



EXTENSION SCHEDULES BY PROGRAM

Client Admin Setup and User Guide

Secondary Setup – Lock Extensions • October 08, 2026

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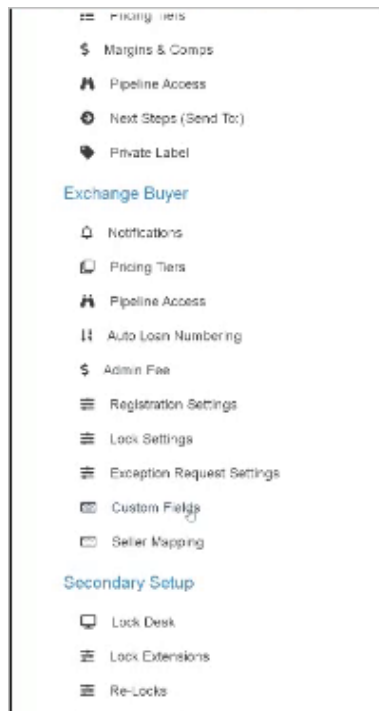
Overview

Extension Schedules let you configure lock extension policy limits and extension fees that vary by program. Each schedule holds its own Policy Limits and Days / Fee Table. One schedule can be marked as the Default, which applies to every program that does not have a specific schedule assigned. Lock desk restrictions and seller-facing messages are set once and shared across all schedules.

Important Note: If your account already had lock extensions configured, those settings were automatically carried over into a Default schedule. No action is required unless your extension policies or fees vary by program.

Navigate to Lock Extensions

1. Log in to LoanNEX at <https://web.loannex.com/>.
2. Click your Name in the upper right of the screen and select Client Admin.
3. From the left menu, select Lock Extensions under Secondary Setup.



4. The Schedules panel on the left lists each schedule with its day cap, number of fee rows, number of Programs assigned, and a Default tag on the Default schedule. Select a schedule to view or edit its details on the right.

Create an Extension Schedule

Start with the schedule that applies to most or all of your programs and set it as the Default.

1. In the Schedules panel, select + New.

Lock Extensions

SCHEDULES [+ New](#)

Ext [Set as Default](#) [Delete](#)

POLICY LIMITS per schedule

☐ Minimum Wait Period

☐ Cumulative Extension Period

☐ Max Lock Days

☐ Max Allowed Extension

DAYS / FEE TABLE [+ Add row](#)

Days	Fee
No rows yet. Use + Add row to create one.	

2. Enter a schedule name in the name field at the top (for example, Extension Schedule (All)).
3. If this schedule should apply to all programs, select the Set as Default checkbox.
 - a. Only one schedule can be the Default. The Default schedule does not need to be assigned to programs.
4. Under Policy Limits (per schedule), select the checkbox for each limit you want to enforce and enter a value:
 - a. Minimum Wait Period – number of business days that must pass before an extension can be requested.
 - b. Cumulative Extension Period – the maximum total extension days allowed (for example, 30).
 - c. Max Lock Days – the maximum total lock days allowed, including extensions (for example, 75).
 - d. Max Allowed Extension – the maximum number of extensions allowed (for example, 3).
 - e. Hover over each information icon for details on how the setting is calculated.

Lock Extensions

SCHEDULES [+ New](#)

Extension Schedule (All) [Set as Default](#) [Archive](#)

POLICY LIMITS per schedule

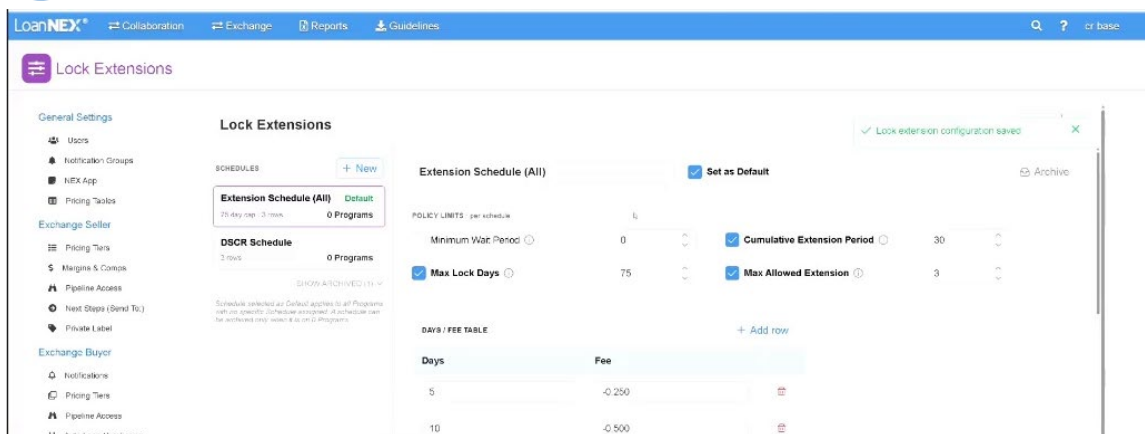
☒ Cumulative Extension Period

☒ Max Lock Days ☒ Max Allowed Extension

DAYS / FEE TABLE [+ Add row](#)

