

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	107.0000	Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.500	0.250	0.000	0.000	0.000	0.000	0.000	0.000
8.000	106.7500		780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	0.000	0.000	0.000	0.000
8.875	106.5000		760 - 779	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
8.750	106.2500		740 - 759	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
8.625	106.0000		720 - 739	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
8.500	105.7500		700 - 719	0.625	0.625	0.250	0.250	0.125	0.125	0.000	0.000	0.000	0.000
8.375	105.5000		680 - 699	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
8.250	105.2500		660 - 679	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
8.125	104.2500		640 - 659	0.250	0.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
8.000	104.0000		620 - 639	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
7.875	103.7500		≥ 800	0.625	0.625	0.500	0.250	0.125	0.125	0.000	0.000	0.000	0.000
7.750	103.5000		780 - 799	0.625	0.625	0.500	0.250	0.125	0.125	0.000	0.000	0.000	0.000
7.625	103.2500		760 - 779	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
7.500	102.7500		740 - 759	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
7.375	102.3750		720 - 739	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
7.250	102.0000		700 - 719	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
7.125	101.5000		680 - 699	0.250	0.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
7.000	101.0000		660 - 679	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
6.875	100.3750		640 - 659	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
6.750	99.7500		620 - 639	0.250	0.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000
6.625	99.2500	≥ 800	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
6.500	98.5000	780 - 799	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
6.375	97.8750	760 - 779	0.375	0.375	0.125	0.000	0.250	0.125	0.000	0.000	0.000	0.000	
6.250	97.2500	740 - 759	0.250	0.250	0.125	0.000	0.250	0.125	0.000	0.000	0.000	0.000	
6.125	96.6250	720 - 739	0.125	0.125	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
6.000	95.8750	700 - 719	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		680 - 699	0.125	0.125	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		660 - 679	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		640 - 659	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		620 - 639	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		600 - 619	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		580 - 599	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		560 - 579	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		540 - 559	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		520 - 539	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		500 - 519	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		480 - 499	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		460 - 479	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		440 - 459	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		420 - 439	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		400 - 419	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		380 - 399	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		360 - 379	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		340 - 359	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		320 - 339	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		300 - 319	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		280 - 299	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		260 - 279	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		240 - 259	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		220 - 239	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		200 - 219	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		180 - 199	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		160 - 179	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		140 - 159	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		120 - 139	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		100 - 119	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		80 - 99	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		60 - 79	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		40 - 59	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		20 - 39	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		0 - 19	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		Bank Statement 1099 (24, 12mo)	≥ 800	0.625	0.625	0.500	0.250	0.125	0.125	0.000	0.000	0.000	
		780 - 799	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
		760 - 779	0.625	0.625	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
		740 - 759	0.500	0.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
		720 - 739	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
		700 - 719	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
		680 - 699	0.250	0.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
		660 - 679	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
		640 - 659	0.375	0.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
		620 - 639	0.250	0.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000	0.000	
		600 - 619	0.125	0.125	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
		580 - 599	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		560 - 579	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		540 - 559	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		520 - 539	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		500 - 519	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		480 - 499	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		460 - 479	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		440 - 459	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		420 - 439	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	
		400 - 419	0.000	0.000	0.000	0.125	0.250	0.125	0.000	0.000	0.000	0.000	



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	111.5000														
12.250	111.3750														
12.125	111.2500														
12.000	111.1250														
11.875	111.0000														
11.750	110.8750														
11.625	110.7500														
11.500	110.6250														
11.375	110.5000														
11.250	110.3750														
11.125	110.2500														
11.000	110.1250														
10.875	109.8750														
10.750	109.6250														
10.625	109.3750														
10.500	109.1250														
10.375	108.8750														
10.250	108.6250														
10.125	108.3750														
10.000	108.0000														
9.875	107.6250														
9.750	107.2500														
9.625	106.8750														
9.500	106.5000														
9.375	106.1250														
9.250	105.7500														
9.125	105.3750														
9.000	105.0000														
8.875	104.6250														
8.750	104.2500														
8.625	103.8750														
8.500	103.5000														
8.375	103.1250														
8.250	102.7500														
8.125	102.3750														
8.000	102.0000														
7.875	101.6250														
7.750	101.2500														
7.625	100.8750														
7.500	100.5000														
7.375	100.1250														
<b>Max Price</b>															
<b>Price</b>			102.2500												
<b>Min Price</b>															
<b>Price</b>			97.0000												
<b>Lock Fees</b>															
Relock Fee:			.250												
Extension Fee Per Diem:			.020												
Extension Max:			15 Days												
<b>Fees</b>															
Underwriting*			\$1,995												
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.															
<b>Documentation</b>															
Full Doc 2yr															
Full Doc 1yr															
<b>Bank Statement</b> (24, 12)															
1099															
<b>Asset Depletion</b>															
<b>P&amp;L Only</b>															
<b>WVOE</b>															
<b>Bank Statement Term</b>															
No Bank Stmt			0.000 0.000 0.000 0.000 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 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 0.000 0.000 0.000 0.000												
<b>Additional FICO &lt; 680</b>															
all income types			0.500 0.500 0.500 0.500 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 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 0.000 0.000 0.000 0.000												
Interest-Only			0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000												
<b>Loan Amount</b>															
050,000-075k			0.250 0.250 0.250 0.250 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 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 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 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 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 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 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 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 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 0.000 0.000 0.000 0.000												
750,001-850k			0.250 0.250 0.250 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 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 0.250 0.250 0.250 0.250												
<b>DTI</b>															
00.01-43			0.000 0.000 0.000 0.000 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 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
45.01-50			0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750												
<b>Occupancy</b>															
Owner Occupied			0.000 0.000 0.000 0.000 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 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
Non-Perm			0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
<b>Citizenship</b>															
Property Valuation															
Full Appraisal			0.000 0.000 0.000 0.000 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 0.000 0.000 0.000 0.000												
<b>Property Type</b>															
SFR			0.000 0.000 0.000 0.000 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 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 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 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 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 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 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 0.000 0.000 0.000 0.000												
Condo-Warrantable			0.250 0.250 0.250 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
2-Unit			0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
3-Unit			0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500												
4-Unit			0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 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 2.000 2.000 2.000 2.000												
<b>Other Miscellaneous</b>															
No ACH			0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000												
<b>Lock Term</b>															
30 Day			0.000 0.000 0.000 0.000 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 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 0.500 0.500 0.500 0.500												

