





Effective Date: 9/19/2022

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

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.

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
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 rows for Full Doc, Alt Doc, Bank Statement, CPA Prepared P&L, 1099-12/24 Months, Asset Utilization, WVOE.

Alt Doc: NQHEM

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

OTHER LLPAs (Price Adjustments)

Large table with columns: FICO/LTV ranges (e.g., <=50.00, 50.01-55.00) and rows for Housing History, Housing Event, Seasoning, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, Other.