



Effective Date: 9/1/2022

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 | 97.100 | 96.963 | 96.963 |
| 6.2500 | 97.725 | 97.588 | 97.588 |
| 6.3750 | 98.350 | 98.213 | 98.213 |
| 6.5000 | 98.725 | 98.588 | 98.588 |
| 6.6250 | 99.038 | 98.900 | 98.900 |
| 6.7500 | 99.350 | 99.213 | 99.213 |
| 6.8750 | 99.663 | 99.525 | 99.525 |
| 7.0000 | 99.975 | 99.838 | 99.838 |
| 7.1250 | 100.288 | 100.150 | 100.150 |
| 7.2500 | 100.538 | 100.400 | 100.400 |
| 7.3750 | 100.788 | 100.650 | 100.650 |
| 7.5000 | 101.038 | 100.900 | 100.900 |
| 7.6250 | 101.288 | 101.150 | 101.150 |
| 7.7500 | 101.538 | 101.400 | 101.400 |
| 7.8750 | 101.788 | 101.650 | 101.650 |
| 8.0000 | 102.038 | 101.900 | 101.900 |
| 8.1250 | 102.288 | 102.150 | 102.150 |
| 8.2500 | 102.538 | 102.400 | 102.400 |
| 8.3750 | 102.788 | 102.650 | 102.650 |
| 8.5000 | 103.038 | 102.900 | 102.900 |
| 8.6250 | 103.288 | 103.150 | 103.150 |
| 8.7500 | 103.538 | 103.400 | 103.400 |
| 8.8750 | 103.788 | 103.650 | 103.650 |
| 9.0000 | 104.038 | 103.900 | 103.900 |
| 9.1250 | 104.288 | 104.150 | 104.150 |
| 9.2500 | 104.538 | 104.400 | 104.400 |
| 9.3750 | 104.788 | 104.650 | 104.650 |
| 9.5000 | 105.038 | 104.900 | 104.900 |
| 9.6250 | 105.288 | 105.150 | 105.150 |

Alt Doc: NQHEM+

| Note Rate | 7/6 ARM | 10/6 ARM | 30 Yr Fix |
|-----------|---------|----------|-----------|
| 6.1250 | 97.113 | 97.013 | 97.013 |
| 6.2500 | 97.738 | 97.638 | 97.638 |
| 6.3750 | 98.363 | 98.263 | 98.263 |
| 6.5000 | 98.738 | 98.638 | 98.638 |
| 6.6250 | 99.050 | 98.950 | 98.950 |
| 6.7500 | 99.363 | 99.263 | 99.263 |
| 6.8750 | 99.675 | 99.575 | 99.575 |
| 7.0000 | 99.988 | 99.888 | 99.888 |
| 7.1250 | 100.300 | 100.200 | 100.200 |
| 7.2500 | 100.613 | 100.513 | 100.513 |
| 7.3750 | 100.925 | 100.825 | 100.825 |
| 7.5000 | 101.175 | 101.075 | 101.075 |
| 7.6250 | 101.425 | 101.325 | 101.325 |
| 7.7500 | 101.675 | 101.575 | 101.575 |
| 7.8750 | 101.925 | 101.825 | 101.825 |
| 8.0000 | 102.175 | 102.075 | 102.075 |
| 8.1250 | 102.425 | 102.325 | 102.325 |
| 8.2500 | 102.675 | 102.575 | 102.575 |
| 8.3750 | 102.925 | 102.825 | 102.825 |
| 8.5000 | 103.175 | 103.075 | 103.075 |
| 8.6250 | 103.425 | 103.325 | 103.325 |
| 8.7500 | 103.675 | 103.575 | 103.575 |
| 8.8750 | 103.925 | 103.825 | 103.825 |
| 9.0000 | 104.175 | 104.075 | 104.075 |
| 9.1250 | 104.425 | 104.325 | 104.325 |
| 9.2500 | 104.675 | 104.575 | 104.575 |
| 9.3750 | 104.925 | 104.825 | 104.825 |
| 9.5000 | 105.175 | 105.075 | 105.075 |
| 9.6250 | 105.425 | 105.325 | 105.325 |

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 | -0.2500 |
|--------------|---------|

