

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	90.01-95
9.125	107.2500	≥ 800	0.625	0.625	0.500	0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.000	107.0000	780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
8.875	106.7500	760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.750)	(4.750)	(4.250)	(4.250)
8.750	106.5000	740 - 759	0.500	0.500	0.375	0.250	0.125	(0.125)	(0.250)	(0.625)	(3.250)	(5.250)	(4.250)
8.625	106.2500	720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(4.000)	(6.375)	(6.375)	(6.375)
8.500	106.0000	700 - 719	0.250	0.250	0.250	0.125	(0.375)	(0.875)	(1.375)	(4.625)	(7.125)	(7.125)	(7.125)
8.375	105.7500	680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)	(8.125)	(8.125)
8.250	105.5000	660 - 679	(0.875)	(1.250)	(1.375)	(2.275)	(2.875)	(3.625)	(4.375)				
8.125	104.8750	640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)				
8.000	104.5000	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)				
7.875	104.1250	≥ 800	0.625	0.625	0.500	0.250	0.125	(0.125)	(0.375)	(2.875)	(4.750)	(4.750)	(4.750)
7.750	103.7500	780 - 799	0.625	0.625	0.500	0.250	0.125	(0.125)	(0.375)	(3.000)	(4.875)	(4.875)	(4.875)
7.625	103.5000	760 - 779	0.625	0.625	0.375	0.250	0.125	(0.250)	(0.625)	(3.375)	(5.375)	(5.375)	(5.375)
7.500	103.0000	740 - 759	0.500	0.500	0.375	0.250	0.125	(0.125)	(0.375)	(3.875)	(5.875)	(5.875)	(5.875)
7.375	102.6250	720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.750)	(1.500)	(4.875)	(7.250)	(7.250)	(7.250)
7.250	102.2500	700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)	(8.125)	(8.125)
7.125	101.7500	680 - 699	(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)	(9.375)	(9.375)
7.000	101.2500	660 - 679	(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)				
6.875	100.6250	640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
6.750	100.0000	620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.750)	(10.000)				
6.625	99.3750	≥ 800	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.250)				
6.500	98.7500	780 - 799	0.375	0.375	0.250	0.000	(0.250)	(0.625)	(1.250)				
6.375	98.1250	760 - 779	0.375	0.375	0.125	0.000	(0.250)	(0.750)	(1.500)				
6.250	97.5000	740 - 759	0.250	0.250	0.125	0.000	(0.500)	(0.875)	(1.750)				
6.125	96.8750	720 - 739	0.125	0.125	0.000	(0.125)	(0.625)	(1.250)	(2.375)				
6.000	96.1250	700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)				
		680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.500)	(3.625)					
		660 - 679	(1.500)	(1.500)	(2.000)	(2.500)	(3.000)	(3.750)					
		≥ 800	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.125)	(4.125)		
		780 - 799	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)	(4.250)		
		760 - 779	0.000	0.000	(0.250)	(0.375)	(0.625)	(1.125)	(1.875)	(4.625)	(4.625)		
		740 - 759	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.250)	(2.125)	(5.125)	(5.125)		
		720 - 739	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	(1.625)	(2.500)	(6.125)	(6.125)		
		700 - 719	(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.625)	(3.500)				
		680 - 699	(1.625)	(1.625)	(2.000)	(2.375)	(3.000)	(4.125)	(5.125)				
		660 - 679	(2.000)	(2.375)	(2.500)	(3.500)	(4.250)	(5.250)					
		Bank Statements	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	0.000	(0.125)	(0.125)	(0.250)	(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
		Additional FICO < 680	all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			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)
		Products	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)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
			100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.000)	
			125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)	
			150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	
			175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	
			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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	
			400,001-600k	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	
			750,001-1.0m	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	
			1,500,001-2.0m	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	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)				
			3,000,001-3.5m	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.625)				
			3,500,001-4.0m	(1.750)	(1.750)	(1.750)	(2.000)	(2.375)					
			Additional LA <= 250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
		DTI	00.01-43	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	(0.125)	(0.125)	
			45.01-50	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)	(0.250)	(0.250)			
			Purchase	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	
			Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)			
			Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
		Occupancy	Owner Occupied	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)		
		Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
		Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			GA	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)	
			Other	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	
			SFR-Rural	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	
			D-PUD	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	
			Townhouse	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	
			Site Condo	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)	
