



Effective Date: 8/23/2022

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	97.600	97.463	97.463
6.2500	98.225	98.088	98.088
6.3750	98.850	98.713	98.713
6.5000	99.225	99.088	99.088
6.6250	99.538	99.400	99.400
6.7500	99.850	99.713	99.713
6.8750	100.163	100.025	100.025
7.0000	100.475	100.338	100.338
7.1250	100.788	100.650	100.650
7.2500	101.038	100.900	100.900
7.3750	101.288	101.150	101.150
7.5000	101.538	101.400	101.400
7.6250	101.788	101.650	101.650
7.7500	102.038	101.900	101.900
7.8750	102.288	102.150	102.150
8.0000	102.538	102.400	102.400
8.1250	102.788	102.650	102.650
8.2500	103.038	102.900	102.900
8.3750	103.288	103.150	103.150
8.5000	103.538	103.400	103.400
8.6250	103.788	103.650	103.650
8.7500	104.038	103.900	103.900
8.8750	104.288	104.150	104.150
9.0000	104.538	104.400	104.400
9.1250	104.788	104.650	104.650
9.2500	105.038	104.900	104.900
9.3750	105.288	105.150	105.150
9.5000	105.538	105.400	105.400
9.6250	105.788	105.650	105.650

Alt Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.613	97.513	97.513
6.2500	98.238	98.138	98.138
6.3750	98.863	98.763	98.763
6.5000	99.238	99.138	99.138
6.6250	99.550	99.450	99.450
6.7500	99.863	99.763	99.763
6.8750	100.175	100.075	100.075
7.0000	100.488	100.388	100.388
7.1250	100.800	100.700	100.700
7.2500	101.113	101.013	101.013
7.3750	101.425	101.325	101.325
7.5000	101.675	101.575	101.575
7.6250	101.925	101.825	101.825
7.7500	102.175	102.075	102.075
7.8750	102.425	102.325	102.325
8.0000	102.675	102.575	102.575
8.1250	102.925	102.825	102.825
8.2500	103.175	103.075	103.075
8.3750	103.425	103.325	103.325
8.5000	103.675	103.575	103.575
8.6250	103.925	103.825	103.825
8.7500	104.175	104.075	104.075
8.8750	104.425	104.325	104.325
9.0000	104.675	104.575	104.575
9.1250	104.925	104.825	104.825
9.2500	105.175	105.075	105.075
9.3750	105.425	105.325	105.325
9.5000	105.675	105.575	105.575
9.6250	105.925	105.825	105.825

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
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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	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	-0.7500
	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: 8/23/2022

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NMLS # 133519

Full Doc: NQHEM			
Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	98.038	97.888	97.888
6.6250	98.538	98.388	98.388
6.7500	98.913	98.763	98.763
6.8750	99.288	99.138	99.138
7.0000	99.600	99.450	99.450
7.1250	99.913	99.763	99.763
7.2500	100.225	100.075	100.075
7.3750	100.538	100.388	100.388
7.5000	100.788	100.638	100.638
7.6250	101.038	100.888	100.888
7.7500	101.288	101.138	101.138
7.8750	101.538	101.388	101.388
8.0000	101.788	101.638	101.638
8.1250	102.038	101.888	101.888
8.2500	102.288	102.138	102.138
8.3750	102.538	102.388	102.388
8.5000	102.788	102.638	102.638
8.6250	103.038	102.888	102.888
8.7500	103.288	103.138	103.138
8.8750	103.538	103.388	103.388
9.0000	103.788	103.638	103.638
9.1250	104.038	103.888	103.888
9.2500	104.288	104.138	104.138
9.3750	104.538	104.388	104.388
9.5000	104.788	104.638	104.638
9.6250	105.038	104.888	104.888
9.7500	105.288	105.138	105.138
9.8750	105.506	105.356	105.356
10.0000	105.725	105.575	105.575

