



Effective Date: 9/13/2022

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
6.2500	97.100	96.963	96.963
6.3750	97.725	97.588	97.588
6.5000	98.350	98.213	98.213
6.6250	98.725	98.588	98.588
6.7500	99.038	98.900	98.900
6.8750	99.350	99.213	99.213
7.0000	99.663	99.525	99.525
7.1250	99.975	99.838	99.838
7.2500	100.288	100.150	100.150
7.3750	100.538	100.400	100.400
7.5000	100.788	100.650	100.650
7.6250	101.038	100.900	100.900
7.7500	101.288	101.150	101.150
7.8750	101.538	101.400	101.400
8.0000	101.788	101.650	101.650
8.1250	102.038	101.900	101.900
8.2500	102.288	102.150	102.150
8.3750	102.538	102.400	102.400
8.5000	102.788	102.650	102.650
8.6250	103.038	102.900	102.900
8.7500	103.288	103.150	103.150
8.8750	103.538	103.400	103.400
9.0000	103.788	103.650	103.650
9.1250	104.038	103.900	103.900
9.2500	104.288	104.150	104.150
9.3750	104.538	104.400	104.400
9.5000	104.788	104.650	104.650
9.6250	105.038	104.900	104.900
9.7500	105.288	105.150	105.150

**Alt Doc: NQHEM+**

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.2500	97.113	97.013	97.013
6.3750	97.738	97.638	97.638
6.5000	98.363	98.263	98.263
6.6250	98.738	98.638	98.638
6.7500	99.050	98.950	98.950
6.8750	99.363	99.263	99.263
7.0000	99.675	99.575	99.575
7.1250	99.988	99.888	99.888
7.2500	100.300	100.200	100.200
7.3750	100.613	100.513	100.513
7.5000	100.925	100.825	100.825
7.6250	101.175	101.075	101.075
7.7500	101.425	101.325	101.325
7.8750	101.675	101.575	101.575
8.0000	101.925	101.825	101.825
8.1250	102.175	102.075	102.075
8.2500	102.425	102.325	102.325
8.3750	102.675	102.575	102.575
8.5000	102.925	102.825	102.825
8.6250	103.175	103.075	103.075
8.7500	103.425	103.325	103.325
8.8750	103.675	103.575	103.575
9.0000	103.925	103.825	103.825
9.1250	104.175	104.075	104.075
9.2500	104.425	104.325	104.325
9.3750	104.675	104.575	104.575
9.5000	104.925	104.825	104.825
9.6250	105.175	105.075	105.075
9.7500	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
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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
<b>Full Doc</b>	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	NA
660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-1.8750	NA	NA	
<b>Alt Doc</b>	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	NA
660-679	0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.1250	NA	NA	
<b>3 Month Bank Statement/ CPA Prepared P&amp;L - 12 Months</b>	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
<b>3 Bank Statement/ CPA Prepared P&amp;L - 12 Months</b>	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

**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
<b>DTI</b>	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
<b>Loan Balance</b>	<=\$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	NA
	\$1,500,001 - \$2,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$2,000,001 - \$2,500,000	0.0000	0.0000	0.0000	0.0000	-0.2500	-0.2500	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	NA	NA	NA
\$3,000,001 - \$3,500,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	NA	NA	NA	NA	
\$3,500,001 - \$4,000,000	-1.2500	-1.2500	-1.2500	-1.2500	-1.5000	NA	NA	NA	NA	
<b>Purpose</b>	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	NA	NA
	Cash-Out Refi	-0.2500	-0.2500	-0.3750	-0.3750	-0.6250	-0.6250	-0.7500	NA	NA
<b>Occupancy</b>	2nd Home	0.0000	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	0.0000	0.0000	-0.1250	-0.2500	-0.3750	-0.3750	-0.3750	NA	NA
<b>Property Type</b>	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
<b>Amortization</b>	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
<b>Other</b>	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



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6.7500	98.350	98.213	98.213
6.8750	98.725	98.588	98.588
7.0000	99.038	98.900	98.900
7.1250	99.350	99.213	99.213
7.2500	99.663	99.525	99.525
7.3750	99.975	99.838	99.838
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7.7500	100.788	100.650	100.650
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9.0000	103.288	103.150	103.150
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9.3750	104.038	103.900	103.900
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9.6250	104.538	104.400	104.400
9.7500	104.788	104.650	104.650
9.8750	105.038	104.900	104.900
10.0000	105.288	105.150	105.150

Alt Doc: NQHEM

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	97.113	97.013	97.013
6.6250	97.738	97.638	97.638
6.7500	98.363	98.263	98.263
6.8750	98.738	98.638	98.638
7.0000	99.050	98.950	98.950
7.1250	99.363	99.263	99.263
7.2500	99.675	99.575	99.575
7.3750	99.988	99.888	99.888
7.5000	100.300	100.200	100.200
7.6250	100.613	100.513	100.513
7.7500	100.925	100.825	100.825
7.8750	101.175	101.075	101.075
8.0000	101.425	101.325	101.325
8.1250	101.675	101.575	101.575
8.2500	101.925	101.825	101.825
8.3750	102.175	102.075	102.075
8.5000	102.425	102.325	102.325
8.6250	102.675	102.575	102.575
8.7500	102.925	102.825	102.825
8.8750	103.175	103.075	103.075
9.0000	103.425	103.325	103.325
9.1250	103.675	103.575	103.575
9.2500	103.925	103.825	103.825
9.3750	104.175	104.075	104.075
9.5000	104.425	104.325	104.325
9.6250	104.675	104.575	104.575
9.7500	104.925	104.825	104.825
9.8750	105.175	105.075	105.075
10.0000	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	NA	
	720-739	0.5000	0.5000	0.2500	0.1250	-0.1250	-0.3750	-0.8750	-2.3750	NA	
	700-719	0.3750	0.3750	0.1250	0.0000	-0.5000	-0.8750	-1.3750	-3.2500	NA	
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.1250	-1.6250	-3.5000	NA	
	660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-1.2150	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+	0.7500	0.7500	0.5000	0.3750	0.1250	-0.1250	-0.6250	-2.2500	NA
		720-739	0.6250	0.6250	0.3750	0.2500	0.0000	-0.5000	-1.1250	-2.7500	NA
700-719		0.5000	0.5000	0.2500	0.1250	-0.3750	-1.0000	-1.6250	-3.6250	NA	
680-699		0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.3750	-2.0000	-3.8750	NA	
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	NA	
1099 - 12/24 Months		640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.6250	-2.1250	-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
Alt Doc Adjustments		Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	NA
		1099 - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	NA
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.5000	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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	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	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	Seasoning	>=36 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	-0.5000
	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	0.0000	0.0000	0.0000	0.0000	-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 - \$1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$1,500,001 - \$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	NA	NA	NA	NA
\$2,500,001 - \$3,000,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	NA	NA	NA	NA	
Purpose	Cash-Out Refi	-0.2500	-0.2500	-0.2500	-0.3750	-0.5000	-0.6250	-0.7500	NA	NA
Occupancy	2nd Home	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	0.0000	0.0000	-0.2500	-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	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	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