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SHLC Wholesale Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.949	103.824	103.574	7.625		104.028	103.903	103.653	7.000		102.766	102.641	102.391
7.500		103.589	103.464	103.214	7.500		103.670	103.545	103.295	6.875		102.981	102.856	102.606
7.375		103.298	103.173	102.923	7.375		103.310	103.185	102.935	6.750		102.684	102.559	102.309
7.250		103.225	103.100	102.850	7.250		102.923	102.798	102.548	6.625		102.379	102.254	102.004
7.125		103.142	103.017	102.767	7.125		103.313	103.188	102.938	6.500		102.344	102.219	101.969
7.000		102.895	102.770	102.520	7.000		102.926	102.801	102.551	6.375		102.099	101.974	101.724
6.875		102.510	102.385	102.135	6.875		102.508	102.383	102.133	6.250		101.878	101.753	101.503
6.750		102.287	102.162	101.912	6.750		102.067	101.942	101.692	6.125		101.480	101.355	101.105
6.625		102.311	102.186	101.936	6.625		102.497	102.372	102.122	6.000		101.873	101.748	101.498
6.500		102.027	101.902	101.652	6.500		102.056	101.931	101.681	5.875		101.617	101.492	101.242
6.375		101.504	101.379	101.129	6.375		101.602	101.477	101.227	5.750		101.310	101.185	100.935
6.250		100.990	100.865	100.615	6.250		101.113	100.988	100.738	5.625		100.837	100.712	100.462
6.125		101.004	100.879	100.629	6.125		101.339	101.214	100.964	5.500		101.004	100.879	100.629
6.000		100.508	100.383	100.133	6.000		100.851	100.726	100.476	5.375		100.666	100.541	100.291
5.875		99.966	99.841	99.591	5.875		100.325	100.200	99.950	5.250		100.292	100.167	99.917
5.750		99.411	99.286	99.036	5.750		99.757	99.632	99.382	5.125		99.794	99.669	99.419
5.625		99.064	98.939	98.689	5.625		99.182	99.057	98.807	5.000		99.646	99.521	99.271
5.500		98.543	98.418	98.168	5.500		98.659	98.534	98.284	4.875		99.293	99.168	98.918
5.375		97.923	97.798	97.548	5.375		98.151	98.026	97.776	4.750		98.882	98.757	98.507
5.250		97.321	97.196	96.946	5.250		97.589	97.464	97.214	4.625		98.377	98.252	98.002
1400-99 1401-99					1500-99 1501-99					1600-99 1601-99				
Conventional 10 Yr Fixed					Conventional 10 Yr Fixed					Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		103.038	102.913	102.663	7.000		103.038	102.913	102.663	7.000		103.038	102.913	102.663
6.875		102.771	102.646	102.396	6.875		102.771	102.646	102.396	6.875		102.771	102.646	102.396
6.750		102.494	102.369	102.119	6.750		102.494	102.369	102.119	6.750		102.494	102.369	102.119
6.625		102.151	102.026	101.776	6.625		102.151	102.026	101.776	6.625		102.151	102.026	101.776
6.500		102.278	102.153	101.903	6.500		102.278	102.153	101.903	6.500		102.278	102.153	101.903
6.375		101.988	101.863	101.613	6.375		101.988	101.863	101.613	6.375		101.988	101.863	101.613
6.250		101.697	101.572	101.322	6.250		101.697	101.572	101.322	6.250		101.697	101.572	101.322
6.125		101.333	101.208	100.958	6.125		101.333	101.208	100.958	6.125		101.333	101.208	100.958
6.000		101.495	101.370	101.120	6.000		101.495	101.370	101.120	6.000		101.495	101.370	101.120
5.875		101.210	101.085	100.835	5.875		101.210	101.085	100.835	5.875		101.210	101.085	100.835
5.750		100.913	100.788	100.538	5.750		100.913	100.788	100.538	5.750		100.913	100.788	100.538
5.625		100.542	100.417	100.167	5.625		100.542	100.417	100.167	5.625		100.542	100.417	100.167
5.500		100.568	100.443	100.193	5.500		100.568	100.443	100.193	5.500		100.568	100.443	100.193
5.375		100.269	100.144	99.894	5.375		100.269	100.144	99.894	5.375		100.269	100.144	99.894
5.250		99.953	99.828	99.578	5.250		99.953	99.828	99.578	5.250		99.953	99.828	99.578
5.125		99.580	99.455	99.205	5.125		99.580	99.455	99.205	5.125		99.580	99.455	99.205
5.000		99.154	99.029	98.779	5.000		99.154	99.029	98.779	5.000		99.154	99.029	98.779
4.875		98.810	98.685	98.435	4.875		98.810	98.685	98.435	4.875		98.810	98.685	98.435
4.750		98.473	98.348	98.098	4.750		98.473	98.348	98.098	4.750		98.473	98.348	98.098
4.625		98.097	97.972	97.722	4.625		98.097	97.972	97.722	4.625		98.097	97.972	97.722

*Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.*

LPMI Product Codes				Extension and Re-lock Fees			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI	5 Day	-0.125	Relock	
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	-0.150	15 Day	-0.125
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	-0.250	30 Day	-0.250
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	-0.375		

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Price Adjustments: See Agency Adjusters page.

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.645	103.520	103.270	7.625		102.525	102.400	102.150	7.000		100.936	100.811	100.561
7.500		103.349	103.224	102.974	7.500		102.260	102.135	101.885	6.875		100.803	100.678	100.428
7.375		103.007	102.882	102.632	7.375		101.997	101.872	101.622	6.750		100.654	100.529	100.279
7.250		102.700	102.575	102.325	7.250		101.716	101.591	101.341	6.625		99.877	99.752	99.502
7.125		102.555	102.430	102.180	7.125		101.579	101.454	101.204	6.500		99.728	99.603	99.353
7.000		102.193	102.068	101.818	7.000		101.214	101.089	100.839	6.375		99.568	99.443	99.193
6.875		101.921	101.796	101.546	6.875		100.937	100.812	100.562	6.250		99.405	99.280	99.030
6.750		101.618	101.493	101.243	6.750		100.569	100.444	100.194	6.125		99.164	99.039	98.789
6.625		101.453	101.328	101.078	6.625		100.915	100.790	100.540	6.000		98.998	98.873	98.623
6.500		101.064	100.939	100.689	6.500		100.611	100.486	100.236	5.875		98.791	98.666	98.416
6.375		100.750	100.625	100.375	6.375		100.342	100.217	99.967	5.750		98.550	98.425	98.175
6.250		100.395	100.270	100.020	6.250		99.142	99.017	98.767	5.625		98.073	97.948	97.698
6.125		99.933	99.808	99.558	6.125		98.877	98.752	98.502	5.500		97.827	97.702	97.452
6.000		99.691	99.566	99.316	6.000		98.344	98.219	97.969	5.375		97.566	97.441	97.191
5.875		99.304	99.179	98.929	5.875		99.068	98.943	98.693	5.250		97.267	97.142	96.892
5.750		98.894	98.769	98.519	5.750		98.505	98.380	98.130	5.125		96.680	96.555	96.305
5.625		96.893	96.768	96.518	5.625		96.702	96.577	96.327	5.000		96.951	96.826	96.576
5.500		96.359	96.234	95.984	5.500		96.115	95.990	95.740	4.875		96.609	96.484	96.234
5.375		95.700	95.575	95.325	5.375		95.422	95.297	95.047	4.750		96.275	96.150	95.900
5.250		95.031	94.906	94.656	5.250		94.766	94.641	94.391	4.625		94.952	94.827	94.577
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.035	98.910	98.660										
6.875		99.163	99.038	98.788										
6.750		98.914	98.789	98.539										
6.625		98.648	98.523	98.273										
6.500		98.463	98.338	98.088										
6.375		98.277	98.152	97.902										
6.250		97.976	97.851	97.601										
6.125		97.734	97.609	97.359										
6.000		98.139	98.014	97.764										
5.875		97.844	97.719	97.469										
5.750		97.507	97.382	97.132										
5.625		97.165	97.040	96.790										
5.500		97.489	97.364	97.114										
5.375		97.189	97.064	96.814										
5.250		96.804	96.679	96.429										
5.125		96.320	96.195	95.945										
5.000		96.294	96.169	95.919										
4.875		95.970	95.845	95.595										
4.750		95.494	95.369	95.119										
4.625		94.962	94.837	94.587										

*Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.*

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375		

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Price Adjustments: See Agency Adjusters page.

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**Price Adjustments - Applies to the following: Fixed Conforming, Fixed Conforming HB, ARM Conforming and HomeReady, Home Possible**

Purchase Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<= 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

LLPA Caps:	
FTHB / AMI	0.000

Fixed Additional Adjustments	
Escrow Waiver (Except CA & NY)	-0.250
LLPA's for Loan amount	
Loan amount \$100,000 - \$149,999	-0.500
Loan amount <\$100,000	-1.000

ARM Additional Adjustments	
Base Loan Amount Adjustments	
60,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250

Other Adjustments	
No Escrow (Non CA)	-0.250
No Escrow (CA)	-0.125
TX Property	0.000
NY Property	0.250

Limited Cash-out Refinance Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<= 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

HomeReady Cumulative LLPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

\*Caps: does not include escrow waiver, Add'l Manti, Home, zone and loan amt adj's

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	N/A
HB Fixed	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

Cash-out Refinance Applicable for all loans									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A
<= 639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A
HB Fixed	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	N/A	N/A	N/A	N/A

Note: Pricing and LLPAs subject to change without notice

**LPMI Adjustments - All LPMI Products**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190

  

≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	0.060	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890

  

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.490	

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SHLC Wholesale Government																																													
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																			
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p>		FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																													
680-699	0.000																																												
660-679	-0.125																																												
640-659	-0.500																																												
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600-619	-1.500																																												
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2 unit	-0.750																																												
3-4 unit	-1.000																																												
VA	0.000																																												
Manufactured	-1.250																																												
Ln Amt <=150K	-0.375																																												
VA IRRL N/O/O	-1.000																																												
Cash Out	-0.250																																												
Cash Out > 90% (VA)	-1.75																																												
7.625		103.732	103.607	103.357	7.000		NA	NA	NA																																				
7.500		103.531	103.406	103.156	6.875		NA	NA	NA																																				
7.375		103.118	102.993	102.743	6.750		NA	NA	NA																																				
7.250		102.623	102.498	102.248	6.625		100.920	100.795	100.545																																				
7.125		103.633	103.508	103.258	6.500		100.553	100.428	100.178																																				
7.000		103.191	103.066	102.816	6.375		100.172	100.047	99.797																																				
6.875		102.714	102.589	102.339	6.250		99.777	99.652	99.402																																				
6.750		103.033	102.908	102.658	6.125		100.176	100.051	99.801																																				
6.625		103.079	102.954	102.704	6.000		99.784	99.659	99.409																																				
6.500		102.673	102.548	102.298	5.875		99.374	99.249	98.999																																				
6.375		102.187	102.062	101.812	5.750		98.946	98.821	98.571																																				
6.250		102.665	102.540	102.290	5.625		99.542	99.417	99.167																																				
6.125		102.413	102.288	102.038	5.500		99.122	98.997	98.747																																				
6.000		102.006	101.881	101.631	5.375		98.677	98.552	98.302																																				
5.875		101.456	101.331	101.081	5.250		98.206	98.081	97.831																																				
5.750		101.376	101.251	101.001	5.125		98.432	98.307	98.057																																				
5.625		101.038	100.913	100.663	5.000		97.952	97.827	97.577																																				
5.500		100.567	100.442	100.192	4.875		97.449	97.324	97.074																																				
5.375		99.747	99.622	99.372	4.750		96.930	96.805	96.555																																				
7000-99																																													
USDA 30 Yr Fixed																																													

