



Platinum - Series 4

Alt Doc

8/5/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.375	95.7031
6.490	96.4531
6.625	97.2031
6.750	97.9531
6.875	98.7656
6.990	99.5156
7.125	100.2656
7.250	100.7656
7.375	101.2031
7.490	101.6406
7.625	102.0156
7.750	102.3281
7.875	102.5781
8.000	102.8281
8.125	103.0781
8.250	103.3281
8.375	103.5781
8.500	103.8281
8.625	104.0781
8.750	104.3281
8.875	104.5781
9.000	104.8281
9.125	105.0781
9.250	105.3281
9.375	105.5781
9.500	105.8281
9.625	106.0781

Max Price LA > \$2M	99.875
Max Price Non-Inv	100.375
Max Price Non-Perm	99.375
Min Price	97.000

		FICO/LTV Price Adjusters								
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000	N/A
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750	N/A
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500	N/A
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

		Additional Loan Level Price Adjusters								
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	24 Mnth CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	N/A	N/A
	12 Mnth CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	N/A	N/A
	Asset Utilization/Depletion	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	N/A	N/A
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	N/A	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable/Limited Rev.	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A

Investor Only - Prepay Penalty LLPA		
Term	LLPA	Max price
No PPP	-1.125	98.875
12 Mnth	-0.875	99.875
24 Mnth	-0.125	100.375
36 Mnth	0.250	100.375
48 Mnth	0.375	100.375
60 Mnth	0.625	100.375

		Days	Price Adj
Lock Period		30	0.000
		45	-0.150
		60	-0.300
1st Extension		15	-0.375
2nd Extension		15	-0.750

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
	>\$1.5mm- \$2.0mm	Max 85 LTV
	>\$2.0mm- \$2.5mm	Max 80 LTV
	>\$2.5mm	Max 75 LTV
	>\$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
	IO	660
	<=\$2.0mm	Max 80 LTV
Cashout	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
DTI	Max LTV	80%
	Min FICO	660
	I/O	Y
	Max DTI	50%
Resid Inc.	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
	24 Mnth Doc (Enh24)	\$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%
	Credit Event Seasoning	36 months
Credit Event	Mtg Dq 12 Month	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
	WVOE Mtg Dq 24 Month	0x30
	Occupancy	Primary Only
WVOE	Min FICO	680
	Max LTV >= 720 FICO	80 P/R&T, 70 RFCO, FTHB 70
	Max LTV < 720 FICO	75 P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
P&L only 12/24mo	FICO < 720 Max LTV	75%
	Max LTV	80%
	Max Loan Amount	2000000
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, OH, RI	

Fees	
Underwriting*	\$1,995

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

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.375	95.0781
6.490	95.8281
6.625	96.5469
6.750	97.2656
6.875	97.9844
6.990	98.8281
7.125	99.6719
7.250	100.2344
7.375	100.7969
7.490	101.2656
7.625	101.7031
7.750	102.0781
7.875	102.3906
8.000	102.6406
8.125	102.8906
8.250	103.1406
8.375	103.3906
8.500	103.6406
8.625	103.8906
8.750	104.1406
8.875	104.3906
9.000	104.6406
9.125	104.8906
9.250	105.1406
9.375	105.3906
9.500	105.6406
9.625	105.8906

Max Price LA > \$2M	99.875
Max Price Non-Inv	100.375
Max Price Non-perm	99.375
Max Price Inv	See Table
Min Price	97.000

FICO/LTV Price Adjusters										
Tier 1		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000	N/A
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750	N/A
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500	N/A
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	N/A	N/A
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	N/A	N/A
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A

		Additional Loan Level Price Adjusters								
All Tiers		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warranted Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A

Investor Only - Prepay Penalty LLPA		
Prepay Term	Price Adj	Max Price
No PPP	-1.125	98.875
12 Mnth	-0.875	99.875
24 Mnth	-0.125	100.375
36 Mnth	0.250	100.375
48 Mnth	0.375	100.375
60 Mnth	0.625	100.375

Lock Period	Days	Price Adj
	30	0.000
	45	-0.150
60	-0.300	
1st Extension	15	-0.375
2nd Extension	15	-0.750

Additional Eligibility Criteria		
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$1mm Reserves Required	3
	\$1mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
	>\$1.5mm- \$2.0mm	Max 85 LTV
	>\$2.0mm- \$2.5mm	Max 80 LTV
	>\$2.5mm	Max 75 LTV
	>\$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	660
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
DTI	I/O	Y
	Max DTI	50%
	DTI >45%	Max 85 LTV
Residual Income	FTHB Max DTI	45%
Investment Prop	Monthly Min	\$ 1,500
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, OH, RI	

