



Effective Date: 8/22/2022

Lock Desk Hours: 8am - 3:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Full Doc: NQHEM+

| Note Rate | 7/6 ARM | 10/6 ARM | 30 Yr Fix |
|-----------|---------|----------|-----------|
| 6.1250    | 97.750  | 97.613   | 97.613    |
| 6.2500    | 98.375  | 98.238   | 98.238    |
| 6.3750    | 99.000  | 98.863   | 98.863    |
| 6.5000    | 99.375  | 99.238   | 99.238    |
| 6.6250    | 99.688  | 99.550   | 99.550    |
| 6.7500    | 100.000 | 99.863   | 99.863    |
| 6.8750    | 100.313 | 100.175  | 100.175   |
| 7.0000    | 100.625 | 100.488  | 100.488   |
| 7.1250    | 100.938 | 100.800  | 100.800   |
| 7.2500    | 101.188 | 101.050  | 101.050   |
| 7.3750    | 101.438 | 101.300  | 101.300   |
| 7.5000    | 101.688 | 101.550  | 101.550   |
| 7.6250    | 101.938 | 101.800  | 101.800   |
| 7.7500    | 102.188 | 102.050  | 102.050   |
| 7.8750    | 102.438 | 102.300  | 102.300   |
| 8.0000    | 102.688 | 102.550  | 102.550   |
| 8.1250    | 102.938 | 102.800  | 102.800   |
| 8.2500    | 103.188 | 103.050  | 103.050   |
| 8.3750    | 103.438 | 103.300  | 103.300   |
| 8.5000    | 103.688 | 103.550  | 103.550   |
| 8.6250    | 103.938 | 103.800  | 103.800   |
| 8.7500    | 104.188 | 104.050  | 104.050   |
| 8.8750    | 104.438 | 104.300  | 104.300   |
| 9.0000    | 104.688 | 104.550  | 104.550   |
| 9.1250    | 104.938 | 104.800  | 104.800   |
| 9.2500    | 105.188 | 105.050  | 105.050   |
| 9.3750    | 105.438 | 105.300  | 105.300   |
| 9.5000    | 105.688 | 105.550  | 105.550   |
| 9.6250    | 105.938 | 105.800  | 105.800   |

Alt Doc: NQHEM+

| Note Rate | 7/6 ARM | 10/6 ARM | 30 Yr Fix |
|-----------|---------|----------|-----------|
| 6.1250    | 97.763  | 97.663   | 97.663    |
| 6.2500    | 98.388  | 98.288   | 98.288    |
| 6.3750    | 99.013  | 98.913   | 98.913    |
| 6.5000    | 99.388  | 99.288   | 99.288    |
| 6.6250    | 99.700  | 99.600   | 99.600    |
| 6.7500    | 100.013 | 99.913   | 99.913    |
| 6.8750    | 100.325 | 100.225  | 100.225   |
| 7.0000    | 100.638 | 100.538  | 100.538   |
| 7.1250    | 100.950 | 100.850  | 100.850   |
| 7.2500    | 101.263 | 101.163  | 101.163   |
| 7.3750    | 101.575 | 101.475  | 101.475   |
| 7.5000    | 101.825 | 101.725  | 101.725   |
| 7.6250    | 102.075 | 101.975  | 101.975   |
| 7.7500    | 102.325 | 102.225  | 102.225   |
| 7.8750    | 102.575 | 102.475  | 102.475   |
| 8.0000    | 102.825 | 102.725  | 102.725   |
| 8.1250    | 103.075 | 102.975  | 102.975   |
| 8.2500    | 103.325 | 103.225  | 103.225   |
| 8.3750    | 103.575 | 103.475  | 103.475   |
| 8.5000    | 103.825 | 103.725  | 103.725   |
| 8.6250    | 104.075 | 103.975  | 103.975   |
| 8.7500    | 104.325 | 104.225  | 104.225   |
| 8.8750    | 104.575 | 104.475  | 104.475   |
| 9.0000    | 104.825 | 104.725  | 104.725   |
| 9.1250    | 105.075 | 104.975  | 104.975   |
| 9.2500    | 105.325 | 105.225  | 105.225   |
| 9.3750    | 105.575 | 105.475  | 105.475   |
| 9.5000    | 105.825 | 105.725  | 105.725   |
| 9.6250    | 106.075 | 105.975  | 105.975   |

