JET/AdvantageMortgage

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

## Wholesale Ratesheet

Effective Date:

30 Day Lock Period

Product Matrix

		NonQM Prog	ram Pricin	g	Elicotive Butt	o. III, Abgust - 1 - 20.	40	NonQM Pr	ice Calculator	Calculator o Please use in co	oes not verify eligibility. junction with product matrix.	
		_		-					Inputs	Wholesale Ratesheet	Fri, August - 1 - 2025	Full Doc Column Includes
Base Rate / Base Price Rate Full Doc Alt Doc DSCR	DSCR 5-8 Units		F <=50 50.01-6	ICO/LTV Price Adjust 60 60.01-65 65.01-70	ments	30 80.01-85 85.01-90	90.01-95	Interest Rate → LTV Range	Choose a Selection Choose a Selection	Reset		Tax Returns
6.250	DSCR 5-6 Units	780+	0.625 0.500				90.01-95	FICO Range	Choose a Selection	#N/A		1099 Only Asset Utilization Only
6.375 98.750 98.750 6.499 99.250 99.250 99.00		760-779 740-759	0.500 0.500	0.375 0.250	0.000 -0.375			Program	Core Choose a Selection	0.000		Asset Utilization W/ Full Doc
6.499 99.250 99.250 99.000 6.625 99.750 99.750 99.500		740-759 720-739	0.500 0.375 0.375 0.250	0.250 0.000	-0.375 -0.500 -0.500 -1.000	-2.250 -3.750 -2.750 -4.250	_	Reserves Payment History	Choose a Selection Choose a Selection	0.000		VOE
6.750 100.000 100.000 100.00	0	700-719	0.250 0.000	-0.375 -0.500	-1.000 -1.500	-3.500 -5.000		Credit Events	36 Months	-0.250		Alt Doc Column Includes
6.875 100.250 100.250 100.25 6.999 100.750 100.750 100.75		680-699 660-679	0.000 -0.375	5 -0.500 -1.000 0 -1.000 -1.500	-1.500 -2.500			Doc Type Additional Adjs	Choose a Selection Choose a Selection	0.000		12 Bank Statements 12 or 24 CPA P&L
7.125 101.000 101.000 101.00		640-659		0 -1.750 -2.250				Citizenships	Choose a Selection	#N/A		Asset Utilization W/ Bank Stmt
7.250 101.250 101.250 101.25		620-639	-1.750 -2.000	0 -2.500 -3.000	-4.250 -5.250	)		DTI	Choose a Selection	0.000		
7.375 101.500 101.500 101.50 7.499 101.750 101.750 101.75		600-619	-2.500 -2.750	3.250 -3.750	-5.250 -6.250			Loan Balance Purpose	Choose a Selection Choose a Selection	0.000		DSCR/No Ratio Column Includes
7.625 102.000 102.000 102.00		PURSUI NEL NO PICO						DSCR Cashout	Choose a Selection	0.000 AUGUST NonQM SPECIAL		DSCR/NO Ratio Column includes
<b>7.75</b> 0 102.250 102.250 102.25								Occupancy	Choose a Selection	#N/A 25 BPS Price Improvement	n all NonQM	No Ratio
7.875 102.500 102.500 102.50 7.999 103.000 103.000 103.00		Loan Level Price Adjustme	ato	Drogram		Loon Torm		Property Type Loan Term	Choose a Selection	0.000 *CAN COMBINE WITH SELE	T, EXCLUDES DSCR 5-8*	l e e e e e e e e e e e e e e e e e e e
8.125 103.250 103.250 103.25	0 100.000		LLPA	SELECT	0.500	15YR Fixed	0.250	Escrow	Escrow Not Waived	0.000		
8.250 103.500 103.500 103.50	0 100.250	DTI >45% - All Doc Types DTI ≥50% - All Doc Types	0.000	Core SELECT - DSCR	0.000	30YR Fixed	0.000	Prepayment Penalty 5% Fixed PPP	No PPP *See PPP Section*	#N/A		l e e e e e e e e e e e e e e e e e e e
8.375 103.750 103.750 103.75 8.499 104.000 104.000 104.00		ITIN - All Doc Types	-0.500 -1.500	SELECT - DSCR Core DSCR (≥1.20)	0.500	30YR IO Fixed 40YR Fixed	-0.500 -0.500	5% Fixed PPP NJ - Title Vesting		0.000		l e e e e e e e e e e e e e e e e e e e
8.625 104.250 104.250 104.25		VOE Only	-0.250	Core DSCR (≥1.00)		40YR IO Fixed	-0.750	State	Choose a Selection	0.000		*** Extension Cost
8.750 104.500 104.500 104.50		1099 Only	-0.250	Sub1 DSCR (0.75-0.99	9) -2.000	5/6 30YR ARM	0.000	Lock Term	30 Day	0.000		Exclusion obst
8.875 104.750 104.750 104.75		Asset Utilization P&L w/ Bk Stmt	-0.250	No Ratio DSCR - < 0.75	-3.000	5/6 30YR IO ARM	-1.000	Buydown	No	0.000		i