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+ | 0.7500 | 0.7500 | 0.5000 | 0.3750 | 0.1250 | 0.0000 | -0.1250 | -1.3750 | -2.3750 |
| | 760-779 | 0.7500 | 0.7500 | 0.5000 | 0.3750 | 0.1250 | 0.0000 | -0.2500 | -1.3750 | -2.5000 |
| | 740-759 | 0.6250 | 0.6250 | 0.3750 | 0.2500 | 0.0000 | -0.1250 | -0.3750 | -1.6250 | -2.8750 |
| | 720-739 | 0.5000 | 0.5000 | 0.2500 | 0.1250 | -0.1250 | -0.3750 | -0.7500 | -2.0000 | -3.3750 |
| | 700-719 | 0.3750 | 0.3750 | 0.1250 | 0.0000 | -0.5000 | -0.8750 | -1.2500 | -2.8750 | -4.2500 |
| | 680-699 | 0.3750 | 0.3750 | 0.0000 | -0.2500 | -0.7500 | -1.1250 | -1.5000 | -3.1250 | -4.5000 |
| 660-679 | 0.0000 | 0.0000 | -0.2500 | -0.5000 | -1.0000 | -1.3750 | -1.8750 | -3.3750 | NA | |
| Alt Doc | 780+ | 0.8750 | 0.8750 | 0.6250 | 0.5000 | 0.2500 | 0.0000 | -0.2500 | -1.5000 | -2.6250 |
| | 760-779 | 0.8750 | 0.8750 | 0.6250 | 0.5000 | 0.2500 | 0.0000 | -0.3750 | -1.5000 | -2.7500 |
| | 740-759 | 0.7500 | 0.7500 | 0.5000 | 0.3750 | 0.1250 | -0.1250 | -0.5000 | -1.8750 | -3.2500 |
| | 720-739 | 0.6250 | 0.6250 | 0.3750 | 0.2500 | 0.0000 | -0.5000 | -1.0000 | -2.3750 | -3.7500 |
| | 700-719 | 0.5000 | 0.5000 | 0.2500 | 0.1250 | -0.3750 | -1.0000 | -1.5000 | -3.2500 | -4.7500 |
| | 680-699 | 0.3750 | 0.3750 | 0.0000 | -0.2500 | -0.7500 | -1.3750 | -1.8750 | -3.5000 | -5.0000 |
| 660-679 | 0.0000 | 0.0000 | -0.3750 | -0.6250 | -1.2500 | -1.6250 | -2.1250 | -3.7500 | NA | |
| 3 Month Bank Statement/ CPA Prepared P&L - 12 Months | Bank Statement - 12 Months | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -0.3750 |
| | 1099 - 12 Months | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -0.3750 |
| | WVOE | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -2.2500 | -2.5000 |
| 3 Bank Statement/ CPA Prepared P&L - 12 Months | Bank Statement - 12 Months | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -0.3750 |
| | 1099 - 12 Months | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -0.3750 |
| | WVOE | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -2.2500 | -2.5000 |
| Adjustments | 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 | -2.6250 |

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% | 0.0000 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -0.2500 | -0.2500 | NA | NA |
| Loan Balance | <=\$250,000 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -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 | -0.5000 |
| | \$2,000,001 - \$2,500,000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.2500 | -0.2500 | -0.3750 | NA | NA |
| \$2,500,001 - \$3,000,000 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.5000 | -0.5000 | -0.6250 | NA | NA | |
| \$3,000,001 - \$3,500,000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.7500 | -0.7500 | NA | NA | NA | |
| \$3,500,001 - \$4,000,000 | -1.2500 | -1.2500 | -1.2500 | -1.2500 | -1.5000 | -1.6250 | 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 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 |
| | Cash-Out Refi | -0.2500 | -0.2500 | -0.3750 | -0.3750 | -0.6250 | -0.6250 | -0.7500 | -1.0000 | NA |
| Occupancy | 2nd Home | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -1.0000 |
| | Investor | 0.0000 | 0.0000 | -0.1250 | -0.2500 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | 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 | -0.2500 | -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 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -0.3750 | -0.5000 | -0.5000 | -0.7500 |
| 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: 9/1/2022