Days	Fee
5	-\$0.250
10	-\$0.500

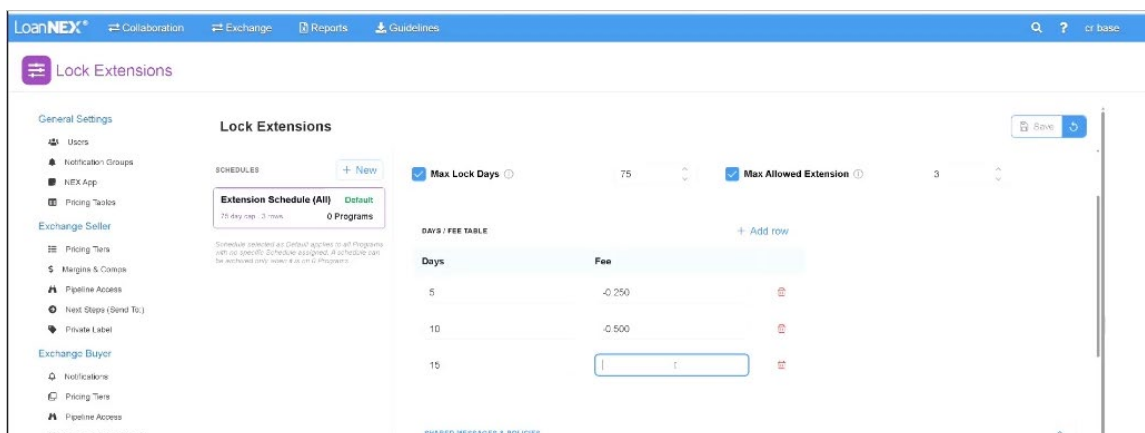
5. Build the Days / Fee Table (see Configure Extension Fees below).
6. Select Save in the upper right. A confirmation displays: Lock extension configuration saved.
 - a. Before a new schedule is saved, a Delete link is available in the upper right to discard it.



Configure Extension Fees

Each schedule has its own Days / Fee Table, so extension terms and pricing can differ between schedules.

1. Open the schedule and scroll to the Days / Fee Table section.
2. Select + Add row for each extension period sellers are allowed to request.
 - a. Example: rows for 5, 10, and 15 days.
3. Enter the number of Days and the Fee for each row.
 - a. Example: 5 days = -0.250, 10 days = -0.500, 15 days = -0.750.
 - b. Use the delete icon at the end of a row to remove it.



4. Select Save.

Shared Messages & Policies

The Shared Messages & Policies section is authored once and applied (view-only) to every other schedule. It is located below the Days / Fee Table.

1. Select the Extension is subject to Lock Desk hours & Pricing Desk checkbox if sellers should only be able to extend while your lock desk is open.
 - a. When unchecked, sellers can request extensions outside of lock desk and pricing desk hours.

2. Under Messages (200 character limit each), enter the message sellers see when each rule is triggered. LoanNEX recommended messages:
 - a. Extension is subject to Lock Desk hours & Pricing Desk – The Lock Desk is currently closed. Extensions can only be processed during open Lock Desk hours. Please contact your Account Executive for additional information regarding our Lock Desk.
 - b. Minimum Wait Period – The minimum wait period for Extensions has not been met for this loan. Please contact your Account Executive for additional information regarding our Lock Desk.
 - c. Cumulative Extension Period – The cumulative Extension days for this loan has been met and cannot be extended further. Please contact your Account Executive for additional information regarding our Lock Desk.
 - d. Max Lock Days – The maximum number of lock days has been met for this loan. Please contact your Account Executive for additional information regarding our Lock Desk.
 - e. Max Allowed Extension – The maximum number of extensions for this loan has been met. Please contact your Account Executive for additional information regarding our Lock Desk.

