





Effective Date: 8/25/2022

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
6.5000	97.938	97.788	97.788
6.6250	98.438	98.288	98.288
6.7500	98.813	98.663	98.663
6.8750	99.188	99.038	99.038
7.0000	99.500	99.350	99.350
7.1250	99.813	99.663	99.663
7.2500	100.125	99.975	99.975
7.3750	100.438	100.288	100.288
7.5000	100.688	100.538	100.538
7.6250	100.938	100.788	100.788
7.7500	101.188	101.038	101.038
7.8750	101.438	101.288	101.288
8.0000	101.688	101.538	101.538
8.1250	101.938	101.788	101.788
8.2500	102.188	102.038	102.038
8.3750	102.438	102.288	102.288
8.5000	102.688	102.538	102.538
8.6250	102.938	102.788	102.788
8.7500	103.188	103.038	103.038
8.8750	103.438	103.288	103.288
9.0000	103.688	103.538	103.538
9.1250	103.938	103.788	103.788
9.2500	104.188	104.038	104.038
9.3750	104.438	104.288	104.288
9.5000	104.688	104.538	104.538
9.6250	104.938	104.788	104.788
9.7500	105.188	105.038	105.038
9.8750	105.406	105.256	105.256
10.0000	105.625	105.475	105.475

Alt Doc: NQHEM

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	98.163	98.013	98.013
6.6250	98.663	98.513	98.513
6.7500	99.038	98.888	98.888
6.8750	99.413	99.263	99.263
7.0000	99.725	99.575	99.575
7.1250	100.038	99.888	99.888
7.2500	100.350	100.200	100.200
7.3750	100.663	100.513	100.513
7.5000	100.975	100.825	100.825
7.6250	101.288	101.138	101.138
7.7500	101.600	101.450	101.450
7.8750	101.850	101.700	101.700
8.0000	102.100	101.950	101.950
8.1250	102.350	102.200	102.200
8.2500	102.600	102.450	102.450
8.3750	102.850	102.700	102.700
8.5000	103.100	102.950	102.950
8.6250	103.350	103.200	103.200
8.7500	103.600	103.450	103.450
8.8750	103.850	103.700	103.700
9.0000	104.100	103.950	103.950
9.1250	104.350	104.200	104.200
9.2500	104.600	104.450	104.450
9.3750	104.850	104.700	104.700
9.5000	105.100	104.950	104.950
9.6250	105.350	105.200	105.200
9.7500	105.600	105.450	105.450
9.8750	105.819	105.669	105.669
10.0000	106.038	105.888	105.888

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	
WVOE		-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	24 - 35 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	NA
	12 - 23 Mo	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-1.5000	-2.0000	NA	NA
DTI	>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
\$2,500,001 - \$3,000,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	-1.3750	NA	NA	
Purpose	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