

30 Day Pricing		Pricing Adjustments															
Rate	30yr Fix	CLTV															
8.750	105.2500	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					
8.625	105.0000	Full Doc 2yr Full Doc 1yr	> 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(1.215)	(4.000)					
8.500	104.7500		780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(1.215)	(4.000)					
8.375	104.5000		760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.625)	(4.625)					
8.250	104.2500		740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.625)	(3.125)	(5.125)					
8.125	103.8750		720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(3.875)	(6.250)					
8.000	103.5000		700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.250)	(2.500)	(4.500)	(7.125)					
7.900	103.5000		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)					
7.875	103.1250		660 - 679	(0.875)	(1.250)	(1.375)	(2.375)	(2.875)	(3.625)	(4.375)							
7.750	102.7500		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)							
7.625	102.3750		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)							
7.500	102.0000	Bank Statement 1099	> 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)					
7.375	101.6250		780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)					
7.250	101.2500		760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.500)	(3.250)	(5.375)					
7.125	100.7500		740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.750)	(3.750)	(5.875)					
7.000	100.2500		720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.625)	(1.375)	(4.625)	(7.250)					
6.990	100.2500		700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.375)	(1.875)	(5.375)	(8.250)					
6.875	99.7500		680 - 699	(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)					
6.750	99.1250		660 - 679	(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)							
6.625	98.5000		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)							
6.500	97.8750		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)							
6.375	97.2500	Asset Depletion	> 800	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)							
6.250	96.6250		780 - 799	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)							
6.125	96.0000		760 - 779	0.375	0.375	0.125	0.000	(0.250)	(0.625)	(1.375)							
6.000	95.2500		740 - 759	0.250	0.250	0.125	0.000	(0.500)	(0.750)	(1.625)							
5.990	95.2500		720 - 739	0.125	0.125	0.000	(0.125)	(0.625)	(1.000)	(2.125)							
			700 - 719	(0.250)	(0.250)	(0.375)	(0.500)	(1.125)	(1.750)	(2.625)							
			680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.375)	(3.375)								
			660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.750)	(4.625)								
			P & L Only WVOE	> 800	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)					
				780 - 799	0.000	0.000	(0.125)	(0.375)	(0.625)	(1.000)	(1.625)	(4.250)					
		760 - 779		0.000	0.000	(0.250)	(0.375)	(0.625)	(1.125)	(1.875)	(4.750)						
		740 - 759		0.000	(0.125)	(0.250)	(0.375)	(0.875)	(1.250)	(2.125)	(5.250)						
		720 - 739		(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	(1.500)	(2.625)	(6.000)						
		700 - 719		(0.750)	(0.750)	(0.875)	(1.000)	(1.625)	(2.375)	(3.375)							
		680 - 699		(1.625)	(1.625)	(2.000)	(2.375)	(2.875)	(4.000)	(5.000)							
		660 - 679		(2.000)	(2.375)	(2.500)	(3.500)	(4.125)	(5.125)								
		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	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		
			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			
			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)			
			Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
			Products	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)			
				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)	(0.375)	(0.500)	(0.750)	(0.875)	(1.500)	(2.250)				
				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					
		Loan Amount	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					
			750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000				
			850,001-10m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000				
			1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000				
			1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	(0.250)	(0.500)			
			2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(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)										
		DTI	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)			
			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			
			43.01-45	0.000	0.000	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	0.000	0.000	(0.250)	(0.250)			
			50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)						
			Purchase	0.625	0.625	0.500	0.250	0.125	0.000	0.000	0.000	0.375	0.250				
			Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
			Cash-Out	(0.375)	(0.375)	(0.375)	(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	0.000	0.000		
		Second Home		(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
		Citizenship	Non-Perm	(0.500)	(0.500)	(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	0.000	0.000			
		State	GA	0.000	0.000	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)	(0.375)				
			Other	0.000	0.000	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	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			
			PUD-Rural	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			
			PUD	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			
			Rowhouse	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				
		Property Type	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)					
			Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)							
			Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(750)						
			2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)						
			3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)						
			4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)						
			Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)									
			1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.500)				
			Additional 0x30x12	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
			Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(2.500)	(3.000)				
		Credit History	1x60x														

