

| Non-QM Prepayment Penalty Matrix  |  |
|---|--|
| Occupancy   | Non-Owner Occupied, Investment   |
| Lien Position   | Ameritrust prohibits a prepayment penalty on all 2 <sup>nd</sup> liens |
| Allowable Types of PPP Structures (Unless otherwise noted below)  |  |
| 1) 6 Months Interest on the amount prepaid > 20% of the original loan balance in any 12-Month period            |  |
| 2) 3%, 4%, or 5% Fixed Percentage   |  |
| 3) Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.                    |  |
| Example: 5 YR PPP: 5%/4%/3%/2%/1%   4 YR PPP: 5%/4%/3%/2%   3 YR PPP: 5%/4%/3%   2 YR PPP: 4%/3%   1 YR PPP: 3% |  |

| State         | Borrower Type    | Loan Amount | Amortization Type | Terms   |
|---------------|------------------|-------------|-------------------|---|
| Alabama       | Any              | Any         | Any               | Standard  |
| Alaska        | Any              | Any         | Any               | Prohibited  |
| Arizona       | Any              | Any         | Any               | Standard  |
| Arkansas      | Any              | Any         | Any               | 3 YR Term MAX   |
| California    | Any              | Any         | Any               | Standard  |
| Colorado      | Any              | Any         | Any               | Standard, State Specific Disclosure Required  |
| Connecticut   | Any              | Any         | Any               | Standard  |
| Delaware      | Any              | Any         | Any               | Standard  |
|               | Garnet Program   | Any         | Any               | Prohibited  |
| DC            | Any              | Any         | Any               | Standard  |
| Florida       | Any              | Any         | Any               | Standard  |
| Georgia       | Any              | Any         | Any               | Standard  |
| Hawaii        | Any              | Any         | Any               | Standard  |
| Idaho         | Any              | Any         | Any               | Standard  |
| Illinois      | Business Entity  | Any         | Any               | Standard  |
|               | Natural Person   | Any         | Any               | Prohibited  |
|               | Platinum Program | *           | Any               | Only allowed on rate <8%<br>Cook County: Rate <8% and loan >\$250K*   |
| Indiana       | Any              | Any         | Any               | Standard  |
| Iowa          | Any              | Any         | Any               | Standard  |
| Kansas        | Any              | Any         | Any               | Prohibited  |
| Kentucky      | Any              | Any         | Any               | 3 YR Term MAX   |
| Louisiana     | Any              | Any         | Any               | Standard<br>*Prohibited if property is rural*   |
| Maine         | Any              | Any         | Any               | Standard  |
| Maryland      | Any              | Any         | Any               | 3 YR Term MAX; 2-months advance interest on the aggregate amount of all prepayments made in any 12-month period |
| Massachusetts | Any              | Any         | Any               | Standard  |
| Michigan      | Any              | Any         | Any               | 3 YR Term MAX; 1% of the amount prepaid   |
| Minnesota     | Any              | Any         | Any               | Prohibited  |
| Mississippi   | Any              | Any         | Any               | Declining PPP Structure Only  |
| Missouri      | Any              | Any         | Any               | Standard  |
| Montana       | Any              | Any         | Any               | Standard  |
| Nebraska      | Any              | Any         | Any               | Standard  |
| Nevada        | Any              | Any         | Any               | Standard  |

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|                |                  |                      |            |   |
|----------------|------------------|----------------------|------------|---|
| New Hampshire  | Any              | Any                  | Any        | Standard  |
|                | Platinum Program | Any                  | Any        | Prohibited  |
|                | Garnet Program   | Any                  | Any        | Prohibited  |
| New Jersey     | Business Entity  | Any                  | Any        | Standard  |
|                | Natural Person   | Any                  | Any        | Prohibited  |
|                | Garnet Program   | Any                  | Any        | Standard: If closing in Corporation/Inc.<br>Prohibited: If closing in LLC or Natural Person |
| New Mexico     | Any              | Any                  | Any        | Prohibited  |
| New York       | Any              | Any                  | Any        | Standard  |
| North Carolina | Any              | Any                  | Any        | Standard  |
| North Dakota   | Any              | Any                  | Any        | Standard  |
| Ohio           | Any              | \$112,957 or more*   | Any        | 5 YR Term MAX: 1% of original principal balance *amount changes annually (2025: \$112,957)  |
|                | Any              | Less than \$112,957* | Any        | Prohibited<br>*amount changes annually (2025: \$112,957)                                    |
| Oklahoma       | Any              | Any                  | Any        | Standard  |
| Oregon         | Any              | Any                  | Any        | Standard, State Specific Disclosure Required  |
| Pennsylvania   | Any              | More than \$319,777* | Any        | Standard, *amount changes annually (\$2025: \$319,777)                                      |
|                | Any              | \$319,777 or less*   | Any        | Prohibited  |
| Rhode Island   | Any              | Any                  | Any        | Prohibited  |
| South Carolina | Any              | Any                  | Any        | Standard  |
| South Dakota   | Any              | Any                  | Any        | Standard  |
| Tennessee      | Any              | Any                  | Any        | Standard  |
| Texas          | Any              | Any                  | Any        | Standard  |
| Utah           | Any              | Any                  | Any        | Standard  |
| Vermont        | Any              | Any                  | Any        | Prohibited  |
| Virginia       | Any              | Any                  | Any        | Standard  |
| Washington     | Any              | Any                  | Fixed Rate | Standard  |
|                | Any              | Any                  | ARM        | Prohibited  |
| West Virginia  | Any              | Any                  | Any        | Standard  |
| Wisconsin      | Any              | Any                  | Any        | Standard, State Specific Disclosure Required  |
| Wyoming        | Any              | Any                  | Any        | Standard  |