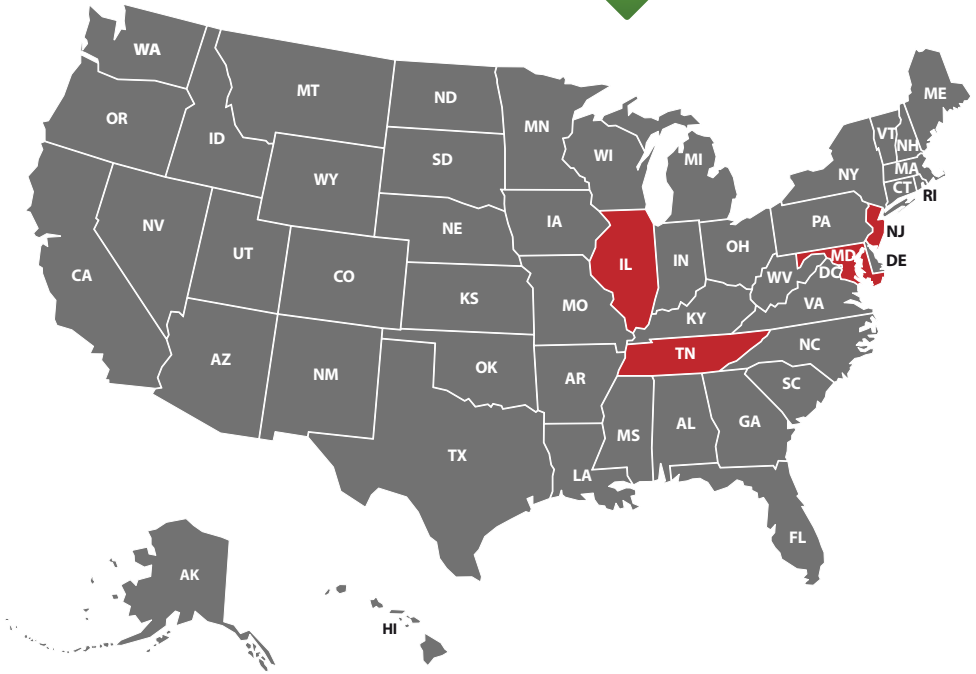




GREENBOX

LOANS, Inc.



HIGH COST STATES

MD - 4% max points and fees for both O/O and NOO

TN - 3%

NJ - 4.5% O/O and 5% for NOO

IL - has very strict Predatory Lending Rules and lower APR thresholds (especially Cook, County), although QM points and fees are 5% max

All states APR thresholds depend on the loan amounts and high interest rates are causing most of the files to exceed the APR threshold.



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