30 Day Pricing		
Rate		30yr Fix
8.990		107.3750
8.875		107.1250
8.750		106.8750
8.625		106.6250
8.500		106.3750
8.375		106.0000
8.250		105.6250
8.125		105.2500
8.000		104.8750
7.990		104.8750
7.875		104.3750
7.750		103.8750
7.625		103.3750
7.500		102.8750
7.375		102.3750
7.250		101.8750
7.125		101.3750
7.000		100.8750
6.990		100.8750
6.875		100.2500
6.750		99.6250
6.625		99.0000
6.500		98.3750
6.375		97.6250
6.250		96.8750
6.125		96.1250

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	98.000
1yr Prepay - Hard	100.375
2YrPrepay - Hard	100.625
3Yr Prepay - Hard	101.875
4Yr Prepay - Hard	102.125
5Yr Prepay - Hard	102.625

Min Price

Price	97.0000
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If DSCR and Cash-Out at 80% LTV, the max price is 0.5 lower than shown above.

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

Fees

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

Pricing Adjustments													
Documentation		Credit Score	CLTV										
			00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85	85.01-95		
Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)				
	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)				
	760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.750)	(3.500)				
	740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.000)	(4.000)				
	720 - 739	0.375	0.375	0.125	0.000	(0.500)	(0.750)	(1.500)	(4.750)				
	700 - 719	0.000	0.000	(0.250)	(0.375)	(1.000)	(1.500)	(2.000)	(5.375)				
	680 - 699	(0.500)	(0.500)	(1.000)	(1.375)	(1.875)	(2.750)	(3.375)	(6.500)				
	660 - 679	(0.875)	(1.250)	(1.500)	(2.500)	(3.125)	(3.875)	(4.750)					
Bank Statement (24, 12mo)	≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)				
	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)				
	760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.875)	(4.125)				
	740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.125)	(4.625)				
	720 - 739	0.250	0.250	0.000	(0.625)	(0.875)	(1.500)	(5.500)					
	700 - 719	(0.125)	(0.125)	(0.375)	(0.500)	(1.125)	(1.625)	(2.250)	(6.250)				
	680 - 699	(0.750)	(0.750)	(1.250)	(1.625)	(2.250)	(3.250)	(4.125)					
	660 - 679	(1.125)	(1.500)	(1.750)	(2.750)	(3.500)	(4.375)	(5.500)					
Asset Depletion	≥ 800	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)						
	780 - 799	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)						
	760 - 779	0.375	0.375	0.000	(0.250)	(0.500)	(1.000)						
	740 - 759	0.250	0.250	0.000	(0.250)	(0.750)	(1.125)						
	720 - 739	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.375)						
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.250)						
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.625)	(3.750)						
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.000)							
P & L Only	≥ 800	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.375)						
	780 - 799	0.000	0.000	(0.250)	(0.625)	(0.875)	(1.500)						
	760 - 779	0.000	0.000	(0.375)	(0.625)	(1.125)	(1.625)						
	740 - 759	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)						
	720 - 739	(0.250)	(0.250)	(0.500)	(0.750)	(1.250)	(1.875)						
	700 - 719	(0.750)	(0.750)	(1.000)	(1.250)	(1.875)	(2.750)						
	680 - 699	(1.625)	(1.625)	(2.125)	(2.625)	(3.125)	(4.375)						
	660 - 679	(2.000)	(2.375)	(2.625)	(3.750)	(4.375)	(5.500)						
DSCR	≥ 800	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(0.875)					
	780 - 799	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(0.875)					
	760 - 779	0.875	0.875	0.500	0.250	(0.125)	(0.625)	(1.125)					
	740 - 759	0.750	0.750	0.500	0.250	(0.375)	(0.750)	(1.375)					
	720 - 739	0.500	0.500	0.250	0.000	(0.625)	(1.125)	(3.000)					
	700 - 719	0.125	0.125	(0.125)	(0.375)	(1.125)	(1.875)	(3.625)					
	680 - 699	(1.000)	(1.000)	(1.500)	(2.000)	(2.875)	(4.000)	(6.000)					
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.375)	(5.625)						
Bank Statements	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)						
	No Bank Stmt	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				
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
	Additional FICO < 680	(0.500)	(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	0.000	(0.250)	(0.250)	(0.250)			
	Product	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				
Loan Amount	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)					
	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.875)				
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)				
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)				
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)				
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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			
	750,001-850k	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
	850,001-1.0m	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
	1,000,001-1.5m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.125			
	1,500,001-2.0m	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)						
	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)							
	3,500,001-4.0m	(1.750)	(1.750)	(1.750)									
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	0.000	0.000	(0.125)		
	45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)						
	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	DSCR ≥150	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
	DSCR 1.25-1.49	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
	DSCR 1.10-1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
DSCR	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	DSCR 0.75-0.99	(1.750)	(1.750)	(1.750)	(1.750)	(3.125)	(3.375)	(4.125)					
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)						
	DSCR < 1 in addition to above	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
	Purchase	0.625	0.625	0.625	0.500	0.500	0.500	0.500	0.375				
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)					
	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)					
Occupancy State	Cash-Out DSCR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)				
	Non Owner Occupied	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			
Property Type	AL	(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			
	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			
	PUD-Rural	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)	(0.625)				
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(1.125)				
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)				
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)				
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)				
	Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Permanent Resident Alien		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Non-Perm Resident Alien Foreign Nat'l (DSCR Only)		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
Employment	Wage-Earner	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	Self-Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	Short-Term Rental	(0.750)	(0.750)	(0.875)	(0.875)	(1.000)	(1.000)	(1.250)					
	Rental - Not Short-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	Other Income	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	1x												

