



Effective Date: 9/23/2022

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
7.1250	96.600	96.463	96.463
7.2500	97.225	97.088	97.088
7.3750	97.850	97.713	97.713
7.5000	98.225	98.088	98.088
7.6250	98.538	98.400	98.400
7.7500	98.850	98.713	98.713
7.8750	99.163	99.025	99.025
8.0000	99.475	99.338	99.338
8.1250	99.788	99.650	99.650
8.2500	100.038	99.900	99.900
8.3750	100.288	100.150	100.150
8.5000	100.538	100.400	100.400
8.6250	100.788	100.650	100.650
8.7500	101.038	100.900	100.900
8.8750	101.288	101.150	101.150
9.0000	101.538	101.400	101.400
9.1250	101.788	101.650	101.650
9.2500	102.038	101.900	101.900
9.3750	102.288	102.150	102.150
9.5000	102.538	102.400	102.400
9.6250	102.788	102.650	102.650
9.7500	103.038	102.900	102.900
9.8750	103.288	103.150	103.150
10.0000	103.538	103.400	103.400
10.1250	103.788	103.650	103.650
10.2500	104.038	103.900	103.900
10.3750	104.288	104.150	104.150
10.5000	104.538	104.400	104.400
10.6250	104.788	104.650	104.650

Alt Doc: NQHEM			
Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
7.1250	96.613	96.513	96.513
7.2500	97.238	97.138	97.138
7.3750	97.863	97.763	97.763
7.5000	98.238	98.138	98.138
7.6250	98.550	98.450	98.450
7.7500	98.863	98.763	98.763
7.8750	99.175	99.075	99.075
8.0000	99.488	99.388	99.388
8.1250	99.800	99.700	99.700
8.2500	100.113	100.013	100.013
8.3750	100.425	100.325	100.325
8.5000	100.737	100.637	100.637
8.6250	101.050	100.950	100.950
8.7500	101.363	101.263	101.263
8.8750	101.675	101.575	101.575
9.0000	101.988	101.888	101.888
9.1250	102.300	102.200	102.200
9.2500	102.613	102.513	102.513
9.3750	102.925	102.825	102.825
9.5000	103.238	103.138	103.138
9.6250	103.550	103.450	103.450
9.7500	103.863	103.763	103.763
9.8750	104.175	104.075	104.075
10.0000	104.488	104.388	104.388
10.1250	104.800	104.700	104.700
10.2500	105.113	105.013	105.013
10.3750	105.425	105.325	105.325
10.5000	105.737	105.637	105.637
10.6250	106.050	105.950	105.950

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

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	-1.7500	-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	
660-679		0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.3750	NA	NA	
640-659		-0.7500	-0.7500	-0.7500	-1.0000	-1.6250	-1.6250	-3.3750	NA	NA	
620-639		-1.6250	-1.6250	-1.6250	-1.8750	-2.3750	-3.1250	-4.7500	NA	NA	
600-619		-2.5000	-2.8750	-3.2500	-3.8750	-5.0000	NA	NA	NA	NA	
Bank Statement - 12/24 Months CPA Prepared P&L - 12 Months or 24 Months		1099 - 12/24 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	NA
		Asset Utilization	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	NA
	WVOE	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.5000	NA	
	CPA Prepared P&L - 12 Months or 24 Months	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-2.6250	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	Seasoning	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	24 - 35 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	-0.5000	NA
DTI	12 - 23 Mo	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-1.5000	-2.0000	NA	NA
	>43%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.2500	NA
	<=5250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.6250	NA
Loan Balance	\$250,001 - \$750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$750,001 - \$1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$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	-0.1250	-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
	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	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.2500	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	-0.2500	-0.3750	-0.3750	-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