Fees	
Underwriting	\$1,995

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



DSCR - Series 4

8/5/2026

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.490	97.0469
6.625	98.0469
6.750	98.8594
6.875	99.6719
6.990	100.4844
7.125	101.3594
7.250	101.9531
7.375	102.5156
7.490	103.0781
7.625	103.5781
7.750	104.0156
7.875	104.4531
8.000	104.8281
8.125	105.1406
8.250	105.3906
8.375	105.5781
8.500	105.7656
8.625	105.9531
8.750	106.1406
8.875	106.3281
9.000	106.5156
9.125	106.7031
9.250	106.8906

Max Price with Prepay	See Table
Max Price without Prepay	98.875
Min Price	97.000

FICO/LTV Price Adjusters								
Tier 1		<=50%	55%	60%	65%	70%	75%	80%
	760+	1.750	1.500	1.375	1.250	0.750	0.250	-1.000
	740 - 759	1.500	1.250	1.125	1.000	0.500	-0.250	-1.500
	720 - 739	1.375	1.000	0.875	0.625	0.250	-0.500	-2.250
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250
	680-699	0.250	0.000	-0.250	-0.750	-1.500	N/A	N/A

Additional Loan Level Price Adjusters								
All Tiers		<=50%	55%	60%	65%	70%	75%	80%
	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	N/A
	Additional DSCR < 1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	Loan Amount \$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.000

Investor Only		
Prepay Term	Price Adj	Max Price
No PPP	-1.500	98.875
12 Mnth	-1.250	99.875
24 Mnth	-0.500	100.375
36 Mnth	0.000	100.875
48 Mnth	0.375	101.375
60 Mnth	0.625	101.875

Lock Period	Days	Price Adj
	30	0.000
	45	-0.150
1st Extension	60	-0.300
2nd Extension	15	-0.375
Fees		
Underwriting*		\$1,995

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

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	100,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 75 LTV
	>\$1.5mm	Max 75 LTV
	>\$1.5mm	Min 700 FICO
	>\$2.0mm	Max 70 LTV
	>\$2.0mm	Min 700 FICO
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >\$1.5mm	Max 65 LTV
	Loan amt >\$1.5mm	700
DSCR <1	I/O	Y
	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	\$ 1,500,000
Credit	Condotel	Not Permitted
	I/O	Not Permitted
	Credit Event Seasoning	36 Months
Foreign National	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
	Max LTV	75%
Short Term Rents	Reserves	12 Months
	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, OH, RI	

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Series 4 Prepayment Penalty Information 1st Lien

12/29/2025

All loans with a prepayment penalty must be in compliance with applicable state law and allowable structures at Lendz 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.
5% Fixed PPP	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%). Lendz 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	Prohibited on loan amounts <=\$75,000
CT Connecticut	Yes	No restrictions	None	Refinance or sale	
DC District of Columbia	Yes	N/A	None	Refinance or sale	Lendz 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	Lendz do not fund loans in ID
IL Illinois	Yes	No restrictions	None	Refinance or sale	Not allowed on loans vested to individuals.
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	Yes	No restrictions	None	Refinance or sale	Note must specifically include Choice of Law - Title 12, Subtitle 10 Credit Grantor provisions - permitted with no limits.
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	Only 5%/4%/3%/2%/1%	60 Months	Refinance or sale	Declining prepayment penalty only.
MT Montana	Yes	No restrictions	None	Refinance or sale	
NC North Carolina	Yes	No restrictions	None	Refinance or sale	Only permitted on loan amount >\$100,000
ND North Dakota	No	N/A	None	Refinance or sale	Lendz do not fund loans in ND
NE Nebraska	Yes	No restrictions	None	Refinance or sale	
NH New Hampshire	No	N/A	N/A	N/A	PPP is not allowed in this state.
NJ New Jersey	No	N/A	N/A	N/A	Not allowed on loans vested to individuals.
NM New Mexico	No	N/A	N/A	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	PPP is not allowed in this state.
OK Oklahoma	Yes	No restrictions	None	Refinance or sale	
OR Oregon	No	N/A	None	Refinance or sale	Lendz do not fund loans in OR
PA Pennsylvania	Yes	No restrictions	None	Refinance or sale	Loan amount must be >\$329411 for 1-2 units.
RI Rhode Island	No	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	No	N/A	None	Refinance or sale	Lendz do not fund loans in SD
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	Lendz do not fund loans in VA
VT Vermont	No	N/A	None	Refinance or sale	Lendz do not fund loans in VT
WA Washington	Yes	No restrictions	None	Refinance or sale	Permitted on Fixed Rate Loans only
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. Lendz Financial disclaims all representations and warranties, whether express or implied. Unauthorized copying, sharing, or dissemination of this content without written approval from Lendz Financial is strictly forbidden.