

<div><div>FORWARD</div><div>LENDING</div></div> <div><div></div><div></div><div></div></div>		<div>***DISCLAIMER***</div> <div>Intended for 1st lien mortgages only</div> <div>For further compliance guidance, please contact the Compliance Help Desk at: compliancehelp@ocmbc.com</div>	
Standard Prepayment Penalties Allowed			
Arizona		Missouri	
Alabama		Montana	
Arkansas		Nebraska	
California		Nevada	
Colorado		North Carolina	
Connecticut		North Dakota	
District of Columbia		Oklahoma	
Florida		Oregon	
Georgia		South Carolina	
Hawaii		South Dakota	
Idaho		Tennessee	
Indiana		Texas	
Iowa		Utah	
Kansas		Vermont	
Kentucky		Virginia	
Louisiana		Washington	
Maine		West Virginia	
Massachusetts		Wisconsin	
Mississippi		Wyoming	
No Prepayment Penalties Allowed			
Alaska - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them		New Hampshire	
Delaware		New Mexico	
Minnesota			
States with “Restricted” Prepayment Penalties			
States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
*Illinois / Cook County	All of IL: If closed in the name of an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC. **if in Cook County must also be >\$250k	Normal Rates	If closed in the name of an individual and Rate is = > 8% APR, **if in Cook County < \$250K
Maryland	Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan	Never
Michigan	Maximum of 3 years	1% of balance prepaid	Never
New Jersey	Closed in name of Corp (Inc.) *does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio		1% of original principal amount	< \$112,957
Pennsylvania	>\$312,159 and 1-2 Unit, or any 3-4 Unit, including 5-8 Units	Normal Rates	<= \$312,159 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% of balance prepaid	Never
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