			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)	(

30 Day Pricing		Pricing Adjustments										
Rate	Fixed Rate	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
12.375	111.1250											
12.250	110.0000											
12.125	110.8750											
12.000	110.7500											
11.875	110.6250											
11.750	110.5000											
11.625	110.3750											
11.500	110.2500											
11.375	110.1250											
11.250	110.0000											
11.125	109.8750											
11.000	109.7500											
10.875	109.5000											
10.750	109.2500											
10.625	109.0000											
10.500	108.7500											
10.375	108.5000											
10.250	108.2500											
10.125	108.0000											
10.000	107.6250											
9.875	107.2500											
9.750	106.8750											
9.625	106.5000											
9.500	106.1250											
9.375	105.7500											
9.250	105.3750											
9.125	105.0000											
9.000	104.6250											
8.875	104.2500											
8.750	103.8750											
8.625	103.5000											
8.500	102.8750											
8.375	102.3750											
8.250	101.7500											
8.125	101.1250											
8.000	100.5000											
7.875	99.8750											
7.750	99.1250											
7.625	98.3750											
7.500	97.6250											
7.3750	96.8750											
Max Price												
Price			102.0000									
Min Price												
Price			97.0000									
Lock Fees												
Relock Fee:			.250									
Extension Fee Per Diem:			.020									
Extension Max:			15 Days									
Fees												
Underwriting*												\$1,995
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.												
Documentation												
Full Doc 2yr												
Full Doc 1yr												
Bank Statement (24, 12)												
1099												
Asset Depletion												
P&L Only												
WVOE												
Bank Statement Term												
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	0.000	0.000	0.000	0.000	0.000
24mo Bank Stmt			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Additional FICO < 680												
all income types			(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
30yr Fixed			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Full Amortization			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Product												
Interest-Only												
Loan Amount												
050,000-075k			(0.250)	(0.250)	(0.250)	(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)	(0.125)	(0.125)	(0.125)
100,001-125k			0.000	0.000	0.000	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	0.000	0.000	0.000
150,001-175k			0.000	0.000	0.000	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	0.000	0.000	0.000
200,001-300k			0.000	0.000	0.000	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	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
750,001-850k			(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
Additional LA <=250k			(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DTI												
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			(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	(0.750)
45.01-50			(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)	(1.250)
Occupancy												
Owner Occupied			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home			(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)				
Non-Perm			(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Citizenship												
Property Valuation												
Full Appraisal			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AVM			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type												
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			(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)				
2-Unit			(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
3-Unit			(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
4-Unit			(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)				
Modular			(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Other Miscellaneous												
No ACH			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term												
30 Day			0.000	0.000	0.000	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)	(0.250)	(0.250)	(0.250)	(0.250)
60 Day			(0.500)	(0.500)	(0.500)	(0.500)	(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	Yes	N/A	None	Refinance or sale	Lenz do not fund loans in DC
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	No	N/A	None	Refinance or sale	Lenz do not fund loans in ID
IL	Illinois	Yes	No restrictions	None	Refinance or sale	Prepay penalties are only allowed on loans to corporations
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	N/A	N/A	N/A	PPP is not allowed in this state.
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	No	N/A	None	Refinance or sale	Lenz do not fund loans in ND
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	None	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	N/A	None	Refinance or sale	Eligible for 3-4 Unit Properties without restrictions. 1-2 unit properties is restricted.
OK	Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR	Oregon	No	N/A	None	Refinance or sale	Lenz do not fund loans in OR
PA	Pennsylvania	Yes	No restrictions	None	Refinance or sale	Not permitted at all for loans less than \$329411
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	No	N/A	None	Refinance or sale	Lenz do not fund loans in VA
VT	Vermont	No	N/A	None	Refinance or sale	Lenz do not fund loans in VT
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.