



AMB Solutions NQM

Business Purpose Investment Property

Pre-Payment Penalty by State

FCMSolutions NQM PPP- Max 5 years- Max 5%- Prepay over 20% of unpaid principal balance of the loan

AL	No Restrictions
AZ	No Restrictions
AR	No Restrictions
CA	PPP must be greater than 20% of the unpaid principal balance of the loan
CO	No Restrictions
CT	No Restrictions
DE	No Restrictions
DC	No Restrictions
FL	No Restrictions
GA	No Restrictions
ID	No Restrictions
IL	Not Permitted
IN	No Restrictions
IA	No Restrictions
KS	No Restrictions
KY	Not Permitted
LA	No Restrictions
ME	No Restrictions
MD	No Restrictions
MA	No Restrictions
MI	No Restrictions
MN	Not Permitted
MS	Not Permitted
MO	No Restrictions
MT	No Restrictions
NE	No Restrictions
NV	No Restrictions
NH	Not Permitted
NJ	Not Permitted
NM	Not Permitted
NC	Max 3-year PPP- Max 2% per year
ND	No Restrictions
OH	No Restrictions
OK	No Restrictions
OR	No Restrictions
PA	Permitted on loan amounts less than \$312,159 (yearly base figure)
RI	Max 1-year PPP- Max 2%
SC	No Restrictions
SD	No Restrictions
TN	No Restrictions: however, contract must show PPP can be charged and terms
TX	May not charge PPP if Interest Rate is greater than 12%
UT	No Restrictions
VT	Not Permitted
VA	Max PPP 2% for loan amounts over \$75K
WA	Permitted but PPP disclosure must be disclosed within 3 business days of receipt of application
WV	Max 3-year PPP- Max 1% per year
WI	May only be charged on Fixed Rate- Max 5-year PPP- PPP must be greater than 20% of the unpaid principal balance of the loan
WY	No Restrictions