



Effective Date: 9/16/2022

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 various interest rates and their corresponding ARM and fixed rates.

MAX PRICE AND LOCK TERM

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

ARM Notes

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

TERM ADD-ONS (Price Adjustments)

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

Extension Fees

Table with columns: Extension Fees (5, 7, 10, 15 days) and values (-0.250, -0.325, -0.550, -0.650).

*2 total lock extensions allowed

PREPAY PENALTY LLPAs (Investment Only)

Table with columns: 36 Months, 24 Months, 12 Months, 0 Months and values (0.0000, -0.2500, -0.5000, -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 for FICO/LTV ranges and rows for Full Doc, Alt Doc, and Bank Statement/CPA Prepared P&L. Values range from -2.5000 to 0.0000.

Alt Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows show various interest rates and their corresponding ARM and fixed rates.

OTHER LLPAs (Price Adjustments)

Table with columns for various categories (Housing History, Housing Event, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, Other) and rows for different values. Values range from -0.5000 to 0.0000.