

| State | PPP Permitted        | PPP Calculation                                  | PPP Max Term  | PPP Applicability  | Eligibility   |
|-------|----------------------|--|---|--|---|
| AL    | Alabama              | Yes  | No restrictions   | None   | Refinance or sale   |
| AK    | Alaska               | No   | N/A   | N/A  | N/A   |
| AZ    | Arizona              | Yes  | No restrictions   | None   | Refinance or sale   |
| AR    | Arkansas             | 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   |
| DE    | Delaware             | No   | N/A   | N/A  | N/A   |
| DC    | District of Columbia | 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   |
| ID    | Idaho                | Yes  | Up to <b>6 months interest</b> , based on average balance over prior 6 months   | Only for first 3 years of the loan, § 28-42-306(2)                   | Yes, applies to full payoff; but no penalty if refinance / consolidation with same lender, § 28-42-306(3) |
| IL    | Illinois             | Yes - Limited Cases                              | See Eligibility   | See Eligibility  | Refinance or sale   |
| IN    | Indiana              | Yes  | No restrictions   | None   | Refinance or sale   |
| IA    | Iowa                 | No   | N/A   | N/A  | N/A   |
| KS    | Kansas               | No   | NA  | NA   | NA  |
| KY    | Kentucky             | Yes  | No restrictions   | None   | Refinance or sale   |
| LA    | Louisiana            | Yes  | No restrictions   | None   | Refinance or sale   |
| ME    | Maine                | Yes  | No restrictions   | None   | Refinance or sale   |
| MD    | Maryland             | No   | See Eligibility   | See Eligibility  | Refinance or sale   |
| MA    | Massachusetts        | Yes  | No restrictions   | None   | Refinance or sale   |
| MI    | Michigan             | No   | See Eligibility   | See Eligibility  | Refinance or sale   |
| MN    | Minnesota            | No   | NA  | NA   | NA  |
| MS    | Mississippi          | No   | NA  | NA   | NA  |
| MO    | Missouri             | Yes  | No restrictions   | None   | Refinance or sale   |
| MT    | Montana              | Yes  | No explicit dollar or formula cap in state law; requirement is disclosure of the penalty or formula.  | No statutory "term cap" on the penalty beyond disclosure requirement | Refinance or sale   |
| NE    | Nebraska             | Yes (for certain loans secured by real property) | Prepayment penalty allowed only if: (1) maximum stated at origination, (2) full payoff within 2 years, (3) payoff not via same-lender refinancing.        | 2 years (for full payoff) to impose penalty.                         | Refinance or sale   |
| NV    | Nevada               | Yes  | No restrictions   | None   | Refinance or sale   |
| NH    | New Hampshire        | No   | NA  | NA   | NA  |
| NJ    | New Jersey           | Yes - Limited Cases                              | See Eligibility   | See Eligibility  | Refinance or sale   |
| NM    | New Mexico           | No   | NA  | NA   | NA  |
| NY    | New York             | N/A  | NA  | NA   | The company is not lending in New York for any product  |
| NC    | North Carolina       | Yes  | No restrictions   | None   | Refinance or sale   |
| ND    | North Dakota         | Yes  | No known statewide cap located in the mortgage code. Statutes/rules emphasize disclosure and program-specific terms.                                      | None   | Refinance or sale   |
| OH    | Ohio                 | No   | See Eligibility   | See Eligibility  | Refinance or sale   |
| OK    | Oklahoma             | Yes  | No restrictions   | None   | Refinance or sale   |
| OR    | Oregon               | Yes  | No restrictions   | None   | Refinance or sale   |
| PA    | Pennsylvania         | Yes - Limited Cases                              | See Eligibility   | See Eligibility  | Refinance or sale   |
| RI    | Rhode Island         | No   | See Eligibility   | See Eligibility  | Refinance or sale   |
| SC    | South Carolina       | Yes  | No restrictions   | None   | Refinance or sale   |
| SD    | South Dakota         | Yes  | None Known  | None Known   | Refinance or sale   |
| TN    | Tennessee            | Yes  | No restrictions   | None   | Refinance or sale   |
| TX    | Texas                | Yes  | No restrictions   | None   | Refinance or sale   |
| UT    | Utah                 | Yes, high cost loans only                        | Only for high-cost mortgages (per state High-Cost Home Loan Act). Penalty capped at 80% of interest from the prior six scheduled payments. § 61-2d-103(b) | Maximum 36 months after origination. § 61-2d-103(a)                  | Refinance or sale (High cost mortgages only)  |
| VT    | Vermont              | Yes  | NA  | NA   | The company is not lending in Vermont for any product   |
| VA    | Virginia             | N/A  | No restrictions   | None   | Refinance or sale   |
| WA    | Washington           | Yes  | No restrictions   | None   | Refinance or sale   |
| WV    | West Virginia        | Yes, under certain conditions                    | Penalty up to 1% of original principal, but only in first 3 years. § 46A-3-110(2)   | 3 years from origination allowed for penalty. § 46A-3-110(2)         | Refinance or sale   |
| WI    | Wisconsin            | Yes  | No restrictions   | None   | Refinance or sale   |
| WY    | Wyoming              | Yes  | No restrictions   | None   | Refinance or sale   |
|       |                      |  |   |  | Allowed on Business Purpose Loans Only  |