



Effective Date: 9/20/2022

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
6.6250	96.900	96.763	96.763
6.7500	97.525	97.388	97.388
6.8750	98.150	98.013	98.013
7.0000	98.525	98.388	98.388
7.1250	98.838	98.700	98.700
7.2500	99.150	99.013	99.013
7.3750	99.463	99.325	99.325
7.5000	99.775	99.638	99.638
7.6250	100.088	99.950	99.950
7.7500	100.338	100.200	100.200
7.8750	100.588	100.450	100.450
8.0000	100.838	100.700	100.700
8.1250	101.088	100.950	100.950
8.2500	101.338	101.200	101.200
8.3750	101.588	101.450	101.450
8.5000	101.838	101.700	101.700
8.6250	102.088	101.950	101.950
8.7500	102.338	102.200	102.200
8.8750	102.588	102.450	102.450
9.0000	102.838	102.700	102.700
9.1250	103.088	102.950	102.950
9.2500	103.338	103.200	103.200
9.3750	103.588	103.450	103.450
9.5000	103.838	103.700	103.700
9.6250	104.088	103.950	103.950
9.7500	104.338	104.200	104.200
9.8750	104.588	104.450	104.450
10.0000	104.838	104.700	104.700
10.1250	105.088	104.950	104.950

Alt Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.6250	96.913	96.813	96.813
6.7500	97.538	97.438	97.438
6.8750	98.163	98.063	98.063
7.0000	98.538	98.438	98.438
7.1250	98.850	98.750	98.750
7.2500	99.163	99.063	99.063
7.3750	99.475	99.375	99.375
7.5000	99.788	99.688	99.688
7.6250	100.100	100.000	100.000
7.7500	100.413	100.313	100.313
7.8750	100.725	100.625	100.625
8.0000	100.975	100.875	100.875
8.1250	101.225	101.125	101.125
8.2500	101.475	101.375	101.375
8.3750	101.725	101.625	101.625
8.5000	101.975	101.875	101.875
8.6250	102.225	102.125	102.125
8.7500	102.475	102.375	102.375
8.8750	102.725	102.625	102.625
9.0000	102.975	102.875	102.875
9.1250	103.225	103.125	103.125
9.2500	103.475	103.375	103.375
9.3750	103.725	103.625	103.625
9.5000	103.975	103.875	103.875
9.6250	104.225	104.125	104.125
9.7500	104.475	104.375	104.375
9.8750	104.725	104.625	104.625
10.0000	104.975	104.875	104.875
10.1250	105.225	105.125	105.125

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
Full Doc	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	
Alt Doc	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	
Alt Doc	Bank Statement - 12/24 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
Additional Adjustments	CPA Prepared P&L - 12 Months or 24 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.3750	-2.6250

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
DTI	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
Loan Balance	<=\$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	\$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
Purpose	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
Occupancy	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
Property Type	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
Amortization	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
Other	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



Effective Date: 9/20/2022

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NMLS # 133519

Full Doc: NQHEM

Table with columns: Note Rate, 7/6 ARM, 10/6 ARM, 30 Yr Fix. Rows include rates from 6.8750 to 10.3750.

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

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, 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 include rates from 6.8750 to 10.3750.

OTHER LLPAs (Price Adjustments)

Table with columns: Other LPA categories (e.g., Housing History, Housing Event, DTI, Loan Balance, Purpose, Occupancy, Property Type, Amortization, Other) and rows for various conditions.