



Effective Date: 9/12/2022

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

Email: lockdesk@thelender.com

NMLS # 133519

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include various interest rates from 6.1250 to 9.6250.

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include various interest rates from 6.1250 to 9.6250.

MAX PRICE AND LOCK TERM table with columns: Max Price, 15 Lock Period, 30 Lock Period.

TERM ADD-ONS (Price Adjustments) table with columns: 40-Year Term.

Extension Fees table with columns: 5 days, 7 days, 10 days, 15 days.

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

Large table with columns for FICO/LTV ranges and rows for Full Doc, Alt Doc, Bank Statement, P&L, Asset Utilization, WVOE, and Adjustments.

OTHER LLPAs (Price Adjustments)

Table with columns for DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, and Other.

ARM Notes table with columns: ARM Index, Margin, CAPS, Floor Rate.

PREPAY PENALTY LLPAs (Investor Only) table with columns: 36 Months, 24 Months, 12 Months, 0 Months.

- 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



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Full Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include rates from 6.3750 to 9.8750.

Alt Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include rates 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: 5 days, 7 days, 10 days, 15 days. Values: -0.250, -0.325, -0.550, -0.650.

*2 total lock extensions allowed

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

Large table with columns for FICO/LTV ranges and rows for Full Doc and Alt Doc categories.

OTHER LLPAs (Price Adjustments)

Large table with columns for various property and loan characteristics and rows for Housing History, Housing Event, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, and Other.

ARM Notes

ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investment Only)

Table with columns: 36 Months, 24 Months, 12 Months, 0 Months. Values: 0.0000, -0.2500, -0.5000, -0.7500.

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
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