



Series 5

Platinum - Owner Occupied

10/2/2026

30 Day Pricing			Pricing Adjustments													
Rate		30Yr Fix	CLTV													
9.500		103.1250	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			
9.375		103.0000			≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(0.125)	(4.000)		
9.250		102.8750			780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.125)	(0.125)	(2.125)	(4.000)	
9.125		102.7500			760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.375)	(2.625)	(4.625)		
9.000		102.6250			740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.625)	(3.125)	(5.125)		
8.990		102.6250			720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.500)	(1.125)	(3.875)	(6.250)		
8.875		102.3750			700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.250)	(1.625)	(4.500)	(7.125)		
8.750		102.1250			680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.625)	(2.500)	(3.000)	(5.625)	(8.125)		
8.625		101.8750			660 - 679	(0.875)	(1.250)	(1.375)	(2.375)	(2.875)	(3.625)	(4.375)				
8.500		101.6250			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)				
8.375		101.2500	Bank Statement 1099	(24, 12mo)	620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)				
8.250		100.8750			≥ 800	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)		
8.125		100.5000			780 - 799	0.625	0.625	0.500	0.250	0.125	0.000	(0.250)	(2.750)	(4.750)		
8.000		100.1250			760 - 779	0.625	0.625	0.375	0.250	0.125	(0.125)	(0.500)	(3.250)	(5.375)		
7.990		100.1250			740 - 759	0.500	0.500	0.375	0.250	(0.125)	(0.250)	(0.750)	(3.750)	(5.875)		
7.875		99.7500			720 - 739	0.375	0.375	0.250	0.125	(0.250)	(0.625)	(1.375)	(4.625)	(7.250)		
7.750		99.3750			700 - 719	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.375)	(1.875)	(5.375)	(8.250)		
7.625		99.0000			680 - 699	(0.750)	(0.750)	(1.125)	(1.500)	(2.000)	(3.000)	(3.750)	(6.875)	(9.375)		
7.500		98.5000			660 - 679	(1.125)	(1.500)	(1.625)	(2.625)	(3.250)	(4.125)	(5.125)				
7.375		97.8750			640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
7.250		97.2500	Asset Depletion		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
7.125		96.6250			≥ 800	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)				
7.000		96.0000			780 - 799	0.375	0.375	0.250	0.000	(0.250)	(0.500)	(1.125)				
6.990		96.0000			760 - 779	0.375	0.375	0.125	0.000	(0.250)	(0.625)	(1.375)				
6.875		95.3750			740 - 759	0.250	0.250	0.125	0.000	(0.500)	(0.750)	(1.625)				
6.750		94.6250			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	(0.125)			(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	
				12mo Bank Stmt			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		
			Additional FICO < 680		all income types		(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)		
			Products		30Yr Fixed	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)		
					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)		
			Loan Amount		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		
					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	0.000		
					850,001-1.0m	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	0.125	0.000		
					1,500,001-2.0m	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)	(0.625)				
					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)	(1.750)	(2.000)	(2.375)					
					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	(0.125)	(0.125)	
						45.01-50	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)	(0.500)			
			Purpose		Purchase	0.625	0.625	0.625	0.500	0.500	0.500	0.500	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	
					Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.625)	(1.000)	(1.750)				
			Occupancy		Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
					Owner Occupied	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)	(0.375)	(0.625)			
			Citizenship		Non-Perm	(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		
			State		GA	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)		
					Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Property Type		SFR	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				
					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	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	
					Townhouse	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	
					Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.00.				

30 Day Pricing			Pricing Adjustments											
Rate		30yr Fix	CLTV											
9.625		105.5000	Full Doc 2yr Full Doc 1yr	Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85	
9.500		105.2500				≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)
9.375		105.0000				780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.500)	(3.000)
9.250		104.7500				760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.750)	(3.500)
9.125		104.5000				740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.000)	(4.000)
9.000		104.2500				720 - 739	0.375	0.375	0.125	0.000	(0.500)	(0.750)	(1.500)	(4.750)
8.990		104.2500				700 - 719	0.000	0.000	(0.250)	(0.375)	(1.000)	(1.500)	(2.000)	(5.375)
8.875		104.0000				680 - 699	(0.500)	(0.500)	(1.000)	(1.375)	(1.875)	(2.750)	(3.375)	(6.500)
8.750		103.7500				660 - 679	(0.875)	(1.250)	(1.500)	(2.500)	(3.125)	(3.875)	(4.750)	
8.625		103.3750				≥ 800	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)
8.500		103.0000	780 - 799	0.625	0.625	0.375	0.125	(0.125)	(0.250)	(0.625)	(3.625)			
8.375		102.6250	760 - 779	0.625	0.625	0.250	0.125	(0.125)	(0.375)	(0.875)	(4.125)			
8.250		102.2500	740 - 759	0.500	0.500	0.250	0.125	(0.375)	(0.500)	(1.125)	(4.625)			
8.125		101.7500	720 - 739	0.250	0.250	0.000	(0.125)	(0.625)	(0.875)	(1.750)	(5.500)			
8.000		101.2500	700 - 719	(0.125)	(0.125)	(0.375)	(0.500)	(1.125)	(1.625)	(2.250)	(6.250)			
7.990		101.2500	680 - 699	(0.750)	(0.750)	(1.250)	(1.625)	(2.250)	(3.250)	(4.125)				
7.875		100.7500	660 - 679	(1.125)	(1.500)	(1.750)	(2.750)	(3.500)	(4.375)	(5.500)				
7.750		100.2500	≥ 800	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)					
7.625		99.7500	780 - 799	0.375	0.375	0.125	(0.250)	(0.500)	(0.875)					
7.500		99.1250	760 - 779	0.375	0.375	0.000	(0.250)	(0.500)	(1.000)					
7.375		98.5000	740 - 759	0.250	0.250	0.000	(0.250)	(0.750)	(1.125)					
7.250		97.8750	720 - 739	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.375)					
7.125		97.1250	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.250)					
7.000		96.3750	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.625)	(3.750)					
6.990		96.3750	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.000)						
6.875		95.6250	≥ 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)	(1.375)					
			760 - 779	0.000	0.000	(0.375)	(0.625)	(0.875)	(1.500)					
			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)					
			≥ 800	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)				
			780 - 799	0.875	0.875	0.625	0.250	(0.125)	(0.500)	(1.875)				
			760 - 779	0.875	0.875	0.500	0.250	(0.125)	(0.625)	(2.125)				
			740 - 759	0.750	0.750	0.500	0.250	(0.375)	(0.750)	(2.375)				
			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)					
			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	all income types	(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)			
			Product	30yr Fixed	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)	(0.375)	(0.375)			
				Full Amortization	0.000	1.675	0.000	0.000	0.000	0.000	0.000			
				Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)			
			Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)			
				125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)			
				150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)			
				175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)			
				200,001-300k	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			
				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			
				750,001-850k	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			
				1,000,001-1.5m	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			
				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)							
			DTI	Additional LA <=250k	(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			
				43.01-45	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			
				50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)				
			DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
				DSCR ≥1.50	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			
				DSCR 1.10-1.24	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
				DSCR 1.00-1.09	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)				
			Purpose	DSCR < 1 In addition to above	(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			
				Rate-Term	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)			
			Occupancy	Additional for cash out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
				Cash-Out DSCR	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			
				State	GA	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)			
				Other	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			
				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			
				PUD-Rural	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	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)			
				Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.125)			
				Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.750)			
				2-Unit	(0.250)	(0.25								





Series 5

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.
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%). 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	
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	

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.