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

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
13.375	111.5000										
13.250	111.3750										
13.125	111.2500										
13.000	111.1250										
12.875	111.0000										
12.750	110.8750										
12.625	110.7500										
12.500	110.6250										
12.375	110.5000										
12.250	110.3750										
12.125	110.2500										
12.000	110.1250										
11.875	110.0000										
11.750	109.8750										
11.625	109.7500										
11.500	109.6250										
11.375	109.5000										
11.250	109.3750										
11.125	109.2500										
11.000	109.1250										
10.875	109.0000										
10.750	108.8750										
10.625	108.7500										
10.500	108.6250										
10.375	108.5000										
10.250	108.3750										
10.125	108.2500										
10.000	108.1250										
9.875	108.0000										
9.750	107.8750										
9.625	107.7500										
9.500	107.6250										
9.375	107.5000										
9.250	107.3750										
9.125	107.2500										
9.000	107.1250										
8.875	107.0000										
8.750	106.8750										
8.625	106.7500										
8.500	106.6250										
8.375	106.5000										
<b>Max Price</b>											
No Prepay	99.0000										
1 yr Prepay	102.250										
2 yr Prepay	102.250										
3 yr Prepay	103.250										
4 yr Prepay	103.250										
5 yr Prepay	103.250										
<b>Min Price</b>											
Price	97.0000										
<b>Lock Fees</b>											
Relock Fee:	.250										
Extension Fee Per Diem:	.020										
Extension Max:	15 Days										
<b>Fees</b>											
Underwriting*	\$1,995										
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.											
<b>Documentation</b>											
Full Doc 2yr											
Full Doc 1yr											
<b>Bank Statement</b> (24, 12)											
1099											
<b>P&amp;L Only</b>											
WVVOE											
<b>Bank Statement Term</b>											
No Bank Stmt											
12mo Bank Stmt											
24mo Bank Stmt											
<b>Additional FICO &lt; 680</b>											
all income types											
<b>Product</b>											
30yr Fixed											
Full Amortization											
Interest-Only											
<b>Loan Amount</b>											
050,000-075k											
075,000-100k											
100,001-125k											
125,001-150k											
150,001-175k											
175,001-200k											
200,001-300k											
300,001-400k											
400,001-600k											
600,001-750k											
Additional LA <=250k											
<b>DTI</b>											
00.01-43											
43.01-45											
45.01-50											
<b>Property Type</b>											
SFR											
SFR-Rural											
PUD-Rural											
D-PUD											
PUD											
Townhouse											
Rowhouse											
Site Condo											
Condo-Warrantable											
2-Unit											
3-Unit											
4-Unit											
Modular											
<b>Citizenship</b>											
US Citizen											
Non-Ferm Resident Alien											
No ACH											
<b>Other Miscellaneous</b>											
No Prepay											
1yr Prepay_Standard											
2yr Prepay_Standard											
3yr Prepay_Standard											
4yr Prepay_Standard											
5yr Prepay_Standard											
1yr Prepay_3Pct											
2yr Prepay_3Pct											
3yr Prepay_3Pct											
4yr Prepay_3Pct											
5yr Prepay_3Pct											
1yr Prepay_5Pct											
2yr Prepay_5Pct											
3yr Prepay_5Pct											
4yr Prepay_5Pct											
5yr Prepay_5Pct											
1yr Prepay_1											
2yr Prepay_21											
3yr Prepay_321											
4yr Prepay_4321											
5yr Prepay_54321											
1yr Prepay_StateSpecific											
2yr Prepay_StateSpecific											
3yr Prepay_StateSpecific											
4yr Prepay_StateSpecific											
5yr Prepay_StateSpecific											
<b>Lock Term</b>											
30 Day											
45 Day											
60 Day											

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.

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.