30 Day Pricing			Pricing Adjustments																														
Rate		Fixed Rate	Documentation		Credit Score	CLTV																											
11.750		110.6250	Full Doc 2yr Full Doc 1yr	≥ 800	2.875	2.875	2.875	2.375	2.125	1.375	0.375	4.000	6.125																				
11.625		110.5000		780 - 799	2.875	2.875	2.875	2.375	2.125	1.375	0.250	4.250	6.375																				
11.500		110.3750		760 - 779	2.375	2.375	2.375	1.875	1.625	0.875	0.500	4.875	7.375																				
11.375		110.2500		740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	1.875	6.250	9.000																				
11.125		110.0000		720 - 739	1.000	1.000	0.625	0.250	0.000	0.750	3.125	7.875	10.000																				
11.000		109.8750		700 - 719	0.250	0.250	0.250	0.750	1.250	2.000	4.750	9.250	11.500																				
10.990		109.8750		680 - 699	2.250	2.250	3.000	3.500	4.125	5.125	8.125	11.250																					
10.875		109.7500		660 - 679	4.500	4.500	5.000	5.625	6.125	7.375	10.375																						
10.750		109.5000		640 - 659	6.375	6.500	7.000	8.125	8.625																								
10.625		109.2500		620 - 639	≥ 800	2.125	2.125	2.125	1.625	1.250	0.250	0.750	5.250	7.625																			
10.500		109.0000	Bank Statement 1099 WVOE	(24, 12)	780 - 799	2.125	2.125	2.125	1.625	1.250	0.250	0.875	5.500	7.875																			
10.375		108.7500			760 - 779	1.625	1.625	1.625	1.125	0.750	0.250	1.625	6.125	8.875																			
10.250		108.5000			740 - 759	1.000	1.000	0.750	0.375	0.000	1.000	3.000	7.500	10.500																			
10.125		108.2500			720 - 739	0.250	0.250	0.125	0.500	0.875	1.875	4.250	9.125	11.500																			
10.000		108.0000			700 - 719	0.625	0.625	1.125	1.625	2.250	3.250	6.000	10.625																				
9.990		108.0000			680 - 699	3.250	3.250	4.000	4.500	5.250	6.500	9.500																					
9.875		107.6250			660 - 679	5.500	5.625	6.125	6.750	7.375	8.875																						
9.750		107.2500			640 - 659	≥ 800	0.500	0.500	0.500	1.125	1.625	2.750	3.875																				
9.625		106.8750			620 - 639	780 - 799	0.500	0.500	0.500	1.125	1.625	2.750	4.000																				
9.500		106.5000			Asset Depletion		760 - 779	1.000	1.000	1.000	1.625	2.125	3.250	4.750																			
9.375		106.1250	740 - 759	1.625			1.625	1.875	2.375	2.875	4.000	6.125																					
9.250		105.7500	720 - 739	2.375			2.375	2.750	3.250	3.750	4.875	7.375																					
9.125		105.3750	700 - 719	3.250			3.250	3.750	4.375	5.125	6.250																						
9.000		105.0000	680 - 699	6.000			6.000	6.750	7.375	8.250																							
8.990		105.0000	660 - 679	8.250			8.375	8.875	9.625																								
8.875		104.6250	≥ 800	0.375			0.375	0.375	1.000	1.500	2.625	3.750	8.250																				
8.750		104.2500	780 - 799	0.375			0.375	0.375	1.000	1.500	2.625	3.875	8.500																				
8.625		103.7500	760 - 779	0.875			0.875	0.875	1.500	2.000	3.125	4.625	9.125																				
8.500		103.2500	P&L Only				740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	6.000	10.500																		
8.375		102.7500			720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.250	12.125																				
8.250		102.2500			700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000																					
8.125		101.6250			680 - 699	5.875	5.875	6.625	7.250	8.125	9.500																						
8.000		101.0000			660 - 679	8.125	8.250	8.750	9.500	10.250																							
7.990		101.0000			No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
7.875		100.3750			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
7.750		99.7500			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
7.625		99.0000			Additional FICO < 680	all income types	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500																			
7.500		98.2500			Additional for <700 and LTV >70%	all income types	0.000	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250																		
7.375		97.5000			Product		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
7.250		96.7500	Full Amortization	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
							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	0.000														