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 |
|-----------|---------|----------|-----------|
| 6.3750 | 97.100 | 96.963 | 96.963 |
| 6.5000 | 97.725 | 97.588 | 97.588 |
| 6.6250 | 98.350 | 98.213 | 98.213 |
| 6.7500 | 98.725 | 98.588 | 98.588 |
| 6.8750 | 99.038 | 98.900 | 98.900 |
| 7.0000 | 99.350 | 99.213 | 99.213 |
| 7.1250 | 99.663 | 99.525 | 99.525 |
| 7.2500 | 99.975 | 99.838 | 99.838 |
| 7.3750 | 100.288 | 100.150 | 100.150 |
| 7.5000 | 100.538 | 100.400 | 100.400 |
| 7.6250 | 100.788 | 100.650 | 100.650 |
| 7.7500 | 101.038 | 100.900 | 100.900 |
| 7.8750 | 101.288 | 101.150 | 101.150 |
| 8.0000 | 101.538 | 101.400 | 101.400 |
| 8.1250 | 101.788 | 101.650 | 101.650 |
| 8.2500 | 102.038 | 101.900 | 101.900 |
| 8.3750 | 102.288 | 102.150 | 102.150 |
| 8.5000 | 102.538 | 102.400 | 102.400 |
| 8.6250 | 102.788 | 102.650 | 102.650 |
| 8.7500 | 103.038 | 102.900 | 102.900 |
| 8.8750 | 103.288 | 103.150 | 103.150 |
| 9.0000 | 103.538 | 103.400 | 103.400 |
| 9.1250 | 103.788 | 103.650 | 103.650 |
| 9.2500 | 104.038 | 103.900 | 103.900 |
| 9.3750 | 104.288 | 104.150 | 104.150 |
| 9.5000 | 104.538 | 104.400 | 104.400 |
| 9.6250 | 104.788 | 104.650 | 104.650 |
| 9.7500 | 105.038 | 104.900 | 104.900 |
| 9.8750 | 105.288 | 105.150 | 105.150 |

Alt Doc: NQHEM

| Note Rate | 7/6 ARM | 10/6 ARM | 30 Yr Fix |
|-----------|---------|----------|-----------|
| 6.3750 | 97.113 | 97.013 | 97.013 |
| 6.5000 | 97.738 | 97.638 | 97.638 |
| 6.6250 | 98.363 | 98.263 | 98.263 |
| 6.7500 | 98.738 | 98.638 | 98.638 |
| 6.8750 | 99.050 | 98.950 | 98.950 |
| 7.0000 | 99.363 | 99.263 | 99.263 |
| 7.1250 | 99.675 | 99.575 | 99.575 |
| 7.2500 | 99.988 | 99.888 | 99.888 |
| 7.3750 | 100.300 | 100.200 | 100.200 |
| 7.5000 | 100.613 | 100.513 | 100.513 |
| 7.6250 | 100.925 | 100.825 | 100.825 |
| 7.7500 | 101.175 | 101.075 | 101.075 |
| 7.8750 | 101.425 | 101.325 | 101.325 |
| 8.0000 | 101.675 | 101.575 | 101.575 |
| 8.1250 | 101.925 | 101.825 | 101.825 |
| 8.2500 | 102.175 | 102.075 | 102.075 |
| 8.3750 | 102.425 | 102.325 | 102.325 |
| 8.5000 | 102.675 | 102.575 | 102.575 |
| 8.6250 | 102.925 | 102.825 | 102.825 |
| 8.7500 | 103.175 | 103.075 | 103.075 |
| 8.8750 | 103.425 | 103.325 | 103.325 |
| 9.0000 | 103.675 | 103.575 | 103.575 |
| 9.1250 | 103.925 | 103.825 | 103.825 |
| 9.2500 | 104.175 | 104.075 | 104.075 |
| 9.3750 | 104.425 | 104.325 | 104.325 |
| 9.5000 | 104.675 | 104.575 | 104.575 |
| 9.6250 | 104.925 | 104.825 | 104.825 |
| 9.7500 | 105.175 | 105.075 | 105.075 |
| 9.8750 | 105.425 | 105.325 | 105.325 |

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 | -0.3750 |
|--------------|---------|

