



Effective Date: 4/5/2021

Lock Desk Hours: 8am - 4:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Note Rate	Full Doc	Alt Doc
9.2500	109.5625	109.4375
9.1250	109.3125	109.1875
8.9900	109.0425	108.9175
8.8750	108.8125	108.6875
8.7500	108.5625	108.4375
8.6250	108.3125	108.1875
8.5000	108.0625	107.9375
8.3750	107.8125	107.6875
8.2500	107.5625	107.4375
8.1250	107.3125	107.1875
7.9900	107.0425	106.9175
7.8750	106.8125	106.6875
7.7500	106.5625	106.4375
7.6250	106.3125	106.1875
7.5000	106.0625	105.9375
7.3750	105.8125	105.6875
7.2500	105.5625	105.4375
7.1250	105.3125	105.1875
6.9900	105.0425	104.9175
6.8750	104.8125	104.6875
6.7500	104.5625	104.4375
6.6250	104.3125	104.1875
6.5000	104.0625	103.9375
6.3750	103.8125	103.6875
6.2500	103.5625	103.4375
6.1250	103.3125	103.1875
5.9900	103.0425	102.9175
5.8750	102.8125	102.6875
5.7500	102.5625	102.4375
5.6250	102.3125	102.1875
5.5000	102.0625	101.9375
5.3750	101.8125	101.6875
5.2500	101.5625	101.4375
5.1250	101.3125	101.1875
4.9900	101.0425	100.9175
4.8750	100.8125	100.6875
4.7500	100.5625	100.4375
4.6250	100.3125	100.1875
4.5000	100.0625	99.9375
4.3750	99.8125	99.6875
4.2500	99.5625	99.4375
4.1250	99.3125	99.1875
3.9900	99.0425	98.9175
3.8750	98.8125	98.6875
3.7500	98.5625	98.4375
3.6250	98.3125	98.1875
3.5000	98.0625	97.9375
3.3750	97.8125	97.6875

MAX PRICE AND LOCK TERM	
Max Price	101.750
30 Lock Period	0.0000

PREPAY PENALTY LLPAS	
36 Months	0.0000
24 Months	-0.5000
12 Months	-1.0000
0 Months	-1.5000

TERM ADD-ONS (Price Adjustments)				
	7/6 ARM	10/6 ARM	30yr FIXED	40yr FIXED
30-Year Term	0.0000	-0.1250	-0.2500	NA
40-Year Term	-0.5000	-0.6250	NA	-1.0000

MIN RATE				
	7/6 ARM	10/6 ARM	30yr FIXED	40yr FIXED
Full Doc	3.3750	3.3750	3.3750	3.3750
Alt Doc	3.3750	3.3750	3.3750	3.3750

Full/Alt Doc FICO/LTV LLPAS (Price Adjustments)									
	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	1.2500	1.2500	1.0000	0.7500	0.2500	-0.2500	-0.5000	-1.0000	-2.5000
740-759	1.2500	1.0000	0.7500	0.5000	0.0000	-0.2500	-0.7500	-1.2500	-3.0000
720-739	0.5000	0.2500	0.2500	0.0000	-0.2500	-0.5000	-1.2500	-1.7500	-3.5000
700-719	0.2500	0.0000	-0.2500	-0.5000	-0.7500	-1.2500	-2.0000	-2.7500	-4.5000
680-699	0.0000	-0.2500	-0.5000	-1.2500	-1.7500	-2.0000	-2.5000	-3.5000	-5.0000
660-679	-0.7500	-1.0000	-1.2500	-1.7500	-2.0000	-2.7500	-3.5000	-4.2500	-5.5000
640-659	-1.2500	-1.5000	-1.7500	-2.2500	-2.5000	-3.2500	NA	NA	NA
620-639	-1.7500	-2.0000	-2.2500	-2.7500	-3.0000	-3.7500	NA	NA	NA

OTHER LLPAS (Price Adjustments) ⁽¹⁾									
	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Cashout	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	NA	NA	NA
2nd Home	0.0000	0.0000	-0.2500	-0.5000	-0.5000	-0.5000	-0.5000	NA	NA
2-4 Units	0.0000	0.0000	-0.2500	-0.2500	-0.2500	-0.5000	-0.5000	-1.0000	-1.5000
Non-Owner ⁽¹⁾	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	NA	NA
<\$150k	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-1.2500	-1.2500	-1.2500	-1.2500
<\$100k	-1.2500	-1.2500	-1.2500	-1.2500	-1.2500	-2.0000	-2.0000	-2.0000	-2.0000
24m Bank Statement / 2Y 1099	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
DTI 43.01 to 50 (Alt Doc)	0.0000	0.0000	0.0000	0.0000	-0.2500	-0.5000	-0.8750	-1.1250	-1.3750
DTI 43.01 to 50 (Full Doc)	0.0000	0.0000	0.0000	0.0000	-0.2500	-0.5000	-0.7500	-1.0000	-1.2500
DTI 50.01 to 55 (all doc types)	-0.5000	-0.5000	-0.5000	-1.0000	-1.0000	NA	NA	NA	NA
Interest Only: ARM Loans	0.0000	0.0000	0.0000	-0.2500	-0.2500	-0.5000	-0.7500	-1.2500	-1.5000
Interest Only: FIXED Loans	0.0000	0.0000	0.0000	-0.2500	-0.2500	-0.5000	-0.7500	-1.2500	-1.5000
Recent Credit Event < 2 years ago	-2.0000	-2.2500	-2.5000	-2.7500	-3.0000	NA	NA	NA	NA
Recent Credit Event >= 2, < 4 years ago	-0.5000	-0.6250	-0.7500	-0.8750	-1.0000	-1.1250	NA	NA	NA
Loan Amount \$1,500,001 to \$2MM	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.5000	-0.5000	-0.5000	-0.5000
Loan Amount \$2,000,001 to \$3MM	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.6250	-0.6250	NA	NA

(1) Max price is 100.000 for all non-owner occupancy loans without PPP

*Extension Fees	
15 day	-0.250
30 day	-0.375

*2 lock extensions allowed with a maximum of 30 days