



## 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 adjusts 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)	
<a href="mailto:LockDesk@MyFCLTPO.com">LockDesk@MyFCLTPO.com</a>		<a href="mailto:FCLScenarios@MyFCLTPO.com">FCLScenarios@MyFCLTPO.com</a>	
Exception Review Requests		Condo Reviews	
<a href="mailto:Exceptions@MyFCLTPO.com">Exceptions@MyFCLTPO.com</a>		<a href="mailto:FCLCondo@MyFCLTPO.com">FCLCondo@MyFCLTPO.com</a>	

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	\$1,495.00	
New Jersey (NJ)	Application Fee Conv	\$1,495.00	
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 <a href="#">FCL State Licensing Matrix</a> for list of Approved and Business Purpose None Licensed Originator list of States			
List of FCL Approved States			
Arizona (AZ)	Florida (FL)	New Jersey (NJ)	Utah (UT)
California (CA)	Louisiana (LA)	Oklahoma (OK)	
Colorado (CO)	Nevada (NV)	Texas (TX)	
Forge Capital Lending - Important Information			
Mortgagee Clause		Trailing Documents / Servicing Attn:	
Kings Mortgage, Inc. ISAOA ATIMA		KINGS MORTGAGE SERVICES INC,	
375 N. Stephanie Street		ISAOA ATIMA	
Bldg. 8		375 N Stephanie St Bldg. 8,	
Henderson, NV 89014		Henderson, NV 89014	
Not for Distribution - For Use of Mortgage Professionals Only			