



# Platinum - Series 4

Alt Doc

3/19/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.250	97.3750
6.375	98.0000
6.490	98.6250
6.625	99.3750
6.750	100.0313
6.875	100.5313
6.990	101.0313
7.125	101.4688
7.250	101.7500
7.375	101.9375
7.490	102.1875
7.625	102.4375
7.750	102.6875
7.875	102.9375
8.000	103.1875
8.125	103.4375
8.250	103.6875
8.375	103.9375
8.500	104.1875
8.625	104.4375
8.750	104.6875
8.875	104.9375
9.000	105.0625
9.125	105.1875
9.250	105.3125
9.375	105.4375
9.500	105.5625

Max Price Non-Inv	101.000
Max Price Non-Perm	100.000
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	-1.500	N/A	
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	N/A	
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	N/A	
	700 - 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	N/A	N/A	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A	

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

Investor Only - Prepay Penalty LLPA		
Term	LLPA	Max price
No PPP	-1.000	99.000
12 Mnth	-0.750	100.500
24 Mnth	-0.375	101.000
36 Mnth	0.000	101.000
48 Mnth	0.375	101.000
60 Mnth	0.625	101.000

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
	>\$2.0mm-\$2.5mm		Max 75 LTV
Cashout	>\$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
	FTHB Max DTI		45%
Investment Prop	24 Mnth Doc (Enh24)	\$	1,500
	Max LTV		80%
	>75% LTV Min FICO		700
Second Home	Max LTV		80%
Asset Util/Depl	Max LTV		80%
Credit Event	Credit Event Seasoning		36 months
	Mtg Dq 12 Month		1x30
	Mtg Dq 1x30x12 or Credit Event		Max 80 LTV
	WVOE Mtg Dq 24 Month		0x30
WVOE	Occupancy		Primary Only
	Min FICO		680
	Max LTV >= 720 FICO	P/R&T, 70 RFCCO, FTHB 70	
	Max LTV < 720 FICO	P/R&T, 70 RFCCO, FTHB 70	
P&L only 12/24mo	Assets		No Gift Funds Allowed
	FICO < 720 Max LTV		75%
Prepayment Penalty	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.

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.250	97.2500
6.375	97.8750
6.490	98.5000
6.625	99.2500
6.750	99.9063
6.875	100.4063
6.990	100.9063
7.125	101.3438
7.250	101.6250
7.375	101.8125
7.490	102.0625
7.625	102.3125
7.750	102.5625
7.875	102.8125
8.000	103.0625
8.125	103.3125
8.250	103.5625
8.375	103.8125
8.500	104.0625
8.625	104.3125
8.750	104.5625
8.875	104.8125
9.000	104.9375
9.125	105.0625
9.250	105.1875
9.375	105.3125
9.500	105.4375

Max Price Non-Inv	101.000
Max Price Non-perm	100.000
Min Price	97.000
Max Price Inv	See Table

Tier 1	FICO/LTV Price Adjusters									
	<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	N/A	
740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	N/A	
720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	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	

All Tiers	Additional Loan Level Price Adjusters									
	<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
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	

Investor Only - Prepay Penalty LLPA		
Prepay Term	Price Adj	Max Price
No PPP	-1.000	99.000
12 Mnth	-0.750	100.500
24 Mnth	-0.375	101.000
36 Mnth	0.000	101.000
48 Mnth	0.375	101.000
60 Mnth	0.625	101.000

Lock Period	Days	Price Adj
	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
I/O		Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Residual Income	Monthly Min	\$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MI, OH, RI	Priced as No PPP



### DSCR - Series 4

3/19/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
5.875	95.8750
5.990	96.6250
6.125	97.3750
6.250	98.1250
6.375	98.7500
6.490	99.3750
6.625	100.0000
6.750	100.6250
6.875	101.2500
6.990	101.8750
7.125	102.3125
7.250	102.7500
7.375	103.0000
7.490	103.3125
7.625	103.6250
7.750	103.8750
7.875	104.1250
8.000	104.3125
8.125	104.5000
8.250	104.6875
8.375	104.8125
8.500	104.9375
8.625	105.0625

<b>Max Price with Prepay</b>	See Table
<b>Max Price without Prepay</b>	99.000
<b>Min Price</b>	97.000

		FICO/LTV Price Adjusters						
		<=50%	55%	60%	65%	70%	75%	80%
<b>Tier 1</b>	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%
<b>All Tiers</b>	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

Investor Only		
Prepay Term	Price Adj	Max Price
No PPP	-1.500	99.000
12 Mnth	-1.250	100.500
24 Mnth	-0.500	101.000
36 Mnth	0.000	101.500
48 Mnth	0.375	102.000
60 Mnth	0.625	102.500

