

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	93.951	93.826
6.000	94.888	94.763
6.125	95.794	95.669
6.250	96.669	96.544
6.375	97.419	97.294
6.500	98.044	97.919
6.625	98.607	98.482
6.750	99.107	98.982
6.875	99.419	99.294
7.000	99.669	99.544
7.125	99.982	99.857
7.250	100.263	100.138
7.375	100.482	100.357
7.500	100.669	100.544
7.625	100.825	100.700
7.750	100.982	100.857
7.875	101.107	100.982
8.000	101.232	101.107
8.125	101.325	101.200
8.250	101.419	101.294
8.375	101.513	101.388
8.500	101.607	101.482
8.625	101.700	101.575
8.750	101.794	101.669
8.875	101.888	101.763
9.000	101.982	101.857
9.125	102.075	101.950
9.250	102.169	102.044
9.375	102.263	102.138
9.500	102.357	102.232
9.625	102.450	102.325
9.750	102.544	102.419
9.875	102.638	102.513
10.000	102.732	102.607
10.125	102.825	102.700
10.250	102.919	102.794
10.375	103.013	102.888
10.500	103.107	102.982
10.625	103.200	103.075
10.750	103.294	103.169
10.875	103.388	103.263
11.000	103.482	103.357
11.125	103.575	103.450
11.250	103.669	103.544
11.375	103.763	103.638
11.500	103.857	103.732

Min Rate: 5.875%
Min Price: 97,000
Max Price: 101,500

Fees	
Underwriting*	\$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	1.125	0.700	(0.775)	(2.750)	
760-779	1.825	1.825	1.825	1.700	1.275	1.125	0.525	(0.900)	(2.875)	
740-759	1.700	1.700	1.700	1.575	1.275	0.875	0.350	(1.225)	(3.250)	
720-739	1.575	1.575	1.575	1.575	1.375	0.625	0.225	(1.475)	(3.625)	
700-719	1.250	1.125	1.125	1.125	0.950	0.500	(0.125)	(1.975)	(4.250)	
680-699	0.625	0.625	0.500	0.375	(0.125)	(0.500)	(1.750)	(3.875)		
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.125)	(1.875)	(2.500)			
640-659										
620-639										
600-619										
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.875)			
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			

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)
Additional UPB <= \$250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
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)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)		
Recently Listed (Last 6 Months)									

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									
0x90x12									
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)		

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: 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

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)

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	93.491	93.366
6.000	94.491	94.366
6.125	95.491	95.366
6.250	96.491	96.366
6.375	97.428	97.303
6.500	98.241	98.116
6.625	98.928	98.803
6.750	99.491	99.366
6.875	99.928	99.803
7.000	100.303	100.178
7.125	100.678	100.553
7.250	101.053	100.928
7.375	101.366	101.241
7.500	101.678	101.553
7.625	101.959	101.834
7.750	102.241	102.116
7.875	102.491	102.366
8.000	102.741	102.616
8.125	102.959	102.834
8.250	103.178	103.053
8.375	103.397	103.272
8.500	103.616	103.491
8.625	103.772	103.647
8.750	103.928	103.803
8.875	104.084	103.959
9.000	104.241	104.116
9.125	104.334	104.209
9.250	104.428	104.303
9.375	104.522	104.397
9.500	104.616	104.491
9.625	104.709	104.584
9.750	104.803	104.678
9.875	104.897	104.772
10.000	104.991	104.866
10.125	105.084	104.959
10.250	105.178	105.053
10.375	105.272	105.147
10.500	105.366	105.241
10.625	105.459	105.334
10.750	105.553	105.428
10.875	105.647	105.522
11.000	105.741	105.616
11.125	105.834	105.709
11.250	105.928	105.803
11.375	106.022	105.897
11.500	106.116	105.991

Min Rate: 5.875%
Min Price: 97.000

Fees	
Underwriting*	\$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	1.375	0.750		
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.500		
740-759	2.625	2.625	2.625	2.375	1.875	1.125	0.325		
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.250		
700-719	2.475	2.350	2.350	2.250	1.125	0.225	(0.525)		
680-699	1.400	1.400	1.275	1.000	0.250	(0.875)	(2.375)		
660-679	1.000	0.875	0.625	0.000	(1.250)	(2.250)	(3.125)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.375)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		

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)		
Additional UPB <= \$250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
2-4 Unit Property	0.000	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)	(0.875)		
Condo / Non-Warrantable Condo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)		
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	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)		
Cash Out	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.125)		
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.875)		
Recently Listed (Last 6 Months)									

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		
Additional 0x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
0x60x12									
0x90x12									
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)		
12mo Bank Statement	(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		
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)		

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%
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	(1.500)	(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
Business Purpose Loan	99.000	100.750	101.250	102.000	102.500	102.750

Lock Term Adjustments	
30 Day	0
45 Day	(0.2500)
60 Day	(0.5000)

Lock Extension	
5 Day	(0.100)

Email: 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	94.319	94.194
6.000	95.319	95.194
6.125	96.319	96.194
6.250	97.319	97.194
6.375	98.256	98.131
6.500	99.068	98.943
6.625	99.756	99.631
6.750	100.318	100.193
6.875	100.756	100.631
7.000	101.131	101.006
7.125	101.506	101.381
7.250	101.881	101.756
7.375	102.193	102.068
7.500	102.506	102.381
7.625	102.787	102.662
7.750	103.068	102.943
7.875	103.318	103.193
8.000	103.568	103.443
8.125	103.787	103.662
8.250	104.006	103.881
8.375	104.224	104.099
8.500	104.443	104.318
8.625	104.599	104.474
8.750	104.756	104.631
8.875	104.912	104.787
9.000	105.068	104.943
9.125	105.162	105.037
9.250	105.256	105.131
9.375	105.349	105.224
9.500	105.443	105.318
9.625	105.537	105.412
9.750	105.631	105.506
9.875	105.724	105.599
10.000	105.818	105.693
10.125	105.912	105.787
10.250	106.006	105.881
10.375	106.099	105.974
10.500	106.193	106.068
10.625	106.287	106.162
10.750	106.381	106.256
10.875	106.474	106.349
11.000	106.568	106.443
11.125	106.662	106.537
11.250	106.756	106.631
11.375	106.849	106.724
11.500	106.943	106.818

Min Rate: 5.875%
Min Price: 97.000

Fees	
Underwriting*	\$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	(1.000)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.250)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.375)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(2.000)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.500)		
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 (NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			

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)	(0.875)	(1.000)		
Additional UPB <=\$250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
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)			
Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
NPRA	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)			

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		
Additional 0x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
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)	(0.375)		
0.85-0.94x (Purch, 720+ FICO)	(0.625)	(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)	(0.875)		
0.95-0.99x (Refi, 720+ FICO)	(1.125)	(1.125)	(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)	(1.375)	(1.375)		
0.75-0.84x (Refi, 720+ FICO)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)		
DSCR < 1 In addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		

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
Business Purpose Loan	99.000	100.750	101.250	102.000	102.250	102.750

Lock Term Adjustments	
30 Day	0
45 Day	(0.250)
60 Day	(0.500)

Lock Extension	
5 Day	(0.100)

Email: 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 Condotel.	
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 OPB < \$312,159 are ineligible to receive PPP credit	
RI loans are ineligible to receive PPP credit	