			Lock Fees		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	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	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	0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.875	1.000																		
						45.01-50	0.500	0.500	0.500	0.750	0.750	0.750	1.000	1.375	1.500																		
					Occupancy	Owner Occupied	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	0.625	0.750	0.750																				
					Citizenship	Non-Perm	0.500	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																			
					AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
		Fees		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	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																	
					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																
					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															
					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															
					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															
					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															
					Condo-Warrantable	0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.875	1.250																			
					2-Unit	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000																				
			Other Miscellaneous	Lock Term	3-Unit	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000																				
					4-Unit	0.250	0.250	0.375	0.500	0.500	0.750																						
					Modular	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000																	
					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																
					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																
					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															
					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															
NMLSP18191964 Reliable Holdings Manager, LLC DBA Lendz 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	
12.000	109.8750	Full Doc 2yr Full Doc 1yr	≥ 800	2.875	2.875	2.875	2.500	2.125	1.375	0.500	
11.990	109.8750		780 - 799	2.875	2.875	2.875	2.500	2.125	1.375	0.375	
11.875	109.7500		760 - 779	2.375	2.375	2.375	2.000	1.625	0.875	(0.375)	
11.625	109.5000		740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	(1.625)	
11.500	109.3750		720 - 739	1.000	1.000	0.625	0.250	0.000	(0.750)	(2.875)	
11.375	109.2500		700 - 719	0.250	0.250	(0.250)	(0.750)	(1.250)	(2.125)	(4.625)	
11.250	109.1250		680 - 699	(2.125)	(2.125)	(2.625)	(3.250)	(4.125)	(5.125)		
11.125	108.8750		660 - 679	(4.375)	(4.500)	(5.000)	(5.625)	(6.125)			
11.000	108.6250		640 - 659								
10.990	108.6250		620 - 639								
10.875	108.3750	Bank Statement (24, 12) 1099 WVOE	≥ 800	2.125	2.125	2.125	1.750	1.250	0.250	(0.625)	
10.750	108.1250		780 - 799	2.125	2.125	2.125	1.750	1.250	0.250	(0.750)	
10.625	107.8750		760 - 779	1.625	1.625	1.625	1.250	0.750	(0.250)	(1.500)	
10.500	107.6250		740 - 759	1.000	1.000	0.750	0.375	0.000	(1.000)	(2.750)	
10.375	107.3750		720 - 739	0.250	0.250	(0.125)	(0.500)	(0.875)	(1.875)	(4.000)	
10.250	107.0000		700 - 719	(0.625)	(0.625)	(1.125)	(1.625)	(2.250)	(3.375)		
10.125	106.6250		680 - 699	(3.125)	(3.125)	(3.625)	(4.250)	(5.250)			
10.000	106.2500		660 - 679	(5.500)	(5.625)	(6.125)					
9.990	106.2500		620 - 639								
9.875	105.8750		≥ 800	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.625)	
9.750	105.5000	P&L Only	780 - 799	(0.375)	(0.375)	(0.375)	(0.875)	(1.500)	(2.625)	(3.750)	
9.625	105.1250		760 - 779	(0.875)	(0.875)	(0.875)	(1.375)	(2.000)	(3.125)	(4.500)	
9.500	104.7500		740 - 759	(1.500)	(1.500)	(1.750)	(2.250)	(2.750)	(3.875)	(5.750)	
9.375	104.3750		720 - 739	(2.250)	(2.250)	(2.625)	(3.125)	(3.625)	(4.750)	(7.000)	
9.250	103.8750		700 - 719	(3.125)	(3.125)	(3.625)	(4.250)	(5.000)			
9.125	103.3750		680 - 699	(5.750)	(5.750)	(6.250)	(7.000)				
9.000	102.8750		660 - 679	(8.125)	(8.250)	(8.750)					
8.990	102.8750		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	102.2500		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	101.6250		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.625	101.0000	Additional FICO < 680 Additional for <700 and LTV >70%	all income types	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