8.999 105.250 105.250 105.25 9.125 105.500 105.500 105.50		P&L Only	-0.250 -0.750	Reserves		5/6 40YR ARM 7/6 30YR ARM	-0.500	Subordinate Financing	No Not Applicable	0.000		Temporary Guidance See Below Extension Cost
9.250 105.750 105.750 105.75	0 102.500	DSCR STR	-0.500	< 3 Months	0.000	7/6 30YR IO ARM	-1.000		Not Applicable	0.000		
9.375 106.000 106.000 106.00		Debt Consol. >70% LTV  Debt Consol. < 70% LTV	-0.500	≥ 3 Months ≥ 6 Months	0.000	7/6 40YR ARM	-0.500	*******	Not Applicable	0.000 Calculator		All Rates @ 2 bps / day Extension Cost
9.499 106.250 106.250 106.25 9.625 106.500 106.500 106.50		Debt Consol. ≤ 70% LTV Cash-Out >70% LTV	-0.250 -0.500	≥ 6 Months ≥ 12 Months	0.000	Max Price		Gross Rate Sheet Price	Prior to LLPAs)	#N/A Calculator of Please use in co.	oes not verify eligibility. junction with product matrix.	
9.750 106.750 106.750 106.75	0 103.500	Cash-Out ≤ 70% LTV	-0.250			Owner Occ/Sec Home	102.000	Net Price: Rate Sheet - LLPA (		nimum Rate		Current lock extension costs/policies apply to all active locks, regardless of lock date
9.875 107.000 107.000 107.00 9.999 107.250 107.250 107.25	0 103.750	Cash-Out/Debt Consol. FICO < 680 DSCR Cashout	-0.500 -0.250	Payment Hist 0x30x12	0,250	No PPP-States not allowed No PPP-States that allow	100.000	Max YSP		0.000 #N/A		All 45 day locks are at a 25bp cost and are
10.125 107.500 107.500 107.50 10.125 107.500 107.500		2 Units	0.000	1x30x12	-1.250	1YR PPP	100.000					eligible for up to 15 days of extensions at
10.250 107.750 107.750 107.75		3-4 Units DSCR 5-8 Units	-0.250	1x30x12 (DSCR)	-0.250	2YR PPP 3YR PPP	102.000	Borrower	Paid Comp Only			cost All 60 day locks are at a 50bp cost and are
10.375 108.000 108.000 108.00 10.499 108.250 108.250 108.25		DSCR 5-8 Units Second Home	0.000 -0.500	1x60x12 1x30x6	-1.750 -1.750	3YR PPP 4YR PPP	102.000	"YSP allowed up to 102.000, may be paid to be "YSP & Lender Credit as	rrower on all Loans, or to Broker on Busine oans only	ss Purpose		not eligible for Lock Extensions
10.625 108.500 108.500 108.50	0 105.250	No PPP-States not allowed	-1.000	0x30x24	0.250	5YR PPP	102.000	*YSP & Lender Credit as	e not Applicable to DSCR 5-8 Unit			
10.750 108.750 108.750 108.75 10.875 109.000 109.000 109.00		No PPP-States that allow 12 Months PPP	-2.000 -0.750	Credit Even	ate	>\$2,500,000 80.01-90.00% LTV	101.000					4
10.999 109.250 109.250 109.25	0 106.000	24 Months PPP	-0.500	12 Months	-2.000	ITIN/Foreign National	101.000	/		***DISC	AIMER***	
<b>11.125</b> 109.500 109.500 109.50	0 106.250	36 Months PPP 48 Months PPP	0.250	24 Months 36 Months	-1.250 -0.250	Subordinate Financing NJ Title Vested In LLC	100.000	JET Advar	tageMortgage	Intended for 1st	en mortgages only idance, <u>please contact your</u>	
		60 Months PPP	0.750	48 Months	0.000	DSCR 5-8 Units	100.000	i i		Accoun	Executive	
		5% Fixed PPP	0.125						Standard Prepay	ment Penalties Allowed		
		Escrow Waived NW Condo	-0.250 -1.000	Lock Days 15 Day	0.000	Floor Price		Ariz	ona	Mi	souri	
Non QM Prelocks		<\$150,000	-0.750	30 Day	0.000	NC Floor Price	99.750	Alab			ntana	
		\$150,000-\$1,000,000 >\$1,000.000	0.000	45 Day 60 Day	-0.250 -0.500	ARM Margins		Arka Califo			vada	
		>\$1,500,000	0.250	00 Day	-0.500	Occupancy Primary Home	Margin 4.000	Color			Carolina	
Non-QM Pre-Locks may be locked for 30 or	45 days	>\$2,000,000	-0.250	Min Rate		Second Home	4.000		Connecticut North Dakota  District of Columbia Oklahoma			
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or		>\$2,500,000 >\$3,000,000	-0.500 -1.000	>\$2,500,000 ITIN/Foreign National	6.750	Investment Home	4.000	Florida Oregon				
Lock will be cancelled		>\$3,500,000	-2.000	Triller oreigit (valuoria)	7.499	AUGUST NON-QM SPI	FCIAL	Geo	gia	South	Carolina	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost		>\$4,000,000	-3.000	Allowable Fe	es	ACCOST NOT CHIST ECIAL		Hawaii Idaho			Dakota	
