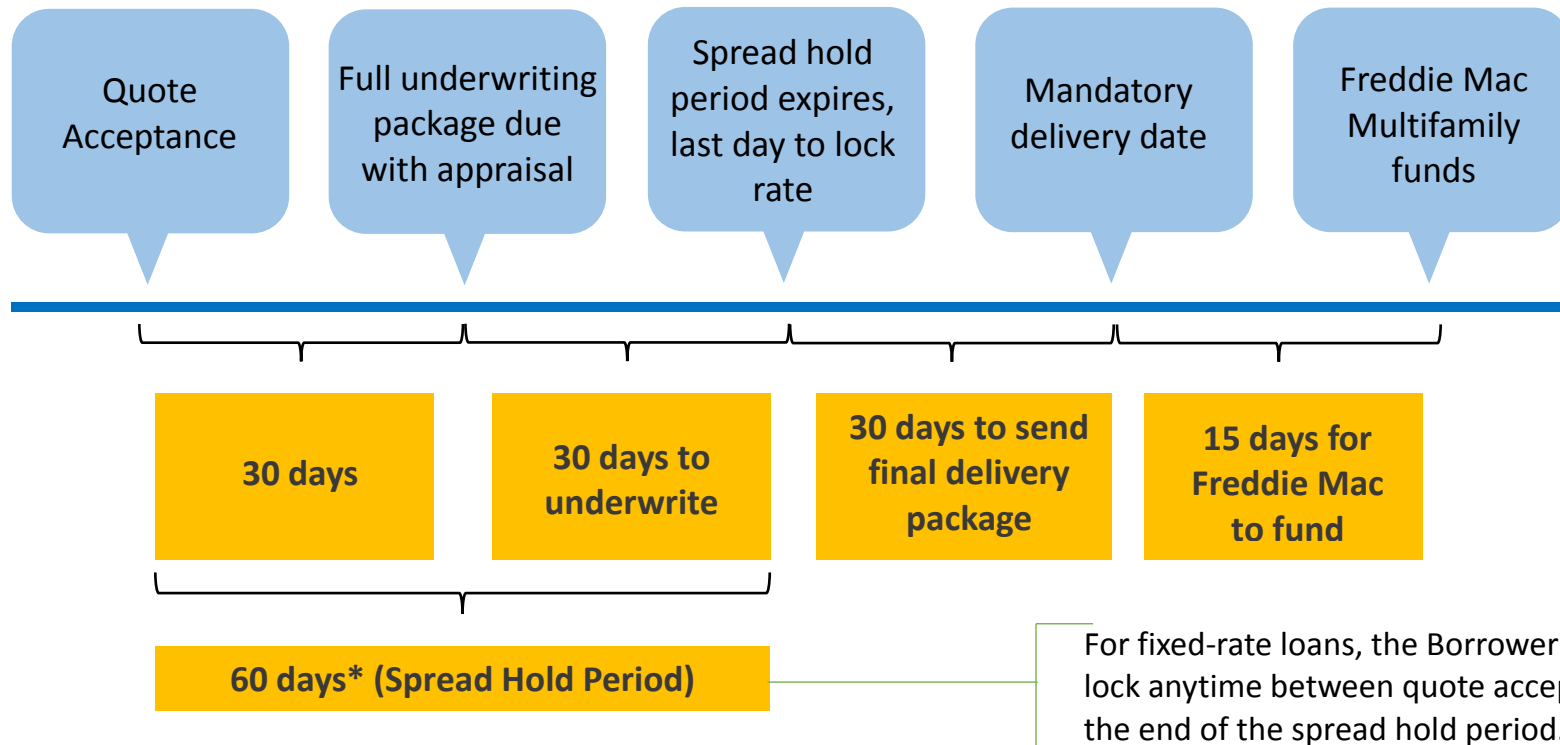


With our **Standard Delivery (SD)** process, once the Seller/Servicer accepts the commitment, the deal may be rate-locked.



\* 75 days for manufactured housing communities and Seniors Housing Loans; 90 days for affordable housing properties.