8.500	100.3750		all income types	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
8.375	99.7500		Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	99.1250		Full Amortization	Interest-Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	98.3750		Loan Amount	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
8.000	97.6250			075,000-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
7.990	97.6250			100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	96.8750			125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	96.1250			150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	95.3750			175,001-200k	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
				300,001-400k	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
				600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				Additional LA <=250k	(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
			43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	
			45.01-50	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	
			Property Type	SFR	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
				PUD-Rural	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
				PUD	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
				Rowhouse	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
				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)		
		Citizenship	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
			4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
			Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
			US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
		Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1yr Prepay_Standard	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			2yr Prepay_Standard	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
			3yr Prepay_Standard	1.625	1.625	1.625	1.625	1.625	1.625	1.625	
			4yr Prepay_Standard	2.000	2.000	2.000	2.000	2.000	2.000	2.000	
			5yr Prepay_Standard	2.500	2.500	2.500	2.500	2.500	2.500	2.500	
			1yr Prepay_3Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			2yr Prepay_3Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
			3yr Prepay_3Pct	1.625	1.625	1.625	1.625	1.625	1.625	1.625	
		Prepay Penalty	4yr Prepay_3Pct	2.000	2.000	2.000	2.000	2.000	2.000	2.000	
			5yr Prepay_3Pct	2.500	2.500	2.500	2.500	2.500	2.500	2.500	
			1yr Prepay_5Pct	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
			2yr Prepay_5Pct	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
			3yr Prepay_5Pct	2.000	2.000	2.000	2.000	2.000	2.000	2.000	
			4yr Prepay_5Pct	2.500	2.500	2.500	2.500	2.500	2.500	2.500	
			5yr Prepay_5Pct	2.750	2.750	2.750	2.750	2.750	2.750	2.750	
			1yr Prepay_1	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
			2yr Prepay_21	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
			3yr Prepay_321	1.125	1.125	1.125	1.125	1.125	1.125	1.125	
		Lock Term	4yr Prepay_4321	1.875	1.875	1.875	1.875	1.875	1.875	1.875	
			5yr Prepay_54321	2.250	2.250	2.250	2.250	2.250	2.250	2.250	
			1yr Prepay_StateSpecific	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
			2yr Prepay_StateSpecific	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			3yr Prepay_StateSpecific	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
			4yr Prepay_StateSpecific	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
			5yr Prepay_StateSpecific	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
			30 Day	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)	
			60 Day	(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	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	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	Lendz 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	PPP restrictions only apply to 1-2 units. No PPP permitted at all on loans less than \$116,356 in 2026.	
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	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	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	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		

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