All 60 day locks are at a 50bp cost and are not eligible All Non-QM locks that expire will be subject to a 25bp Relo		Foreign Nat' With Fico Purchase	-1.500 0.000	Click Here				Idaho Indiana		Tennessee Texas		
All Non-QW looks that expire will be subject to a 25op Kelo Pricing	ck Fee and Worse Case	Subordinate Financing	-0.500			25 BPS Price Improvement on all "CAN BE COMBINED WITH SELECT DSCR 5-8"	I NonQM , EXCLUDES	lowa			tah	
		NOO & 2nd Home >75% LTV	-0.250	Terms Caps	Floor	DSCR 5-8*		Kansas			ginia	
		Full/Alt NOO & 2nd Home ≤75% LTV	0.000	5/6 ARM 2/1/5 Margin				Kentucky Louisiana		Was	nington Virginia	
				7/6 ARM 5/1/5 Index 6mo SOFR				Maine			consin	
· <del></del>		Georgia	-0.250	Reset Frequency	6 Mo	Lender Credit						
									usetts		oming	
Temporary Property Eligibility Re	estrictions	Illinois Kansas	-0.250			2% Max Lender Credit can be utilized a		Massacr	sippi	Wy	oming	
Temporary Property Eligibility Re	estrictions	Kansas New Jersey	-0.250 -0.250 -0.250			2% Max Lender Credit can be utilized a Compensation (LPC) On Business Purpo subject to Max Price Limits at		Missis	s <mark>ippi</mark> No Prepayme		oming	
Temporary Property Eligibility Re	estrictions	Kansas	-0.250 -0.250 -0.250	Temporary Guidance S	se Below	2% Max Lender Credit can be utilized a Compensation (LPC) On Business Purp subject to Max Price Limits at For all Consumer Loans, Lender Cred utilized to pay for borrower paid closing o	as Lender Paid ose Loans Only, bove. It may only be	Missis  Alasi  Express prohibition on PP provision	sippi No Prepayme ra - ns for business purpose loans	nt Penalties Allowed	oming ampshire	
		Kansas New Jersey	-0.250 -0.250	Example Coa		2% Max Lender Credit can be utilized a Compensation (LPC) On Business Purpo subject to Max Price Limits al For all Consumer Loare, Lender Cred utilized to pay for borrower paid closing Max Price limits above.	as Lender Paid ose Loans Only, bove. It may only be	Missis	sippi No Prepayme ra - ns for business purpose loans	nt Penalties Allowed		
Properties located in the following City/County		Kansas New Jersey	-0.250 -0.250 -0.250	Temporary Guidance S Extension Cos All Rates @ 2 bps Extension Cos		Max Price limits above.	as Lender Paid ose Loans Only, bove. It may only be costs, subject to	Missis  Alasi  Express prohibition on PP provision	No Prepayme  a - ns for business purpose loans v there's no market for them	Wy nt Penalties Allowed or New H		
Properties located in the following City/County be locked:	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos	/ day	2% Max Lender Credt can be utilized. Compensation (LPC) On Business Plant Compensation (LPC) On Business Plant For all Consumer Loans, Lender Credt utilized to pay for bromover paid Lender Max Price limits above.  PPP Requirement	as Lender Paid ose Loans Only, bove. It may only be costs, subject to	Missis  Alasi  Express prohibition on PP provisio  maximum PP charge is so low	No Prepayme  a - ns for business purpose loans v there's no market for them vare	Wy nt Penalties Allowed or New H	ampshire	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps. Extension Cos  Current lock extension costs/s all active locks, regardless	/ day at policies apply to s of lock date	PPP Requiremer  PPP Required on NOO 280%	as Lender Paid ose Loans Only, bove. It may only be costs, subject to	Alasis Express prohibition on PP provisio maximum PP charge is so lov	No Prepayme  a - ns for business purpose loans v there's no market for them  vare	Wy nt Penalties Allowed or New H	ampshire	
