v_11/5/2026

Forge Capital Lending - Partner Info Page

For 1st Lien Business Purpose Loans Only			
STANDARD PREPAYMENT PENALTIES ALLOWED			
Arizona (AZ)	Idaho (ID)	Montana (MT)	**Texas (TX)**
Alabama (AL)	Indiana (IN)	Nebraska (NE)	**Utah (UT)**
Arkansas (AR)	Iowa (IA)	**Nevada (NV)**	Vermont (VT)
California (CA)	Kansas (KS)	**North Carolina (NC)**	**Virginia (VA)**
Colorado (CO)	Kentucky (KY)	North Dakota (ND)	Washington (WA)
Connecticut (CT)	**Louisiana (LA)**	**Oklahoma (OK)**	West Virginia (WV)
District of Columbia (DC)	Maine (ME)	**Oregon (OR)**	Wisconsin (WI)
Florida (FL)	**Massachusetts (MA)**	South Carolina (SC)	Wyoming (WY)
Georgia (GA)	Mississippi (MS)	South Dakota (SD)	
Hawaii (HI)	Missouri (MO)	**Tennessee (TN)**	
NO PREPAYMENT PENALTIES ALLOWED			
Alaska (AK)	Prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	Delaware (DE)	New Hampshire (NH)
		Minnesota (MN)	**New Mexico (NM)**

STATES WITH 'RESTRICTED' PREPAYMENT PENALTIES			
State	**PPP allowed when:**	**PPP Structure**	**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 (MD)	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 (MI)	Maximum of 3 years PPP	1% of balance prepaid	Never
New Jersey (NJ)	Closed in name of Corp (Inc.) *does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio (OH)	> = $116,356 - effective 1-1-2026 (this adjusts annually); 5 year max	1-2 Unit, 1% of original principal amount	Loan is < $116,356
Pennsylvania (PA)	>$329,411 - effective 1-1-2026 (this ajusts annually) and 1-2 Unit, or any 3-4 Unit, including 5-8 Units	Normal Rates	<=$329,411 and 1-2 Unit
Rhode Island (RI)	Maximum of 1 year PPP	2% of balance prepaid	Never

Forge Capital Lending - Contact Information	
Lock Desk (Hours: 8:00 AM – 3:00 PM PST):	**Scenario Desk (Hours: 8:00 AM – 5:00 PM PST)**
LockDesk@MyFCLTPO.com	FCLScenarios@MyFCLTPO.com
Exception Review Requests	**Condo Reviews**
Exceptions@MyFCLTPO.com	FCLCondo@MyFCLTPO.com

Forge Capital Lending is a dba of **Kings Mortgage, Inc** - Located at 50 S Stephanie St., Suite 101, Henderson, NV 89012, **NMLS 264441**

Approved Al Programs	Can Accept All Loan Programs
Business Only Allowed	Can Oly Accept Business Purpose Loan Programs
Not Approved	No Business Programs Allowed

STATE FEE DESCRIPTION PROGRAM TYPE FEE AMOUNT		
ALL States	Appraisal Review All	$150.00
ALL States	LLC Review Fee Business Purpose Loans Closing in LLC	$395.00
ALL (except NC, NJ, WA)	Underwriting Fee Conv	$1,995.00
New Jersey (NJ)	Application Fee Conv	$1,995.00
ALL (except NC, NJ, WA)	DSCR - Underwriting Fee Conv	$1,995.00
New Jersey (NJ)	DSCR - Application Fee Conv	$1,995.00
Max Total Fees Allowed	Total Fees that can be charged to the Borrower	5% of Loan Amount

NonQM LPC Scenarios Base Price - LLPAs - Adjustments for Max Price = Net Price Net Price - LPC = Final Price with LPC (LPC Not Allowed on DSCR Loans)	
Scenario #1	with Max Price of 102.000, LPC Comp of 2.750 After LPC Max Price would be 99.250 (102.000 - 2.750)
Scenario #2	with Max Price of 102.000, LPC Comp of 2.000 After LPC Max Price would be 100.000 (102.000 - 2.000)
Scenario #3	with Max Price of 100.000, LPC Comp of 1.000 After LPC Max Price would be 99.000 (100.000 - 1.000)
Scenario #4	with Max Price of 102.000, LPC Comp of 1.000 After LPC Max Price would be 101.000 (102.000 - 1.000) Lender Credit of 1.000 would be paid to the Borrower

DSCR Business Purpose YSP Scenarios (BPC Only on DSCR Loans)
YSP (Yield Spread Premium)

Extra money that a Lender CAN pay to the Mortgage Broker / Originator or as a Lender Credit to the Borrower for CC

LPC (Lender Paid Compensation)

Broker Compensation Comp Plan that was selected when signing Broker Package IE: 2.750 No Min No Max, that's paid by the Lender

BPC (Borrower Paid Compensation)

Broker Compensation Paid directly by the Borrower

Business Purpose None Licensed Originator List of States

Click on **FCL State Licensing Matrix** for list of Approved and Business Purpose None Licensed Originator list of States

List of FCL Approved States

Arizona (AZ)	**Illinois**	**New Jersey (NJ)**	**Utah (UT)**
California (CA)	**Louisiana (LA)**	**Oklahoma (OK)**	
Colorado (CO)	**Minnesota**	**Tennessee**	
Florida (FL)	**Nevada (NV)**	**Texas (TX)**	

Forge Capital Lending - Improtant Information

Mortgagee Clause	Trailing Documents / Servicing Attn:
Kings Mortgage, Inc. ISAOA ATIMA 50 N. Stephanie Street Suite 101 Henderson, NV 89012	KINGS MORTGAGE SERVICES INC, ISAOA ATIMA 50 N Stephanie St, Suite 101 Henderson, NV 89012

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