



Effective Date: 8/24/2022

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	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	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	-0.6250
	Additional Adjustments	-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