3. Select Save.

Add Schedules for Specific Programs

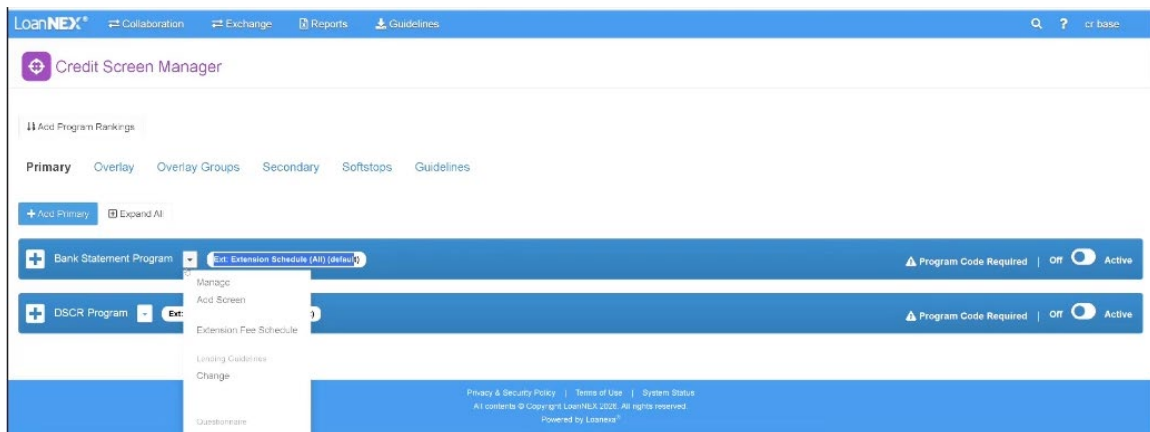
When extension terms differ for certain programs (for example, Bank Statement and DSCR), create an additional schedule for each set of terms.

1. In the Schedules panel, select + New.
2. Enter a schedule name that identifies the program(s) it will cover (for example, Bank Statement Schedule).
3. Leave Set as Default unchecked.
4. Configure the Policy Limits and Days / Fee Table for this schedule.
5. Select Save. Repeat for each additional schedule (for example, DSCR Schedule).
 - a. New schedules show 0 Programs in the Schedules panel until they are assigned.

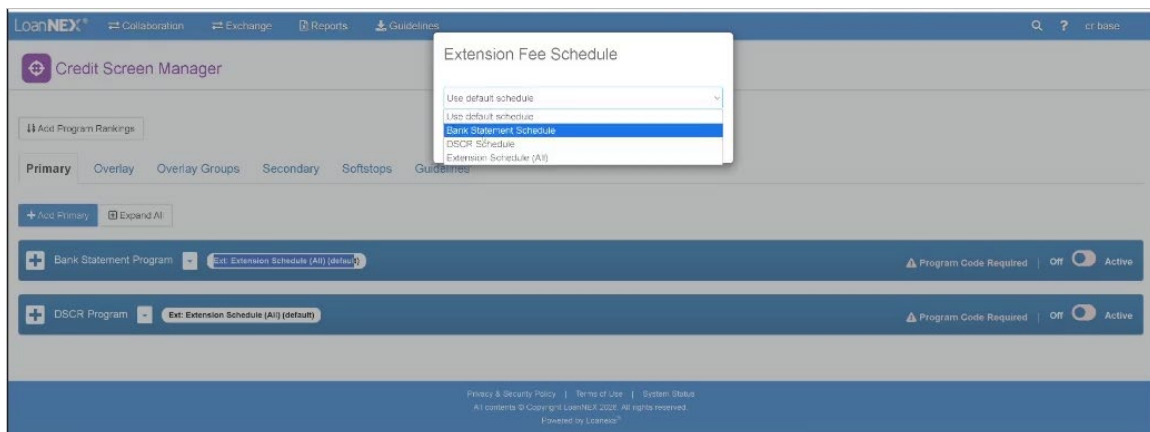
Assign a Schedule to a Program

Important Note: Programs without a specific schedule assigned automatically use the Default schedule, including any new programs you add later. If only a few programs have different extension terms, build one Default schedule plus the program-specific schedules, and assign schedules only to the programs that differ.

