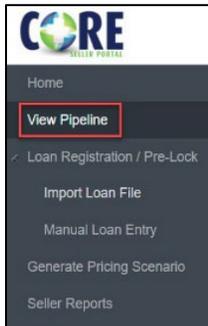


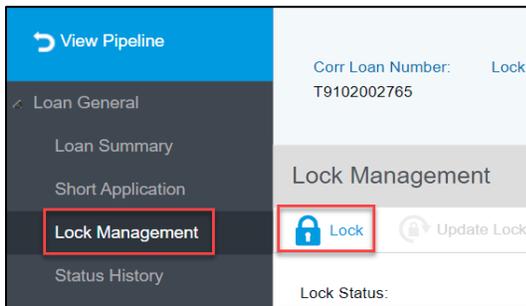
How to Lock a Non-QM Loan

The loan must be registered in CORE prior to applying a rate lock.

- From the Home page, select **View Pipeline**.



- Locate loan in the **Pipeline** and double click the **Seller Loan Number**.
- Select **LOCK MANAGEMENT*** from the Navigation Tree.
- Click on the Padlock icon with the lock label.



- Review the data that auto populates based on the loan registration.
- Select the applicable selection from the **Lock Days** list and click **Price**.

Refinance Purpose: [Dropdown]
Refinance Type: [Dropdown]
Documentation Type: Full Doc [Dropdown]
Prepayment Term: [Dropdown]

Financing Terms

- * Purchase Price: \$340,000.00
- Renovation Costs: \$0.00
- * Appraised Value/As Completed Appraised Value: \$340,000.00
- * Base Loan Amount: \$250,000.00
- Mortgage Insurance Financed: \$0.00
- Total Loan Amount: \$250,000.00 LTV Ratio: 73.53%
- Requested Cash Out Amount: \$0

Other Financing Terms

- Concurrent Liens: \$0.00 Max Credit: \$0.00
- Remaining Closed-End Liens: \$0.00
- Remaining HELOC Balance: \$0.00 Max Credit: \$0.00
- Combined LTV Ratio: 73.53% HCLTV: 73.53%

Product & Mortgage Type

- Lien Type: First Mortgage * Position: 1
- * Product: Non-QM DSCR 30 Yr Fixed - EG
- Mortgage Type: Conventional Mortgage
- Pricing Tier: Non Qualifying Mortgage
- Amortization Type: Fixed Rate Mortgage
- Sub-Product: Planet Home Lending - Correspondent Delegated
- ARM Plan: [Dropdown]
- Program Type: [Dropdown]
- Loan Term (Mos): 360 I/O Term: 0
- Buydown Plan: [Dropdown]
- PMI Plan Type: [Dropdown]
- PMI Coverage Pct: 0% Reduced MI: [Checkbox]

Price Request

- * Interest Rate: 4.250% ARM Margin: [Dropdown]
- * Lock Days: [Dropdown]

Buttons: Price, Cancel

- Select the applicable rate that in the **Pricing Details** window and click **Lock**.

Note: Lock Days can be adjusted if needed.

Pricing Details - Non-QM DSCR 30 Yr Fixed - EG

Lock Days: **45 Day Rate Lock**

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.125%	98.399%	98.299%	98.099%	N/A
6.250%	99.087%	98.987%	98.787%	98.637%
6.375%	99.775%	99.675%	99.475%	99.325%
6.500%	100.525%	100.425%	100.225%	100.075%
6.625%	101.000%	101.000%	100.850%	100.700%
6.750%	N/A	N/A	101.000%	101.000%

Pricing Adjustments (price above reflects adjustments below)

ADJUSTMENT DESCRIPTION	NOTE RATE	PRICE
Base Rate	6.625%	103.600
Max of LTV/CLTV/HCLTV is 70.01-75, And FICO is 760-779	0.000%	-0.875
Max of LTV/CLTV/HCLTV is 70.01-75, And 1st Mtg Loan Amt (Total) is <=250K	0.000%	-0.375
Max of LTV/CLTV/HCLTV is 70.01-75, And Loan Purpose is Purchase	0.000%	0.250
Prepayment Penalty is None	0.000%	-1.750
Total Price	6.625%	100.850

Lock Request Exception Cancel

- Review the lock details in the **Lock Confirmation** window and click **Confirm**.

Lock Confirmation

LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	2/02/2026 12:12 PM
Lock Expiration	3/19/2026
Lock Days	45
Lock Action	Approved
Days Extended	
Interest Rate	6.625%
Price	100.850%
ARM Margin	0.000%
Product	Non-QM DSCR 30 Yr Fixed - EG
Program	
Sub-Product	Planet Home Lending - Correspondent Dele...
Base Loan Amount	\$250,000.00
Mortgage Insured/Financed ...	\$0.00
Total Loan Amount	\$250,000.00
Other Financing	\$0.00
Occupancy	Investment
Loan Purpose	Purchase
Reason for Refinance	
Texas Refinance Type	
Purchase Price	\$340,000.00

Confirm Cancel

- Loan is now successfully locked.

Loan U9102016957 locked successfully

i Congratulations, your Loan Lock Request has been successfully submitted. A Lock Confirmation does not constitute a loan decision/approval. Thank you for your business!

OK **Print Confirmation**