MAX PRICE AND LOCK TERM

|                |         |
|----------------|---------|
| Max Price      | 101.000 |
| 15 Lock Period | 0.0000  |
| 30 Lock Period | -0.3750 |

TERM ADD-ONS (Price Adjustments)

|              |         |
|--------------|---------|
| 40-Year Term | -1.0000 |
|--------------|---------|

Extension Fees

|         |        |
|---------|--------|
| 5 days  | -0.250 |
| 7 days  | -0.325 |
| 10 days | -0.550 |
| 15 days | -0.650 |

\*2 total lock extensions allowed

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 |
|--|--|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Full Doc   | 780+   | 0.5000  | 0.5000      | 0.3750      | 0.2500      | 0.1250      | 0.0000      | -0.3750     | -1.3750     | -2.3750     |
|  | 760-779  | 0.5000  | 0.5000      | 0.3750      | 0.2500      | 0.1250      | 0.0000      | -0.3750     | -1.3750     | -2.5000     |
|  | 740-759  | 0.3750  | 0.3750      | 0.2500      | 0.1250      | 0.0000      | -0.1250     | -0.5000     | -1.6250     | -2.8750     |
|  | 720-739  | 0.2500  | 0.2500      | 0.1250      | 0.0000      | -0.1250     | -0.3750     | -0.7500     | -2.0000     | -3.3750     |
|  | 700-719  | 0.1250  | 0.1250      | 0.0000      | -0.1250     | -0.5000     | -0.8750     | -1.2500     | -2.8750     | -4.2500     |
|  | 680-699  | 0.1250  | 0.1250      | -0.1250     | -0.3750     | -0.7500     | -1.1250     | -1.5000     | -3.1250     | NA          |
| 660-679  | -0.3750  | -0.3750 | -0.6250     | -0.6250     | -1.0000     | -1.3750     | -1.7500     | NA          | NA          |             |
| Alt Doc  | 780+   | 0.6250  | 0.6250      | 0.5000      | 0.3750      | 0.2500      | 0.0000      | -0.5000     | -1.5000     | -2.6250     |
|  | 760-779  | 0.6250  | 0.6250      | 0.5000      | 0.3750      | 0.2500      | 0.0000      | -0.5000     | -1.5000     | -2.7500     |
|  | 740-759  | 0.5000  | 0.5000      | 0.3750      | 0.2500      | 0.1250      | -0.1250     | -0.6250     | -1.8750     | -3.2500     |
|  | 720-739  | 0.3750  | 0.3750      | 0.2500      | 0.1250      | 0.0000      | -0.5000     | -1.0000     | -2.3750     | -3.7500     |
|  | 700-719  | 0.2500  | 0.2500      | 0.1250      | 0.0000      | -0.3750     | -1.0000     | -1.5000     | -3.2500     | -4.7500     |
|  | 680-699  | 0.1250  | 0.1250      | -0.1250     | -0.3750     | -0.7500     | -1.3750     | -1.8750     | -3.5000     | NA          |
| 660-679  | -0.6250  | -0.6250 | -0.6250     | -0.8750     | -1.2500     | -1.6250     | -2.1250     | NA          | NA          |             |
| 3 Month Bank Statement/ CPA Prepared P&L - 12 Months | Bank Statement - 12 Months                     | -0.1250 | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.5000     | -0.6250     |
|  | 1099 - 12 Months                               | -0.1250 | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.5000     | -0.6250     |
|  | 3 Bank Statement/ CPA Prepared P&L - 12 Months | -0.3750 | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | NA          | NA          |