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 | 0.3750 | 0.2500 | 0.0000 | -0.1250 | -0.5000 | -2.0000 | -4.1250 | |
| | 720-739 | 0.5000 | 0.5000 | 0.2500 | 0.1250 | -0.1250 | -0.3750 | -0.8750 | -2.3750 | -4.3750 | |
| | 700-719 | 0.3750 | 0.3750 | 0.1250 | 0.0000 | -0.5000 | -0.8750 | -1.3750 | -3.2500 | -5.0000 | |
| | 680-699 | 0.3750 | 0.3750 | 0.0000 | -0.2500 | -0.7500 | -1.1250 | -1.6250 | -3.5000 | -5.5000 | |
| | 660-679 | 0.0000 | 0.0000 | -0.2500 | -0.5000 | -1.0000 | -1.3750 | -1.2150 | NA | -5.7500 | |
| | 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+ | 0.7500 | 0.7500 | 0.5000 | 0.3750 | 0.1250 | -0.1250 | -0.6250 | -2.2500 | -4.5000 |
| | | 720-739 | 0.6250 | 0.6250 | 0.3750 | 0.2500 | 0.0000 | -0.5000 | -1.1250 | -2.7500 | -4.7500 |
| 700-719 | | 0.5000 | 0.5000 | 0.2500 | 0.1250 | -0.3750 | -1.0000 | -1.6250 | -3.6250 | -5.3750 | |
| 680-699 | | 0.3750 | 0.3750 | 0.0000 | -0.2500 | -0.7500 | -1.1250 | -2.0000 | -3.8750 | -5.8750 | |
| 3 Month Bank Statement/ CPA Prepared P&L - 12 Months | | 0.0000 | 0.0000 | -0.3750 | -0.6250 | -1.2500 | -1.6250 | -2.3750 | NA | -6.0000 | |
| 1099 - 12/24 Months | | 640-659 | -0.7500 | -0.7500 | -0.7500 | -1.0000 | -1.6250 | -3.3750 | NA | NA | |
| Asset Utilization | | 620-639 | -1.6250 | -1.6250 | -1.6250 | -1.8750 | -2.3750 | -3.1250 | -4.7500 | NA | NA |
| WVOE | | 600-619 | -2.5000 | -2.8750 | -3.2500 | -3.8750 | -5.0000 | NA | NA | NA | NA |
| Bank Statement - 12 Months | | Alt Doc | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.2500 | -0.3750 | -0.6250 |
| | | 1099 - 12 Months | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.1250 | -0.2500 | -0.3750 | -0.6250 |
| | WVOE | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -2.5000 | -2.7500 | |
| Adjustments | 3 Bank Statement/ CPA Prepared P&L - 12 Months | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -2.6250 | -2.8750 | |

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 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.2500 |
| | 0x60x12 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | NA |
| | 0x90x12 | -0.7500 | -0.7500 | -0.7500 | -0.7500 | -0.7500 | NA | NA | NA | NA |
| Housing Event | Seasoning | >=36 Mo | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| | 12 - 23 Mo | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -0.3750 | -0.3750 | -0.5000 | NA |
| DTI | >43% | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | -0.1250 | -0.2500 | -0.3750 |
| | <=5250,000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.6250 | -0.6250 | -0.6250 | -0.6250 |
| Loan Balance | \$250,001 - \$750,000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| | \$750,001 - \$1,500,000 | 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 | -1.5000 |
| | \$2,000,001 - \$2,500,000 | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.1250 | -0.2500 | -1.5000 | -2.0000 |
| | \$2,500,001 - \$3,000,000 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | -0.5000 | -0.5000 | -1.0000 | NA | NA |
| Purpose | Cash-Out Refi | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -0.5000 | -0.6250 | -0.7500 | NA | NA |
| | 2nd Home | 0.0000 | 0.0000 | -0.1250 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | NA | NA |
| Occupancy | Investor | 0.0000 | 0.0000 | -0.2500 | -0.3750 | -0.3750 | -0.3750 | -0.3750 | NA | NA |
| | Condo | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.2500 | NA |
| Property Type | 2-4 Unit | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.5000 | -0.6250 | -0.6250 | NA |
| | Interest Only - 30 Year Term | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -0.3750 | -0.5000 | -0.5000 | NA |
| Amortization | Interest Only - 40 Year Term | -0.2500 | -0.2500 | -0.2500 | -0.2500 | -0.3750 | -0.3750 | -0.5000 | -0.5000 | NA |
| | 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