Properties located in the following CitylCounty be locked: -Baltimore City, Maryland	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NO 3-80%  Matching of the Critical State of the Cr	as Lender Paid ose Loans Only, bove. It may only be costs, subject to  1ts  is LTV inal Principal	Missis  Alasi  Express prohibition on PP provision  maximum PP charge is so lo  Delaw  Minne	No Prepayme ta - ns for business purpose loans v there's no market for them vare socia	nt Penalties Allowed  or New F  New Penalties Prepayment Penalties	ampshire Mexico	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eliable for up to 15 days of ex	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Requiremer  PPP Required on NOO 280%	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Alasis Express prohibition on PP provisio maximum PP charge is so lov	No Prepayme a - ns for business purpose loans where's no market for them ware sota States with "Restric PPP Allowed When:	nt Penalties Allowed  or New H  New Led* Prepayment Penalties  PPP Structures	ampshire	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP collon is 5% Point Stateness on 50% of the Crig 5% Faced PPP collon is a 5% Point	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missis  Alasi  Express prohibition on PP provision  maximum PP charge is so lo  Delaw  Minne	No Prepayme ta - ns for business purpose loans v there's no market for them vare socia	nt Penalties Allowed  or New I  New I  New Prepayment Penalties  PPP Structures  of	ampshire  Mexico  No PPP Allowed When:	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP collon is 5% Point Stateness on 50% of the Crig 5% Faced PPP collon is a 5% Point	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missle Express prohibition on PP provision maximum PP charge is so lov Delaw Minne	No Prepayme a - ns for business purpose loans ns for business purpose loans there's no market for them care sota  States with "Restric  PPP Allowed When: All of IL: If closed in the name an individual and rate - 68%	nt Penalties Allowed  or New b  New b  New Prepayment Penalties  PPP Structures  of PR. 8. Name   Park	ampshire Mexico	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP collon is 5% Point Stateness on 50% of the Crig 5% Faced PPP collon is a 5% Point	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missis  Alasi  Express prohibition on PP provision  maximum PP charge is so lo  Delaw  Minne	No Prepayme a- no for business purpose loans there's no market for them arare soota  States with "Restric  PPP Allowed When: All of IL! If closed in the name and rate < 8% and rate to 8% and rate < 8% and rate to 8% and rate to 8% and rate < 8% and rate < 8% and rate of 8% and rate < 8% and rate	nt Penalties Allowed  or New H  New  Led* Prepayment Penalties  PPP Structures  of PR,  & Normal Rates  C. Normal Rates	Mexico  No PPP Allowed When:  If closed in the name of an	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP collon is 5% Point Stateness on 50% of the Crig 5% Faced PPP collon is a 5% Point	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missle Express prohibition on PP provision maximum PP charge is so lov Delaw Minne	No Prepayme  a - ns for business purpose loans there's no market for them sort  States with "Restric"  PPP Allowed When:  All of IL! If closed in the name an individual and rate - 8% A or is a Business Purpose, our it	nt Penalties Allowed  or New H  New  Led* Prepayment Penalties  PPP Structures  of PR,  & Normal Rates  C. Normal Rates	mpshire  Mexico  No PPP Allowed When:  If closed in the name of an individual and Rate is > 3% APR,	