

ELIGIBLE STATE LIST & PREPAYMENT PENALTY MATRIX

STATE	ATR	DSCR	PPP Allowed	PPP Structures	No PPP Allowed
Alabama (AL)	No	No	Yes	4% Flat	Yes
Alaska (AK)	No	No	No	N/A	Yes
Arizona (AZ)	Yes	Yes	Yes	4% Flat	Yes
Arkansas (AR)	No	No	Yes	Max: 3 YR PPP	Yes
California (CA) - DRE	Yes	Yes	Yes	4% Flat	Yes
California (CA) - CFL/DFPI	Yes	Yes	Fixed Loans	Max: 3 YR PPP	ARM Loans
Colorado (CO)	Yes	Yes	Yes	4% Flat	Yes
Connecticut (CT)	No	Yes	Yes	4% Flat	Yes
Delaware (DE)	No	Yes	Yes	4% Flat	Yes
District of Columbia	No	No	Yes	Max: 3 YR PPP and 2 mo. Interest	Yes
Florida (FL)	Yes	Yes	Yes	4% Flat	Yes
Georgia (GA)	Yes	Yes	Yes	1-Feb	Yes
Hawaii (HI)	No	Yes	Yes	6 mo. Interest	Yes
Idaho (ID)	No	No	Yes	4% Flat	Yes
Illinois (IL)	No	Yes	APR <= 8%	Max: 2 YR PPP (2% Flat)	APR > 8%
Indiana (IN)	No	Yes	Yes	4% Flat	Yes
Iowa (IA)	No	Yes	Yes	4% Flat	Yes
Kansas (KS)	No	Yes	Yes	4% Flat	Yes
Kentucky (KY)	No	Yes	Yes	Max: 3 YR PPP	Yes
Louisiana (LA)	No	No	Yes	4% Flat	Yes
Maine (ME)	No	No	Fixed Loans	4% Flat	ARM Loans
Maryland (MD)	No	No	Yes	Max: 3 YR PPP (2 mo. Interest)	Yes
Massachusetts (MA)	No	Yes	No	N/A	Yes
Michigan (MI)	No	No	Yes	Max: 3 YR PPP (3 mo. Interest)	Yes
Minnesota (MN)	No	No	Yes	4% Flat	Yes
Mississippi (MS)	No	No	Yes	5-4-3-2-1	Yes
Missouri (MO)	No	No	Yes	4% Flat	Yes

ELIGIBLE STATE LIST & PPP MATRIX

State	ATR	DSCR	PPP Allowed	PPP Structures	No PPP Allowed
Montana (MT)	No	No	Yes	4% Flat	Yes
Nebraska (NE)	No	No	Yes	4% Flat	Yes
Nevada (NV)	Yes	Yes	Yes	4% Flat	Yes
New Hampshire (NH)	No	No	Yes	4% Flat	Yes
New Jersey (NJ)	No	Business Entity Only	No	N/A	Yes
New Mexico (NM)	No	Yes	No	N/A	Yes
New York (NY)	No	Yes	Yes	4% Flat	Yes
North Carolina (NC)	No	No	Loan Amount > \$150k	4% Flat	Loan Amount <= \$150k
North Dakota (ND)	No	No	No	N/A	Yes
Ohio (OH)	No	Yes	Loan Amount > \$110,223	1% Flat	Loan Amount <= \$110,223
Oklahoma (OK)	No	Yes	APR <= 13%	4% Flat	APR > 13%
Oregon (OR)	No	No	Yes	4% Flat	Yes
Pennsylvania (PA)	No	Yes	Loan Amount > \$312,159 (1-2 Units) Yes (3-4 Units)	4% Flat	Loan Amount <= \$312,159 (1-2 Units) Yes (3-4 Units)
Rhode Island (RI)	No	No	Yes	Max: 1 YR PPP (2%)	Yes
South Carolina (SC)	No	Yes	Loan Amount > \$690k	4% Flat	Loan Amount <= \$690k
South Dakota (SD)	No	No	Yes	4% Flat	Yes
Tennessee (TN)	No	No	Yes	4% Flat	Yes
Texas (TX)	Yes	Yes	APR <= 12%	4% Flat	APR > 12%
Utah (UT)	No	No	Yes	4% Flat	Yes
Vermont (VT)	No	No	No	N/A	Yes
Virginia (VA)	No	Business Entity Only	Yes	4% Flat	Yes
Washington (WA)	Yes	Yes	Fixed Loans	4% Flat	ARM Loans
West Virginia (WV)	No	No	Fixed Loans	Max: 3 YR PPP (1-1-1)	ARM Loans
Wisconsin (WI)	No	No	Yes	Max: 3 YR PPP (2 mo. Interest)	Yes
Wyoming (WY)	No	No	Yes	4% Flat	Yes