0000				780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)		
11.375	109.8750		760 - 779		0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)			
11.250	109.7500		740 - 759		0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)			
11.125	109.6250		720 - 739		(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)			
11.000	109.5000		700 - 719		(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)				
10.875	109.3750		680 - 699		(4.000)	(4.000)	(4.750)	(5.250)	(5.875)					
10.750	109.2500		660 - 679		(5.750)	(5.875)	(6.375)							
10.625	109.1250		640 - 659											
10.500	109.0000		620 - 639											
10.375	108.8750													
10.250	108.7500													
10.125	108.6250													
10.000	108.5000		P&L Only WVOE		≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)		
9.875	108.3750				780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)		
9.750	108.2500			760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)			
9.625	108.1250			740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)			
9.500	108.0000			720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)			
9.375	107.8750			700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)					
9.250	107.7500			680 - 699	(5.750)	(5.750)	(6.500)	(7.125)						
9.125	107.6250			660 - 679	(7.750)	(7.875)	(8.375)							
9.000	107.5000													
8.875	107.3750			Bank Statement Term	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	107.2500				12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	107.1250				24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500	107.0000			Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	106.8750					Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	106.7500					Interest-Only								
			Loan Amount		050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
						075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
						100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
					DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
							43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)
						45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
				Property Type		SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
							SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						PUD-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
						Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
						2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
						3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
						4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
					Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)			
			Citizenship		US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
						Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
			Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
					No Prepay	0.000	0.000	0.000	0.000	0.000	0.000			
					1yr Prepay_Standard	0.250	0.250	0.250	0.250	0.250	0.250			
					2yr Prepay_Standard	0.500	0.500	0.500	0.500	0.500	0.500			
					3yr Prepay_Standard	1.250	1.250	1.250	1.250	1.250	1.250			
					4yr Prepay_Standard	1.625	1.625	1.625	1.625	1.625	1.625			
					5yr Prepay_Standard	1.875	1.875	1.875	1.875	1.875	1.875			
					1yr Prepay_3Pct	0.250	0.250	0.250	0.250	0.250	0.250			
					2yr Prepay_3Pct	0.500	0.500	0.500	0.500	0.500	0.500			
					3yr Prepay_3Pct	1.250	1.250	1.250	1.250	1.250	1.250			
					4yr Prepay_3Pct	1.625	1.625	1.625	1.625	1.625	1.625			
					5yr Prepay_3Pct	1.875	1.875	1.875	1.875	1.875	1.875			
					1yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250			
					2yr Prepay_5Pct	0.500	0.500	0.500	0.500	0.500	0.500			
					3yr Prepay_5Pct	1.500	1.500	1.500	1.500	1.500	1.500			
				4yr Prepay_5Pct	1.875	1.875	1.875	1.875	1.875	1.875				
				5yr Prepay_5Pct	2.125	2.125	2.125	2.125	2.125	2.125				
				1yr Prepay_1	0.250	0.250	0.250	0.250	0.250	0.250				
				2yr Prepay_21	0.500	0.500	0.500	0.500	0.500	0.500				
				3yr Prepay_321	1.000	1.000	1.000	1.000	1.000	1.000				
				4yr Prepay_4321	1.625	1.625	1.625	1.625	1.625	1.625				
				5yr Prepay_54321	1.875	1.875	1.875	1.875	1.875	1.875				
			Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
					45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
					60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			

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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.
Flat Prepay Structure	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	
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	No	N/A	N/A	N/A	PPP is not allowed in this state.
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	Borrower must be corporation if APR is >8%
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	PPP is not allowed in this state.
ME	Maine	Yes	No restrictions	None	Refinance or sale	
MI	Michigan	No	1% of amount prepaid	36 months	Refinance or sale	3yr 1% Fixed PPP Required. Only allowed on exception basis. Must request from lock desk.
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	Declining PPP structure 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 or LLC.
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% of original UPB Priced as No PPP	60 Months	Refinance or sale	Not permitted at all for loans less than \$112,957 1% Fixed PPP Required. Only on Case-by-Case.
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	Not permitted at all for loans less than \$319,777
RI	Rhode Island	Yes	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	
VT	Vermont	No	N/A	N/A	N/A	PPP is not allowed in this state.
WA	Washington	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM loans.
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	No PPP permitted on ARM Loans.
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.