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP collon is 5% Point Stateness on 50% of the Crig 5% Faced PPP collon is a 5% Point	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missle Express prohibition on PP provision maximum PP charge is so lov Delaw Minne	ns for business purpose loans as for business purpose loans as for business purpose loans are loans as for business purpose loans are loans as for them are sota States with "Restric PPP Allowed When:  All of IL: If closed in the name an individual and rate < 8% or is a Business purpose loar closed in a Corporation, or II "if in Cook County must also	nt Penalties Allowed  or New I  New I  New Prepayment Penalties  of R, & Normal Rates  be 2 months advance interest on the	mpshire  Mexico  No PPP Allowed When:  If closed in the name of an individual and Rate is > 3% APR,	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 55% of the Crig	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missis Alast Express prohibition on PP provisic maximum PP charge is so lov Delav Minne States *Illinois / Cook County	Isopal No Prepayme  Isopal	w) nt Penalties Allowed or New I  New I  New Penalties  PPP Structures of PR, & & C.  Normal Rates De be  2 months advance interest on the aggregate amount of all	Mexico  No PPP Allowed When:  If closed in the name of an individual and flate is > 38K APR,  **If in Cook County < \$250K	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 55% of the Crig	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Missle Express prohibition on PP provision maximum PP charge is so lov Delaw Minne	ns for business purpose loans as for business purpose loans as for business purpose loans are loans as for business purpose loans are loans as for them are sota States with "Restric PPP Allowed When:  All of IL: If closed in the name an individual and rate < 8% or is a Business purpose loar closed in a Corporation, or II "if in Cook County must also	nt Penalties Allowed  or New I  New I  New Prepayment Penalties  of R, & Normal Rates  be 2 months advance interest on the	mpshire  Mexico  No PPP Allowed When:  If closed in the name of an individual and Rate is > 3% APR,	
Properties located in the following City/County be locked: -Baltimore City, Maryland (Properties located in Baltimore County at	are NOT eligible to	Kansas New Jersey	-0.250 -0.250 -0.250	All Rates @ 2 bps   Extension Cos Current lock extension costs/ all active locks, regardless All 45 day locks are at a 25b eligible for up to 15 days of ex All 80 day locks are at a 50b	/ day  If day  If day  to policies apply to a of lock date  up cost and are densions at cost up cost and are po cost and are	PPP Required on NOO-80% 6 Months lateness on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 50% of the Crig 5% Faced PPP cools on 5 5% Point States on 55% of the Crig	as Lender Paid ose Loans Only, bove. It may only be costs, subject to   1ts  6 LTV jnal Principal by on original	Alasi Express prohibition on PP provision maximum PP charge is so los Delau Minne States "Illinois / Cook County  Maryland	No Prepayme a - ns for business purpose loans ns for business purpose loans there's no market for them vare sota  States with "Restric  PPP Allowed When: All of List I closed in the name an individual and rate < 8% A of is a Business Purpose Loar closed in a Corporation, or ut "*If in Cook County must a to >2.250k  Maximum of 3 years	nt Penalties Allowed  or New I  New I	mpshire  Mexico  No PPP Allowed When:  If closed in the name of an individual and Rate is > 3% APR,  **If in Cook County < \$250K  Never	
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