

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	93.651	93.526
6.000	94.588	94.463
6.125	95.494	95.369
6.250	96.369	96.244
6.375	97.119	96.994
6.500	97.744	97.619
6.625	98.307	98.182
6.750	98.807	98.682
6.875	99.119	98.994
7.000	99.369	99.244
7.125	99.682	99.557
7.250	99.963	99.838
7.375	100.182	100.057
7.500	100.369	100.244
7.625	100.525	100.400
7.750	100.682	100.557
7.875	100.807	100.682
8.000	100.932	100.807
8.125	101.025	100.900
8.250	101.119	100.994
8.375	101.213	101.088
8.500	101.307	101.182
8.625	101.400	101.275
8.750	101.494	101.369
8.875	101.588	101.463
9.000	101.682	101.557
9.125	101.775	101.650
9.250	101.869	101.744
9.375	101.963	101.838
9.500	102.057	101.932
9.625	102.150	102.025
9.750	102.244	102.119
9.875	102.338	102.213
10.000	102.432	102.307
10.125	102.525	102.400
10.250	102.619	102.494
10.375	102.713	102.588
10.500	102.807	102.682
10.625	102.900	102.775
10.750	102.994	102.869
10.875	103.088	102.963
11.000	103.182	103.057
11.125	103.275	103.150
11.250	103.369	103.244
11.375	103.463	103.338
11.500	103.557	103.432

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	0.950	(0.525)	(2.500)
760-779	1.825	1.825	1.825	1.700	1.275	1.125	0.775	(0.650)	(2.625)
740-759	1.700	1.700	1.700	1.575	1.275	0.875	0.600	(0.975)	(3.000)
720-739	1.575	1.575	1.575	1.375	1.375	0.625	0.475	(1.225)	(3.375)
700-719	1.250	1.125	1.125	1.125	0.950	0.500	0.125	(1.725)	(4.000)
680-699	0.625	0.625	0.500	0.375	(0.125)	(0.500)	(1.500)	(3.625)	
660-679	0.000	(0.125)	(0.375)	(0.500)	(1.125)	(1.875)	(2.250)		
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.250)	(0.375)	(0.625)	(0.750)	(1.500)	(2.250)	(2.625)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	

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									
Condolet	(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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
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)	
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@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

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	92.691	92.566
6.000	93.691	93.566
6.125	94.691	94.566
6.250	95.691	95.566
6.375	96.628	96.503
6.500	97.441	97.316
6.625	98.128	98.003
6.750	98.691	98.566
6.875	99.128	99.003
7.000	99.503	99.378
7.125	99.878	99.753
7.250	100.253	100.128
7.375	100.566	100.441
7.500	100.878	100.753
7.625	101.159	101.034
7.750	101.441	101.316
7.875	101.691	101.566
8.000	101.941	101.816
8.125	102.159	102.034
8.250	102.378	102.253
8.375	102.597	102.472
8.500	102.816	102.691
8.625	102.972	102.847
8.750	103.128	103.003
8.875	103.284	103.159
9.000	103.441	103.316
9.125	103.534	103.409
9.250	103.628	103.503
9.375	103.722	103.597
9.500	103.816	103.691
9.625	103.909	103.784
9.750	104.003	103.878
9.875	104.097	103.972
10.000	104.191	104.066
10.125	104.284	104.159
10.250	104.378	104.253
10.375	104.472	104.347
10.500	104.566	104.441
10.625	104.659	104.534
10.750	104.753	104.628
10.875	104.847	104.722
11.000	104.941	104.816
11.125	105.034	104.909
11.250	105.128	105.003
11.375	105.222	105.097
11.500	105.316	105.191

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	1.000		
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.750		
740-759	2.625	2.625	2.625	2.375	1.875	1.125	0.575		
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.500		
700-719	2.475	2.350	2.350	2.250	1.125	0.225	(0.275)		
680-699	1.400	1.400	1.275	1.000	0.250	(0.875)	(2.125)		
660-679	1.000	0.875	0.625	0.000	(1.250)	(2.250)	(2.875)		
640-659									
620-639									
600-619									
No FICO (NPR A Only)	0.750	0.625	0.375	(0.250)	(1.625)	(2.625)	(3.125)		
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		

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@lendlzfinancial.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	93.519	93.394
6.000	94.519	94.394
6.125	95.519	95.394
6.250	96.519	96.394
6.375	97.456	97.331
6.500	98.268	98.143
6.625	98.956	98.831
6.750	99.518	99.393
6.875	99.956	99.831
7.000	100.331	100.206
7.125	100.706	100.581
7.250	101.081	100.956
7.375	101.393	101.268
7.500	101.706	101.581
7.625	101.987	101.862
7.750	102.268	102.143
7.875	102.518	102.393
8.000	102.768	102.643
8.125	102.987	102.862
8.250	103.206	103.081
8.375	103.424	103.299
8.500	103.643	103.518
8.625	103.799	103.674
8.750	103.956	103.831
8.875	104.112	103.987
9.000	104.268	104.143
9.125	104.362	104.237
9.250	104.456	104.331
9.375	104.549	104.424
9.500	104.643	104.518
9.625	104.737	104.612
9.750	104.831	104.706
9.875	104.924	104.799
10.000	105.018	104.893
10.125	105.112	104.987
10.250	105.206	105.081
10.375	105.299	105.174
10.500	105.393	105.268
10.625	105.487	105.362
10.750	105.581	105.456
10.875	105.674	105.549
11.000	105.768	105.643
11.125	105.862	105.737
11.250	105.956	105.831
11.375	106.049	105.924
11.500	106.143	106.018

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	(0.750)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.000)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.125)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(1.750)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.250)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(3.750)		
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)			
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		

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)	(0.125)	(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)			
0.85-0.94x (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)	(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)				
DSCR < 1 In addition to above	(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	101.250	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@lendlzfinancial.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

