

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	92.701	92.576
6.000	93.638	93.513
6.125	94.544	94.419
6.250	95.419	95.294
6.375	96.169	96.044
6.500	96.794	96.669
6.625	97.357	97.232
6.750	97.857	97.732
6.875	98.169	98.044
7.000	98.419	98.294
7.125	98.732	98.607
7.250	99.013	98.888
7.375	99.232	99.107
7.500	99.419	99.294
7.625	99.575	99.450
7.750	99.732	99.607
7.875	99.857	99.732
8.000	99.982	99.857
8.125	100.075	99.950
8.250	100.169	100.044
8.375	100.263	100.138
8.500	100.357	100.232
8.625	100.450	100.325
8.750	100.544	100.419
8.875	100.638	100.513
9.000	100.732	100.607
9.125	100.825	100.700
9.250	100.919	100.794
9.375	101.013	100.888
9.500	101.107	100.982
9.625	101.200	101.075
9.750	101.294	101.169
9.875	101.388	101.263
10.000	101.482	101.357
10.125	101.575	101.450
10.250	101.669	101.544
10.375	101.763	101.638
10.500	101.857	101.732
10.625	101.950	101.825
10.750	102.044	101.919
10.875	102.138	102.013
11.000	102.232	102.107
11.125	102.325	102.200
11.250	102.419	102.294
11.375	102.513	102.388
11.500	102.607	102.482

**Min Rate:** 5.875%  
**Min Price:** 97.000  
**Max Price:** 100.250  
**Recently Listed Max Price:** 99.000

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

Loan Level Price Adjustments										
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
780+	1.825	1.825	1.825	1.700	1.225	0.875	0.450	(1.025)	(3.125)	
760-779	1.825	1.825	1.825	1.700	1.275	0.875	0.400	(1.150)	(3.250)	
740-759	1.700	1.700	1.700	1.575	1.275	0.500	0.225	(1.475)	(3.500)	
720-739	1.575	1.575	1.575	1.575	1.375	0.375	0.100	(1.725)	(3.750)	
700-719	1.250	1.125	1.125	1.125	0.950	0.250	(0.275)	(2.225)	(4.375)	
680-699	0.625	0.625	0.500	0.375	(0.250)	(0.625)	(1.875)	(4.000)		
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.250)	(2.000)	(2.625)			
640-659										
620-639										
600-619										
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.875)			

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.500)	(0.500)
UPB > \$2m <=2.5m	(0.875)	(0.875)	(0.875)	(1.000)	(1.250)	(1.375)	(1.500)		
UPB >2.5m <=3.0m	(1.000)	(1.000)	(1.000)	(1.125)	(1.375)	(1.500)			
UPB >3.0m <=3.5m									
UPB > \$3.5m									
UPB < \$250k	(0.625)	(0.625)	(0.750)	(1.000)	(1.125)	(1.375)	(1.500)	(1.750)	(2.125)
2-4 Unit Property	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.000)
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)
Rate Term	0.000	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)		
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Non-Perm Resident Alien	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0x60x12 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
1099 Only	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: [lockdesk@lenzfinancial.com](mailto:lockdesk@lenzfinancial.com)  
 Lock Desk hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	92.116	91.991
6.000	93.116	92.991
6.125	94.116	93.991
6.250	95.116	94.991
6.375	96.053	95.928
6.500	96.866	96.741
6.625	97.553	97.428
6.750	98.116	97.991
6.875	98.553	98.428
7.000	98.928	98.803
7.125	99.303	99.178
7.250	99.678	99.553
7.375	99.991	99.866
7.500	100.303	100.178
7.625	100.584	100.459
7.750	100.866	100.741
7.875	101.116	100.991
8.000	101.366	101.241
8.125	101.584	101.459
8.250	101.803	101.678
8.375	102.022	101.897
8.500	102.241	102.116
8.625	102.397	102.272
8.750	102.553	102.428
8.875	102.709	102.584
9.000	102.866	102.741
9.125	102.959	102.834
9.250	103.053	102.928
9.375	103.147	103.022
9.500	103.241	103.116
9.625	103.334	103.209
9.750	103.428	103.303
9.875	103.522	103.397
10.000	103.616	103.491
10.125	103.709	103.584
10.250	103.803	103.678
10.375	103.897	103.772
10.500	103.991	103.866
10.625	104.084	103.959
10.750	104.178	104.053
10.875	104.272	104.147
11.000	104.366	104.241
11.125	104.459	104.334
11.250	104.553	104.428
11.375	104.647	104.522
11.500	104.741	104.616

**Max Price:** 101.000  
**Max Price No PPP:** 98.500  
**Min Rate:** 5.875%  
**Min Price:** 97.000  
**Recently Listed Max Price:** 99.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	2.625	2.625	2.625	2.375	1.875	1.125	0.625	(2.000)	
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.500	(2.125)	
740-759	2.625	2.625	2.625	2.375	1.875	1.000	0.325	(2.250)	
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.125	(2.500)	
700-719	2.475	2.350	2.350	2.250	1.125	0.475	(0.275)	(3.000)	
680-699	1.400	1.400	1.275	1.000	0.125	(1.000)	(2.375)	(4.375)	
660-679	1.000	0.875	0.625	0.000	(1.375)	(2.375)	(3.125)		
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.375)		

Loan Type LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > \$2m <=2.5m									
UPB >2.5m <=3.0m									
UPB >3.0m <=3.5m									
UPB > \$3.5m									
UPB < \$250k	(0.625)	(0.625)	(0.750)	(0.750)	(1.125)	(1.500)	(1.750)	(2.125)	
2-4 Unit Property	0.000	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.875)	(1.125)	
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	
Rate Term	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)		
Cash Out	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
0x60x12 (Purch Only)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
0x90x12 (Purch Only)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
DTI 45.1 - 50.0	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)		
DTI 50.1 - 55.0									

