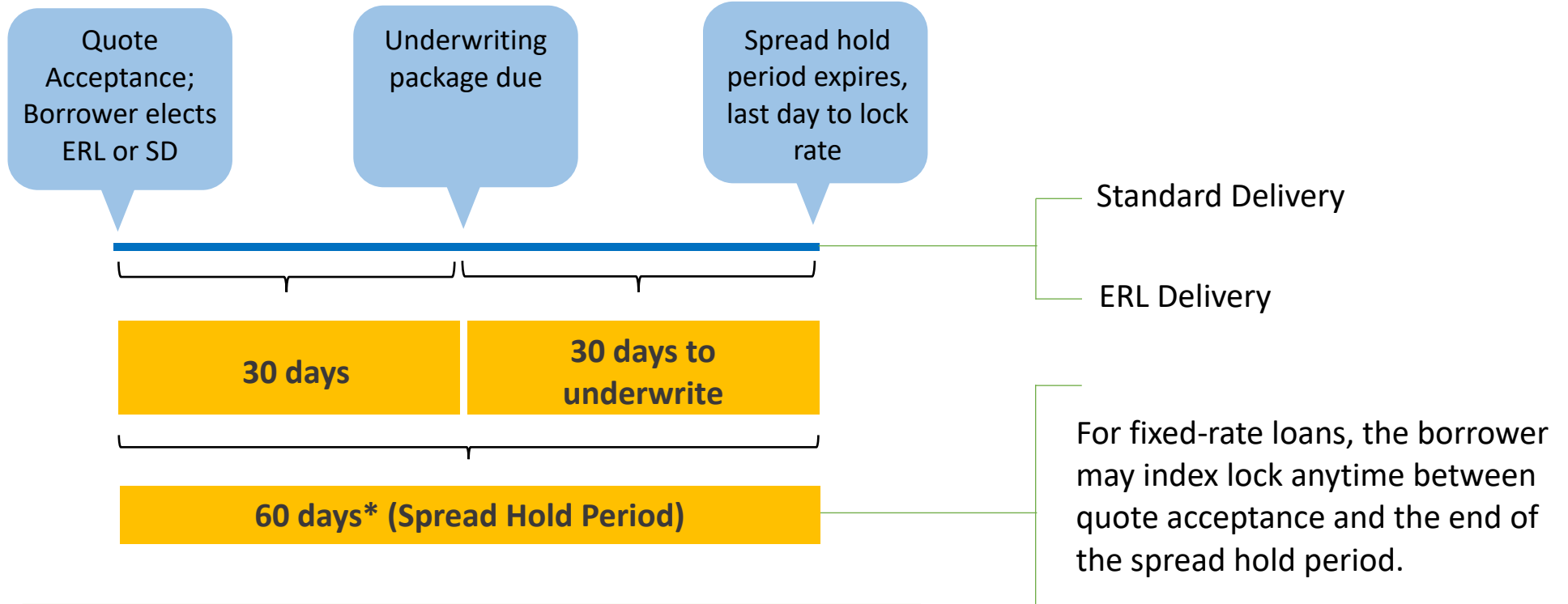


### Index Lock Chart

This option for fixed-rate loans enables the borrower to lock the most volatile part of the coupon (the Treasury Index) anytime during the quote or underwriting process, with less documentation and more quickly than Standard Delivery (SD). Following an Index Lock, the borrower may complete the early rate-lock (ERL) process to quickly lock the spread or follow the Standard Delivery path to lock at the completion of full underwriting.



\* 75 days for manufactured housing communities and Seniors Housing Loans; 90 days for Targeted Affordable loans.