

30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	89.622	89.497
6.000	90.370	90.245
6.125	91.126	91.001
6.250	91.873	91.748
6.375	92.606	92.481
6.500	93.351	93.226
6.625	94.105	93.980
6.750	94.877	94.752
6.875	95.607	95.482
7.000	96.253	96.128
7.125	96.893	96.768
7.250	97.508	97.383
7.375	98.107	97.982
7.500	98.662	98.537
7.625	99.180	99.055
7.750	99.663	99.538
7.875	100.079	99.954
8.000	100.462	100.337
8.125	100.815	100.690
8.250	101.148	101.023
8.375	101.442	101.317
8.500	101.705	101.580
8.625	101.799	101.674
8.750	101.893	101.768
8.875	101.987	101.862
9.000	102.080	101.955
9.125	102.174	102.049
9.250	102.268	102.143
9.375	102.362	102.237
9.500	102.455	102.330
9.625	102.549	102.424
9.750	102.643	102.518
9.875	102.737	102.612
10.000	102.830	102.705
10.125	102.924	102.799
10.250	103.018	102.893
10.375	103.112	102.987
10.500	103.205	103.080
10.625	103.299	103.174
10.750	103.393	103.268
10.875	103.487	103.362
11.000	103.580	103.455
11.125	103.674	103.549
11.250	103.768	103.643
11.375	103.862	103.737
11.500	103.955	103.830

Min Rate: 7.375%
Min Price: 97.000
Max Price: 102.250

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	(0.400)	(2.000)
760-779	1.825	1.825	1.825	1.700	1.275	1.125	0.775	(0.525)	(2.125)
740-759	1.700	1.700	1.700	1.575	1.275	0.875	0.600	(0.725)	(2.500)
720-739	1.575	1.575	1.575	1.575	1.275	0.625	0.475	(0.975)	(2.875)
700-719	1.250	1.125	1.125	1.125	0.950	0.500	0.125	(1.350)	(3.500)
680-699	0.625	0.625	0.500	0.375	(0.125)	(0.500)	(1.500)	(3.250)	
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 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									
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 < \$329,411 are ineligible to receive PPP credit									



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	88.989	88.864
6.000	89.789	89.664
6.125	90.601	90.476
6.250	91.415	91.290
6.375	92.233	92.108
6.500	93.045	92.920
6.625	93.840	93.715
6.750	94.668	94.543
6.875	95.493	95.368
7.000	96.172	96.047
7.125	96.862	96.737
7.250	97.538	97.413
7.375	98.200	98.075
7.500	98.857	98.732
7.625	99.488	99.363
7.750	100.092	99.967
7.875	100.606	100.481
8.000	101.103	100.978
8.125	101.585	101.460
8.250	102.042	101.917
8.375	102.481	102.356
8.500	102.889	102.764
8.625	103.046	102.921
8.750	103.202	103.077
8.875	103.358	103.233
9.000	103.514	103.389
9.125	103.608	103.483
9.250	103.702	103.577
9.375	103.796	103.671
9.500	103.889	103.764
9.625	103.983	103.858
9.750	104.077	103.952
9.875	104.171	104.046
10.000	104.264	104.139
10.125	104.358	104.233
10.250	104.452	104.327
10.375	104.546	104.421
10.500	104.639	104.514
10.625	104.733	104.608
10.750	104.827	104.702
10.875	104.921	104.796
11.000	105.014	104.889
11.125	105.108	104.983
11.250	105.202	105.077
11.375	105.296	105.171
11.500	105.389	105.264

Min Rate:

7.375%

Min Price:

97.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	2.625	2.625	2.625	2.375	1.875	1.375	1.000		
760-779	2.625	2.625	2.625	2.375	1.875	1.125	0.750		
740-759	2.625	2.625	2.625	2.375	1.875	1.125	0.575		
720-739	2.625	2.625	2.625	2.375	1.875	0.700	0.500		
700-719	2.475	2.350	2.350	2.250	1.125	0.225	(0.275)		
680-699	1.400	1.400	1.275	1.000	0.250	(0.875)	(2.125)		
660-679	1.000	0.875	0.625	0.000	(1.250)	(2.250)	(2.875)		
640-659									
620-639									
600-619									
No FICO (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	101.500	102.500	103.000	103.500	104.000

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 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
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 < \$329,411 are ineligible to receive PPP credit



30 Day Lock		
Base Rate	30Yr Fixed	40Yr Fixed
5.875	90.988	90.863
6.000	91.798	91.673
6.125	92.598	92.473
6.250	93.368	93.243
6.375	94.138	94.013
6.500	94.899	94.774
6.625	95.660	95.535
6.750	96.338	96.213
6.875	96.952	96.827
7.000	97.549	97.424
7.125	98.139	98.014
7.250	98.706	98.581
7.375	99.261	99.136
7.500	99.796	99.671
7.625	100.310	100.185
7.750	100.794	100.669
7.875	101.271	101.146
8.000	101.713	101.588
8.125	102.165	102.040
8.250	102.585	102.460
8.375	102.984	102.859
8.500	103.371	103.246
8.625	103.496	103.371
8.750	103.621	103.496
8.875	103.746	103.621
9.000	103.871	103.746
9.125	103.965	103.840
9.250	104.059	103.934
9.375	104.152	104.027
9.500	104.246	104.121
9.625	104.340	104.215
9.750	104.434	104.309
9.875	104.527	104.402
10.000	104.621	104.496
10.125	104.715	104.590
10.250	104.809	104.684
10.375	104.902	104.777
10.500	104.996	104.871
10.625	105.090	104.965
10.750	105.184	105.059
10.875	105.277	105.152
11.000	105.371	105.246
11.125	105.465	105.340
11.250	105.559	105.434
11.375	105.652	105.527
11.500	105.746	105.621

Min Rate:

7.375%

Min Price:

97.000

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

Loan Level Price Adjustments									
FICO/CLTV	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	1.525	1.525	1.500	1.375	0.750	0.375	(0.750)		
760-779	1.400	1.400	1.375	1.250	0.375	(0.125)	(1.000)		
740-759	1.275	1.275	1.250	1.125	0.200	(0.375)	(1.125)		
720-739	1.000	1.000	0.875	0.750	(0.125)	(0.625)	(1.750)		
700-719	0.875	0.875	0.750	0.625	(0.375)	(1.250)	(2.250)		
680-699	0.250	0.000	(0.250)	(0.625)	(1.375)	(2.625)	(3.750)		
660-679	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(4.250)			
640-659									
620-639									
600-619									
No FICO (NPRA Only)	(0.625)	(1.000)	(1.250)	(1.875)	(3.000)	(4.500)			
Additional for < 680	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		

Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
UPB > \$1m <= \$1.75m	(0.125)	(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	101.500	102.500	103.000	103.500	104.000

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 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
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 < \$329,411 are ineligible to receive PPP credit