Income LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Full Doc W2/Tax	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
12mo Bank Statement	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
24mo Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Asset Depletion	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.375)		
1099 Only	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)		
WVOE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.875)		
12/24mo P&L ONLY	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)		

State LLPA/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.500)	(0.875)	(0.125)	0.375	0.625	0.875
6m Interest / Declining Structure*	(1.500)	(1.000)	(0.250)	0.000	0.250	0.375

\*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price / PPP Term	0	12	24	36	48	60
Busines Purpose Loan	98.500	99.000	99.500	100.250	100.750	101.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: [lockdesk@lendzfinancial.com](mailto:lockdesk@lendzfinancial.com)  
**Lock Desk hours: 9 am - 5 pm EST Monday - Friday**  
**Lock window: 10 am - 5 pm EST Monday - Friday**  
**All relocks incur a 25 bps adjustment**

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
Must be Business Purpose to receive PPP credit
AK, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with OPB < \$312,159 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	92.919	92.794
6.000	93.919	93.794
6.125	94.919	94.794
6.250	95.919	95.794
6.375	96.856	96.731
6.500	97.668	97.543
6.625	98.356	98.231
6.750	98.918	98.793
6.875	99.356	99.231
7.000	99.731	99.606
7.125	100.106	99.981
7.250	100.481	100.356
7.375	100.793	100.668
7.500	101.106	100.981
7.625	101.387	101.262
7.750	101.668	101.543
7.875	101.918	101.793
8.000	102.168	102.043
8.125	102.387	102.262
8.250	102.606	102.481
8.375	102.824	102.699
8.500	103.043	102.918
8.625	103.199	103.074
8.750	103.356	103.231
8.875	103.512	103.387
9.000	103.668	103.543
9.125	103.762	103.637
9.250	103.856	103.731
9.375	103.949	103.824
9.500	104.043	103.918
9.625	104.137	104.012
9.750	104.231	104.106
9.875	104.324	104.199
10.000	104.418	104.293
10.125	104.512	104.387
10.250	104.606	104.481
10.375	104.699	104.574
10.500	104.793	104.668
10.625	104.887	104.762
10.750	104.981	104.856
10.875	105.074	104.949
11.000	105.168	105.043
11.125	105.262	105.137
11.250	105.356	105.231
11.375	105.449	105.324
11.500	105.543	105.418

**Max Price:** 101.000  
**Max Price No PPP:** 98.500  
**Min Rate:** 5.875%  
**Min Price:** 97.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.525	1.525	1.500	1.375	0.750	0.375	(1.125)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.375)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.500)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(2.125)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.625)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(4.000)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (FN/NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			

Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > \$1m <=\$1.75m	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(0.750)		
UPB > \$1.75m <=\$2m	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
UPB < \$250k	(0.625)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)		
2-4 Unit Property	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)		
Condo / Non-Warr Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)		
Co-Op									
Condotel	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(2.000)			
Interest Only	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
Rate Term	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)			
Cash Out	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Foreign National	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			
Recently Listed (Last 6 Months)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		

Credit LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0x90x12									

DSCR LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
>=1.25x	0.000	0.000	0.000	0.000	0.000	0.250	0.250		
>=1.15x and <1.25x	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
>=1.00x and <1.15x	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
0.95-0.99x (Purch, 720+ FICO)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
0.85-0.94x (Purch, 720+ FICO)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)			
0.75-0.84x (Purch, 720+ FICO)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)			
0.95-0.99x (Refi, 720+ FICO)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)				
0.85-0.94x (Refi, 720+ FICO)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)				
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)				

State LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Florida	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

PPP Tier/Term	0	12	24	36	48	60
5% Fixed PPP	(1.875)	(0.750)	(0.125)	0.500	0.875	1.125
6m Interest / Declining Structure*	(1.875)	(1.000)	(0.375)	0.000	0.250	0.625

\*Declining Structure must be 5/4/3/2/1 - custom structure can be requested via lock desk

Max Price / PPP Term	0	12	24	36	48	60
Busines Purpose Loan	98.500	99.000	99.500	100.250	100.750	101.000

Lock Period	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: [lockdesk@lenzfinancial.com](mailto:lockdesk@lenzfinancial.com)  
 Lock Desk hours: 9 am - 5 pm EST Monday - Friday  
 Lock window: 10 am - 5 pm EST Monday - Friday  
 All relocks incur a 25 bps adjustment

Eligible Property Types
1-4 units (Detached, Semi Detached, Attached)
PUD (Detached, Attached)
Warrantable Condominium (Detached, Attached)
Non-Warrantable Condominiums (Detached/Attached) including Condotels.
1 unit Cooperative

Prepayment Penalty Restrictions
AK, KS, and NM loans are ineligible to receive PPP credit
NJ loans not made to an LLC and IL loans with interest rate >8% not made to LLC entity are ineligible to receive PPP credit
MN loans are ineligible to receive PPP credit
MD loans are ineligible to receive PPP credit
MS loans are eligible only for prepayment penalty structures of 6 months of interest or a gradual decline of 5%, 4%, 3%, 2%, 1% over five years.
OH Loans are ineligible for PPP for 1-2 Unit properties, and are unrestricted otherwise
PA loans on 1-2 unit properties with Loan Amount < \$301,022 are ineligible to receive PPP credit
RI loans are ineligible to receive PPP credit