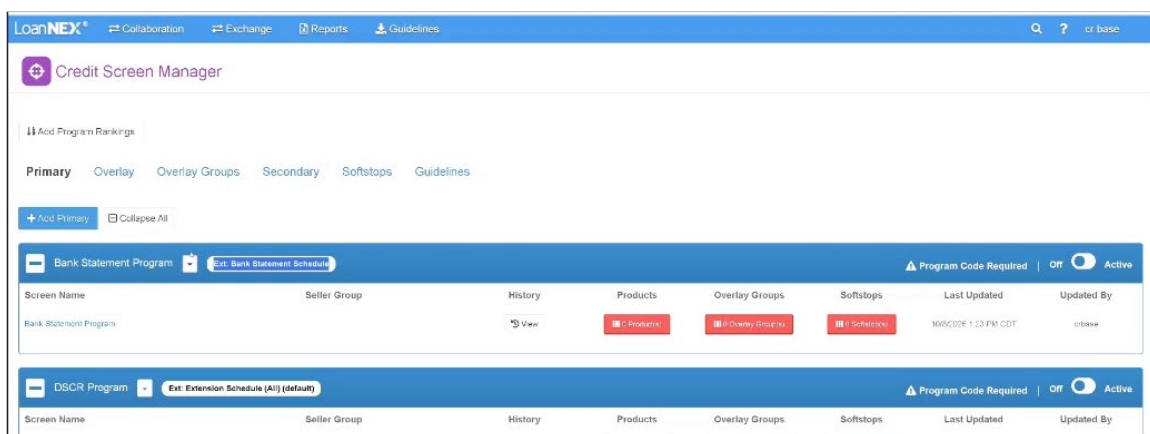
1. Navigate to the Credit Screen Manager and select the Primary tab.
 - a. Each program shows its current schedule in a tag next to the program name, for example Ext: Extension Schedule (All) (default).
2. Select the drop-down arrow next to the program name and select Extension Fee Schedule.



3. In the Extension Fee Schedule window, select the schedule from the drop-down (for example, Bank Statement Schedule).
 - a. Select Use default schedule to return the program to the Default schedule.



4. Select Change. The program tag updates to show the assigned schedule.



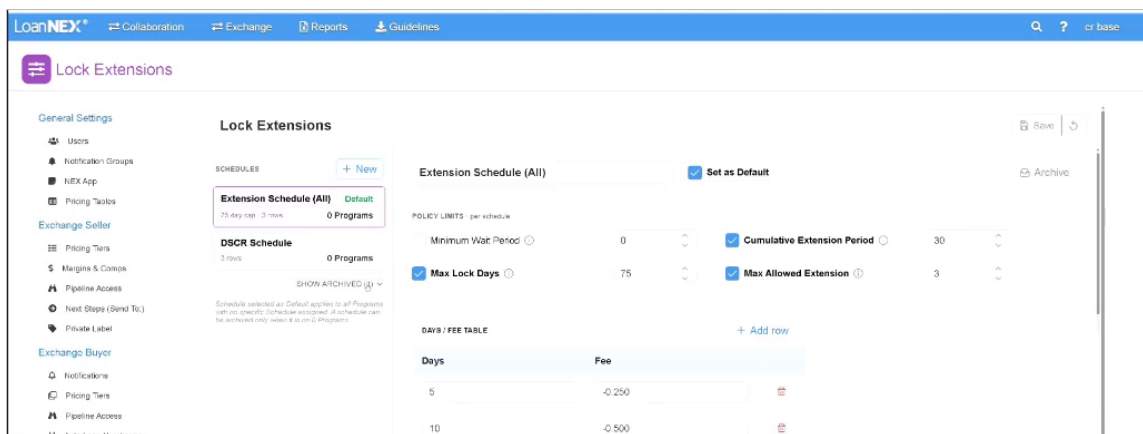
5. Repeat for each program that should use a non-default schedule (for example, assign the DSCR Schedule to the DSCR Program).

- When sellers request an extension on that program, the assigned schedule's policy limits and fees are used.

Archive a Schedule

Important Note: A schedule can only be archived when it is not the Default schedule and is assigned to 0 Programs. Reassign its programs to another schedule (or to Use default schedule) before archiving.

- On the Lock Extensions page, select the schedule you no longer need.
- Select Archive in the upper right, then select Save.
- To view archived schedules, select Show Archived below the Schedules panel.



Retail and TPO Clients: Schedule & Policy Source

Retail and TPO accounts see an additional Schedule & Policy Source setting on the Lock Extensions page. You can use your own schedules and policies, or defer to the underlying investor's Default Schedule. This setting does not appear for accounts that only manage their own programs.

- Navigate to Client Admin > Secondary Setup > Lock Extensions and select a schedule.
- Under Schedule & Policy Source, choose how extensions should be applied:
 - Use underlying investor's – extension policies and fees come from each underlying investor's Default Schedule. No schedule setup is required in your account.
 - Use own Schedule & Policies – create and maintain your own schedules using the steps in this guide.

3. If using your own schedules, configure the Policy Limits and Days / Fee Table as described in Create an Extension Schedule, then select Save.

4. TPO clients: to assign a schedule to specific programs, go to the Credit Screen Manager, select the TPO tab, select the drop-down arrow next to the program, select Extension Fee Schedule, choose the schedule, and select Change.