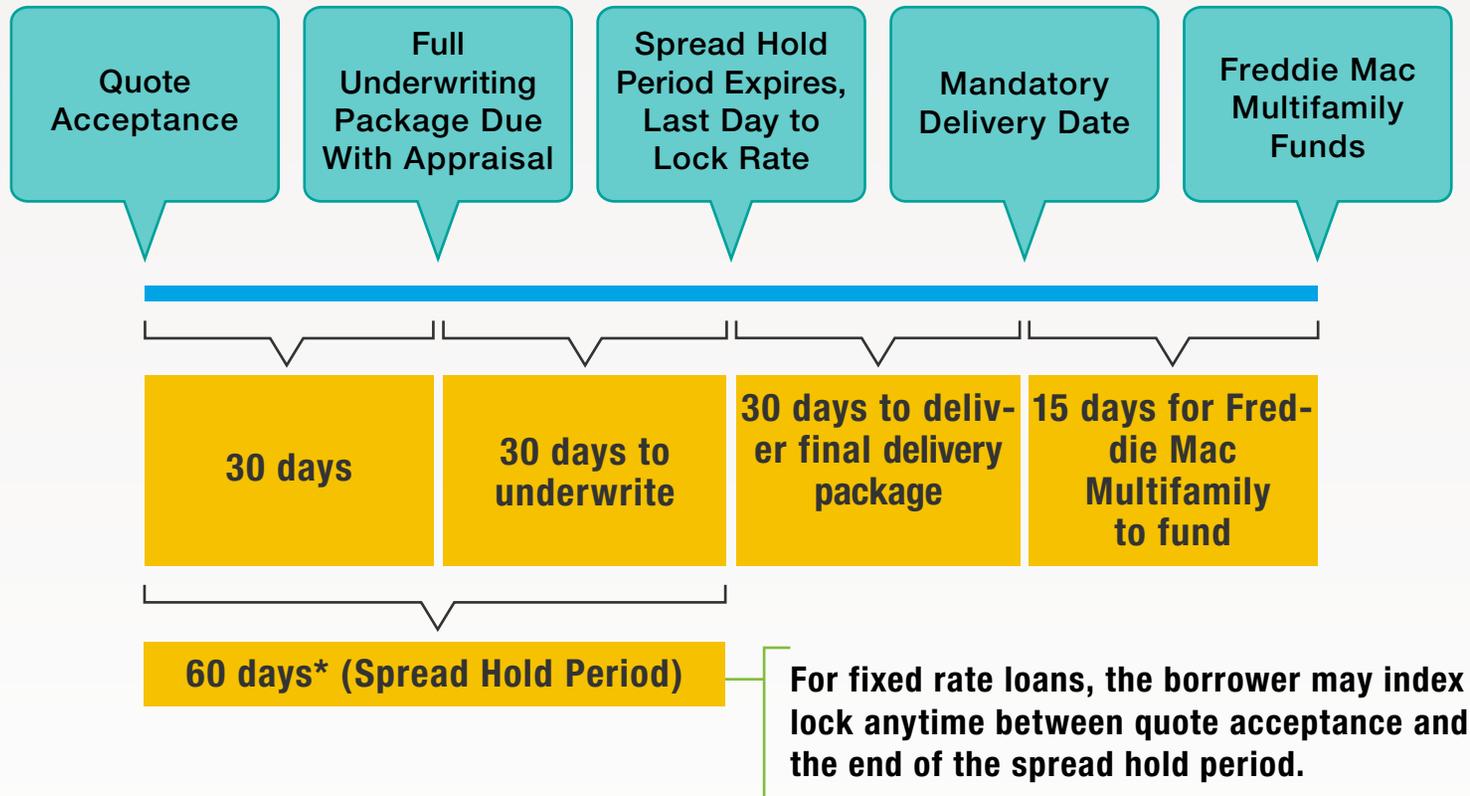


Rate Lock Options: Standard Delivery (SD)



With our Standard Delivery (SD) process, once the Seller/Service 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.**