

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	92.789	92.664
6.000	93.726	93.601
6.125	94.632	94.507
6.250	95.507	95.382
6.375	96.257	96.132
6.500	96.944	96.819
6.625	97.632	97.507
6.750	98.257	98.132
6.875	98.694	98.569
7.000	99.132	99.007
7.125	99.507	99.382
7.250	99.788	99.663
7.375	100.069	99.944
7.500	100.350	100.225
7.625	100.600	100.475
7.750	100.788	100.663
7.875	100.975	100.850
8.000	101.100	100.975
8.125	101.194	101.069
8.250	101.288	101.163
8.375	101.382	101.257
8.500	101.475	101.350
8.625	101.569	101.444
8.750	101.663	101.538
8.875	101.757	101.632
9.000	101.850	101.725
9.125	101.944	101.819
9.250	102.038	101.913
9.375	102.132	102.007
9.500	102.225	102.100
9.625	102.319	102.194
9.750	102.413	102.288
9.875	102.507	102.382
10.000	102.600	102.475
10.125	102.694	102.569
10.250	102.788	102.663
10.375	102.882	102.757
10.500	102.975	102.850
10.625	103.069	102.944
10.750	103.163	103.038
10.875	103.257	103.132
11.000	103.350	103.225
11.125	103.444	103.319
11.250	103.538	103.413
11.375	103.632	103.507
11.500	103.725	103.600

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	1.375	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	1.575	1.275	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									
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	(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	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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 < \$319777 are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	91.829	91.704
6.000	92.829	92.704
6.125	93.829	93.704
6.250	94.829	94.704
6.375	95.766	95.641
6.500	96.703	96.578
6.625	97.453	97.328
6.750	98.078	97.953
6.875	98.703	98.578
7.000	99.203	99.078
7.125	99.578	99.453
7.250	100.078	99.953
7.375	100.453	100.328
7.500	100.828	100.703
7.625	101.203	101.078
7.750	101.578	101.453
7.875	101.891	101.766
8.000	102.203	102.078
8.125	102.453	102.328
8.250	102.672	102.547
8.375	102.891	102.766
8.500	103.109	102.984
8.625	103.266	103.141
8.750	103.422	103.297
8.875	103.578	103.453
9.000	103.734	103.609
9.125	103.828	103.703
9.250	103.922	103.797
9.375	104.016	103.891
9.500	104.109	103.984
9.625	104.203	104.078
9.750	104.297	104.172
9.875	104.391	104.266
10.000	104.484	104.359
10.125	104.578	104.453
10.250	104.672	104.547
10.375	104.766	104.641
10.500	104.859	104.734
10.625	104.953	104.828
10.750	105.047	104.922
10.875	105.141	105.016
11.000	105.234	105.109
11.125	105.328	105.203
11.250	105.422	105.297
11.375	105.516	105.391
11.500	105.609	105.484

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 \$1995 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 (NPRA 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	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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 < \$319777 are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	92.968	92.843
6.000	93.968	93.843
6.125	94.968	94.843
6.250	95.968	95.843
6.375	96.968	96.843
6.500	97.843	97.718
6.625	98.656	98.531
6.750	99.281	99.156
6.875	99.781	99.656
7.000	100.281	100.156
7.125	100.656	100.531
7.250	101.156	101.031
7.375	101.468	101.343
7.500	101.781	101.656
7.625	102.156	102.031
7.750	102.531	102.406
7.875	102.843	102.718
8.000	103.124	102.999
8.125	103.343	103.218
8.250	103.562	103.437
8.375	103.781	103.656
8.500	103.968	103.843
8.625	104.093	103.968
8.750	104.218	104.093
8.875	104.343	104.218
9.000	104.468	104.343
9.125	104.562	104.437
9.250	104.656	104.531
9.375	104.749	104.624
9.500	104.843	104.718
9.625	104.937	104.812
9.750	105.031	104.906
9.875	105.124	104.999
10.000	105.218	105.093
10.125	105.312	105.187
10.250	105.406	105.281
10.375	105.499	105.374
10.500	105.593	105.468
10.625	105.687	105.562
10.750	105.781	105.656
10.875	105.874	105.749
11.000	105.968	105.843
11.125	106.062	105.937
11.250	106.156	106.031
11.375	106.249	106.124
11.500	106.343	106.218

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)				
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	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)		
UPB > \$1.75m <=\$2m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
UPB > \$2m <=\$2.5m	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)				
UPB > \$2.5m <=\$3m	(0.750)	(0.750)	(0.875)	(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)			
0.85-0.94x (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)				
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	102.000	102.250	102.750

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

lock Extension	
1st Ext	-0.025 per day
2nd Ext	-0.05 per day

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
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 < \$319777 are ineligible to receive PPP credit