



Effective Date: 9/2/2022

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
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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	0.3750	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	-2.3750	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 - 12/24 Months		Alt Doc	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
		Additional	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
	Adjustments	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.5000	-2.7500	
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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	>=36 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 - \$2,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-1.5000
	\$2,500,001 - \$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