



Effective Date: 4/20/2021

Lock Desk Hours: 8am – 4:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Note Rate	Full Doc	Alt Doc
9.2500	110.3125	110.1875
9.1250	110.0625	109.9375
8.9900	109.7925	109.6675
8.8750	109.5625	109.4375
8.7500	109.3125	109.1875
8.6250	109.0625	108.9375
8.5000	108.8125	108.6875
8.3750	108.5625	108.4375
8.2500	108.3125	108.1875
8.1250	108.0625	107.9375
7.9900	107.7925	107.6675
7.8750	107.5625	107.4375
7.7500	107.3125	107.1875
7.6250	107.0625	106.9375
7.5000	106.8125	106.6875
7.3750	106.5625	106.4375
7.2500	106.3125	106.1875
7.1250	106.0625	105.9375
6.9900	105.7925	105.6675
6.8750	105.5625	105.4375
6.7500	105.3125	105.1875
6.6250	105.0625	104.9375
6.5000	104.8125	104.6875
6.3750	104.5625	104.4375
6.2500	104.3125	104.1875
6.1250	104.0625	103.9375
5.9900	103.7925	103.6675
5.8750	103.5625	103.4375
5.7500	103.3125	103.1875
5.6250	103.0625	102.9375
5.5000	102.8125	102.6875
5.3750	102.5625	102.4375
5.2500	102.3125	102.1875
5.1250	102.0625	101.9375
4.9900	101.7925	101.6675
4.8750	101.5625	101.4375
4.7500	101.3125	101.1875
4.6250	101.0625	100.9375
4.5000	100.8125	100.6875
4.3750	100.5625	100.4375
4.2500	100.3125	100.1875
4.1250	100.0625	99.9375
3.9900	99.7925	99.6675
3.8750	99.5625	99.4375
3.7500	99.3125	99.1875
3.6250	99.0625	98.9375
3.5000	98.8125	98.6875
3.3750	98.5625	98.4375

**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	NA	NA	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)<sup>(1)</sup>**

	<=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 <sup>(1)</sup>	-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

\*Underwriting exceptions are subject to a .250 price adjustment

**\*Extension Fees**

15 day	-0.250
30 day	-0.375

\*2 lock extensions allowed with a maximum of 30 days