





Effective Date: 9/8/2022

Lock Desk Hours: 8am - 3:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Full Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows show interest rates for various terms from 6.3750 to 9.8750.

MAX PRICE AND LOCK TERM

Table with columns: Max Price, 15 Lock Period, 30 Lock Period. Values: 101.000, 0.0000, -0.3750.

TERM ADD-ONS (Price Adjustments)

Table with columns: 40-Year Term, Value: -0.3750.

Extension Fees

Table with columns: days (5, 7, 10, 15), Value (-0.250, -0.325, -0.550, -0.650). Includes note: \*2 total lock extensions allowed.

ARM Notes

Table with columns: ARM Index: SOFR, Margin: 5.000%, CAPS: 5/1/5, Floor Rate = Note Rate.

PREPAY PENALTY LLPAs (Investment Only)

Table with columns: 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

Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

Large table with columns: FICO/LTV ranges (e.g., <=50.00, 50.01-55.00) and values for Full Doc, Alt Doc, Bank Statement, etc.

Alt Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows show interest rates for various terms from 6.3750 to 9.8750.

OTHER LLPAs (Price Adjustments)

Large table with columns: Property types (Housing History, Event, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, Other) and values.