Alt Doc: NQHEM			
Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	98.263	98.113	98.113
6.6250	98.763	98.613	98.613
6.7500	99.138	98.988	98.988
6.8750	99.513	99.363	99.363
7.0000	99.825	99.675	99.675
7.1250	100.138	99.988	99.988
7.2500	100.450	100.300	100.300
7.3750	100.763	100.613	100.613
7.5000	101.075	100.925	100.925
7.6250	101.388	101.238	101.238
7.7500	101.700	101.550	101.550
7.8750	101.950	101.800	101.800
8.0000	102.200	102.050	102.050
8.1250	102.450	102.300	102.300
8.2500	102.700	102.550	102.550
8.3750	102.950	102.800	102.800
8.5000	103.200	103.050	103.050
8.6250	103.450	103.300	103.300
8.7500	103.700	103.550	103.550
8.8750	103.950	103.800	103.800
9.0000	104.200	104.050	104.050
9.1250	104.450	104.300	104.300
9.2500	104.700	104.550	104.550
9.3750	104.950	104.800	104.800
9.5000	105.200	105.050	105.050
9.6250	105.450	105.300	105.300
9.7500	105.700	105.550	105.550
9.8750	105.919	105.769	105.769
10.0000	106.138	105.988	105.988

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
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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	740+	0.6250	0.6250	0.5000	0.3750	0.2500	-0.1250	-0.5000	-2.0000	NA	
	720-739	0.5000	0.5000	0.3750	0.2500	0.1250	-0.2500	-0.6250	-2.5000	NA	
	700-719	0.2500	0.2500	0.1250	0.0000	-0.3750	-0.8750	-1.2500	-3.2500	NA	
	680-699	0.1250	0.1250	-0.1250	-0.1250	-0.3750	-0.8750	-1.2500	-3.6250	NA	
	660-679	-0.6250	-0.6250	-0.6250	-1.0000	-1.5000	-2.0000	-3.3750	NA	NA	
	640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.5000	-2.0000	-2.6250	NA	NA	
	620-639	-1.5000	-1.5000	-1.5000	-1.5000	-2.2500	-3.0000	-3.7500	NA	NA	
	600-619	-2.2500	-2.2500	-2.5000	-3.0000	-3.7500	NA	NA	NA	NA	
	Alt Doc	740+	0.6250	0.6250	0.5000	0.3750	0.2500	-0.2500	-0.6250	-2.1250	NA
		720-739	0.5000	0.5000	0.3750	0.2500	0.1250	-0.5000	-0.7500	-2.6250	NA
700-719		0.2500	0.2500	0.1250	0.0000	-0.3750	-1.1250	-1.3750	-3.3750	NA	
680-699		0.1250	0.1250	-0.1250	-0.3750	-0.8750	-1.3750	-1.7500	-3.7500	NA	
3 Month Bank Statement/ CPA Prepared P&L - 12 Months		-0.6250	-0.6250	-0.6250	-1.0000	-1.6250	-2.1250	-2.6250	NA	NA	
1099 - 12/24 Months		-0.7500	-0.7500	-0.7500	-1.0000	-1.6250	-2.1250	-3.3750	NA	NA	
Asset Utilization		-1.6250	-1.6250	-1.6250	-1.8750	-2.3750	-3.1250	-4.7500	NA	NA	
600-619		-2.5000	-2.8750	-3.2500	-3.8750	-5.0000	NA	NA	NA	NA	
Alt Doc		Bank Statement - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	NA
		1099 - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	NA
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.3750	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
Housing History	1x30x12	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	NA
	0x60x12	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
	0x90x12	-0.7500	-0.7500	-0.7500	-0.7500	-0.7500	NA	NA	NA	NA
Housing Event	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	Seasoning	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	NA	NA
DTI	12 - 23 Mo	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-1.5000	-2.0000	NA	NA
	>43%	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	NA
Loan Balance	<=\$250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.6250	NA
	\$250,001 - \$750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$750,001 - \$1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$1,000,001 - \$1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$1,500,001 - \$2,000,000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	NA	NA
	\$2,000,001 - \$2,500,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-1.0000	NA	NA
Purpose	\$2,500,001 - \$3,000,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	-1.3750	NA	NA
	Cash-Out Refi	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-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	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA
	2-4 Unit	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	NA
Amortization	Interest Only - 30 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	NA
	Interest Only - 40 Year Term	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500	-0.7500	NA
Other	Escrow Waiver	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA

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

PREPAY PENALTY LLPAs (Investment 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