OTHER 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 |
|---------------|------------------------------|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| DTI           | 43.01%-50%                   | 0.0000   | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | -0.1250     | -0.1250     |
|               | >50%                         | -0.2500  | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.2500     | NA          | NA          |
| Loan Balance  | <=\$250,000                  | -0.5000  | -0.5000     | -0.5000     | -0.5000     | -0.5000     | -0.6250     | -0.6250     | -0.7500     | -0.8750     |
|               | \$250,001 - \$750,000        | 0.0000   | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      |
|               | \$750,001 - \$1,000,000      | 0.0000   | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      |
|               | \$1,000,001 - \$1,500,000    | 0.0000   | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      |
|               | \$1,500,001 - \$2,000,000    | 0.0000   | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      |
|               | \$2,000,001 - \$2,500,000    | -0.1250  | -0.1250     | -0.1250     | -0.1250     | -0.2500     | -0.2500     | NA          | NA          | NA          |
|               | \$2,500,001 - \$3,000,000    | -0.3750  | -0.3750     | -0.3750     | -0.3750     | -0.5000     | -0.5000     | NA          | NA          | NA          |
|               | \$3,000,001 - \$3,500,000    | -0.5000  | -0.5000     | -0.5000     | -0.5000     | -0.7500     | NA          | NA          | NA          | NA          |
|               | \$3,500,001 - \$4,000,000    | -1.2500  | -1.2500     | -1.2500     | -1.2500     | -1.5000     | NA          | NA          | NA          | NA          |
|               | Purpose                      | Purchase | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      | 0.0000      |
| R/T Refi      |                              | -0.3750  | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | NA          | NA          |
| Cash-Out Refi |                              | -0.6250  | -0.6250     | -0.6250     | -0.6250     | -0.6250     | -0.6250     | -0.7500     | NA          | NA          |
| Occupancy     | 2nd Home                     | -0.2500  | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.2500     | NA          | NA          |
|               | Investor                     | -0.3750  | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | -0.3750     | NA          | NA          |
| Property Type | Condo                        | -0.1250  | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.3750     |
|               | 2-4 Unit                     | -0.2500  | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.2500     | -0.3750     | -0.3750     | -0.7500     |
| Amortization  | Interest Only - 30 Year Term | -0.2500  | -0.2500     | -0.2500     | -0.2500     | -0.3750     | -0.3750     | -0.5000     | -0.5000     | -1.0000     |
|               | Interest Only - 40 Year Term | -0.3750  | -0.3750     | -0.3750     | -0.3750     | -0.5000     | -0.5000     | -0.7500     | -0.7500     | -1.0000     |
| Other         | Escrow Waiver                | -0.1250  | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     | -0.1250     |

| ARM Notes              |
|------------------------|
| ARM Index: SOFR        |
| Margin: 5.000%         |
| CAPS: 5/1/5            |
| Floor Rate = Note Rate |

PREPAY PENALTY LLPAs (Investor Only)

|           |         |
|-----------|---------|
| 36 Months | 0.0000  |
| 24 Months | -0.2500 |
| 12 Months | -0.5000 |
| 0 Months  | -0.7500 |

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$278,204 in PA



Effective Date: 8/22/2022

Lock Desk Hours: 8am - 3:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Full Doc: NQHEM

Table with 4 columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include rates from 6.5000 to 10.0000.

Alt Doc: NQHEM

Table with 4 columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include rates from 6.5000 to 10.0000.

MAX PRICE AND LOCK TERM

Table with 2 columns: Term (Max Price, 15 Lock Period, 30 Lock Period) and Value (101.000, 0.0000, -0.3750).

TERM ADD-ONS (Price Adjustments)

Table with 2 columns: Term (40-Year Term) and Value (-1.0000).

Extension Fees

Table with 2 columns: Term (5 days, 7 days, 10 days, 15 days) and Value (-0.250, -0.325, -0.550, -0.650).

\*2 total lock extensions allowed

Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

Large table with 11 columns for FICO/LTV ranges and multiple rows for Full Doc and Alt Doc categories.

OTHER LLPAs (Price Adjustments)

Large table with 11 columns for various LPA categories like Housing History, Seasoning, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, and Other.

ARM Notes

ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investment Only)

Table with 2 columns: Term (36 Months, 24 Months, 12 Months, 0 Months) and Value (0.0000, -0.2500, -0.5000, -0.7500).

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ
3) Prepayment penalties not allowed on loan amounts less than \$278,204 in PA