	Days	Price Adj
<b>Lock Period</b>	30	0.000
	45	-0.150
	60	-0.300
<b>Extension</b>	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
<b>Loan Amt</b>	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	
<b>Rate Term</b>	<=65% LTV		No Min Reserves
<b>I/O</b>	Min FICO		700
	Max Loan Amt		3,000,000
	Max LTV		80%
<b>Cashout</b>	Max Cashout on LTV >65%		1,000,000
	Max Cashout on LTV <= 65%		Unlimited
	Loan amt >\$1.5mm		Max 65 LTV
	Loan amt >\$1.5mm		700
	I/O		Y
<b>DSCR &lt;1</b>	Min DSCR		0.8
	Min FICO		720
	Max LTV		75%
	Max LTV Cashout		70%
	Max Loan Amt	\$	1,500,000
	Condotel		Not Permitted
	I/O		Not Permitted
<b>Credit</b>	Credit Event Seasoning		36 Months
	Mtg DQ 12m		1x30
	Mtg Dq 1x30x12 or Credit Event		Max 75 LTV
<b>Foreign National</b>	Max LTV		70%
	Reserves		12 Months
<b>Short Term Rents</b>	DSCR Calc'd Using STR		Reduce Max LTV by 5%
<b>First Time Investor</b>	Max LTV		75%
	Min Reserves		12
	Min DSCR		1
<b>PPP</b>	MI, OH, RI		Priced as No PPP

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## 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 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.
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	
<b>AK</b>	<b>Alaska</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
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	<b>Prohibited on loan amounts =&lt;\$75,000</b>
CT	Connecticut	Yes	No restrictions	None	Refinance or sale	
DC	District of Columbia	Yes	<b>N/A</b>	None	Refinance or sale	<b>Lendz do not fund loans in DC</b>
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	<b>No</b>	<b>N/A</b>	None	Refinance or sale	<b>Lendz do not fund loans in ID</b>
<b>IL</b>	<b>Illinois</b>	<b>Yes</b>	<b>No restrictions</b>	<b>None</b>	<b>Refinance or sale</b>	<b>Not allowed on loans vested to individuals.</b>
IN	Indiana	Yes	No restrictions	None	Refinance or sale	
<b>KS</b>	<b>Kansas</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
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	<b>Note must specifically include Choice of Law - Title 12, Subtitle 10 Credit Grantor provisions - permitted with no limits.</b>
ME	Maine	Yes	No restrictions	None	Refinance or sale	
<b>MI</b>	<b>Michigan</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
<b>MN</b>	<b>Minnesota</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
MO	Missouri	Yes	No restrictions	None	Refinance or sale	
<b>MS</b>	<b>Mississippi</b>	<b>Yes</b>	<b>Only 5%/4%/3%/2%/1%</b>	<b>60 Months</b>	<b>Refinance or sale</b>	<b>Declining prepayment penalty only.</b>
MT	Montana	Yes	No restrictions	None	Refinance or sale	
<b>NC</b>	<b>North Carolina</b>	<b>Yes</b>	<b>No restrictions</b>	<b>None</b>	<b>Refinance or sale</b>	<b>Only permitted on loan amount &gt;\$100,000</b>

<b>ND</b>	<b>North Dakota</b>	<b>No</b>	<b>N/A</b>	None	Refinance or sale	<b>Lendz do not fund loans in ND</b>
NE	Nebraska	Yes	No restrictions	None	Refinance or sale	
<b>NH</b>	<b>New Hampshire</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
<b>NJ</b>	<b>New Jersey</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>Not allowed on loans vested to individuals.</b>
<b>NM</b>	<b>New Mexico</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
NV	Nevada	Yes	No restrictions	None	Refinance or sale	
NY	New York	Yes	No restrictions	None	Refinance or sale	
<b>OH</b>	<b>Ohio</b>	<b>Yes</b>	<b>N/A</b>	<b>None</b>	<b>Refinance or sale</b>	<b>PPP is not allowed in this state.</b>
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
<b>OR</b>	<b>Oregon</b>	<b>No</b>	<b>N/A</b>	None	Refinance or sale	<b>Lendz do not fund loans in OR</b>
<b>PA</b>	<b>Pennsylvania</b>	<b>Yes</b>	<b>No restrictions</b>	<b>None</b>	<b>Refinance or sale</b>	<b>Loan amount must be &gt;\$329411 for 1-2 units.</b>
<b>RI</b>	<b>Rhode Island</b>	<b>No</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>PPP is not allowed in this state.</b>
SC	South Carolina	Yes	No restrictions	None	Refinance or sale	
<b>SD</b>	<b>South Dakota</b>	<b>No</b>	<b>N/A</b>	None	Refinance or sale	<b>Lendz do not fund loans in SD</b>
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	
<b>VA</b>	<b>Virginia</b>	<b>No</b>	<b>N/A</b>	<b>None</b>	Refinance or sale	<b>Lendz do not fund loans in VA</b>
VT	Vermont	No	N/A	None	Refinance or sale	<b>Lendz do not fund loans in VT</b>
<b>WA</b>	<b>Washington</b>	<b>Yes</b>	<b>No restrictions</b>	<b>None</b>	<b>Refinance or sale</b>	<b>Permitted on Fixed Rate Loans only</b>
WI	Wisconsin	Yes	No restrictions	None	Refinance or sale	<b>No PPP permitted on ARM Loans.</b>
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.