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

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SHLC Wholesale Government																																														
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																																				
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																					
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</td> </tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	Note: Pricing and LLPAs subject to change without notice	
FICO Adjustments																																														
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Cash Out	-0.250																																													
Cash Out > 90% (VA)	-1.75																																													
Note: Pricing and LLPAs subject to change without notice																																														
7.625	101.776	101.651	101.401	101.401	7.000	NA	NA	NA	NA																																					
7.500	101.575	101.450	101.200	101.200	6.875	NA	NA	NA	NA																																					
7.375	101.162	101.037	100.787	100.787	6.750	NA	NA	NA	NA																																					
7.250	100.667	100.542	100.292	100.292	6.625	94.167	94.042	93.792	93.792																																					
7.125	101.422	101.297	101.047	101.047	6.500	93.931	93.806	93.556	93.556																																					
7.000	100.980	100.855	100.605	100.605	6.375	93.678	93.553	93.303	93.303																																					
6.875	100.503	100.378	100.128	100.128	6.250	93.406	93.281	93.031	93.031																																					
6.750	99.419	99.294	99.044	99.044	6.125	93.480	93.355	93.105	93.105																																					
6.625	101.123	100.998	100.748	100.748	6.000	93.216	93.091	92.841	92.841																																					
6.500	100.717	100.592	100.342	100.342	5.875	92.926	92.801	92.551	92.551																																					
6.375	100.231	100.106	99.856	99.856	5.750	92.607	92.482	92.232	92.232																																					
6.250	99.049	98.924	98.674	98.674	5.625	95.063	94.938	94.688	94.688																																					
6.125	100.257	100.132	99.882	99.882	5.500	94.762	94.637	94.387	94.387																																					
6.000	99.851	99.726	99.476	99.476	5.375	94.418	94.293	94.043	94.043																																					
5.875	99.301	99.176	98.926	98.926	5.250	94.026	93.901	93.651	93.651																																					
5.750	98.074	97.949	97.699	97.699	5.125	94.145	94.020	93.770	93.770																																					
5.625	97.972	97.847	97.597	97.597	5.000	93.739	93.614	93.364	93.364																																					
5.500	97.501	97.376	97.126	97.126	4.875	93.288	93.163	92.913	92.913																																					
5.375	96.680	96.555	96.305	96.305	4.750	92.803	92.678	92.428	92.428																																					

*Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.*

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					SHLC Wholesale Government ARM	
Margin 2.000	Caps 1/1/5	Index: 1 year CMT			Margin 2.000	Caps 1/1/5	Index: 1 year CMT			GOVERNMENT ARM PRICE ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750	98.000	97.875	97.625	97.625	6.750	98.000	97.875	97.625	97.625	FICO Adjustments	
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	680 - 699	0.000
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	660-679	-0.125
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	640-659	-0.500
6.250	97.000	96.875	96.625	96.625	6.250	97.000	96.875	96.625	96.625	620-639	-1.000
6.125	98.128	98.003	97.753	97.753	6.125	98.128	98.003	97.753	97.753	600-619	-1.500
6.000	97.737	97.612	97.362	97.362	6.000	97.737	97.612	97.362	97.362	580-599	-2.000
5.875	97.290	97.165	96.915	96.915	5.875	97.290	97.165	96.915	96.915	Government Adjusters	
5.750	96.809	96.684	96.434	96.434	5.750	96.809	96.684	96.434	96.434	Manual	-0.250
5.625	96.742	96.617	96.367	96.367	5.625	96.742	96.617	96.367	96.367	2 unit	-0.750
5.500	96.277	96.152	95.902	95.902	5.500	96.277	96.152	95.902	95.902	3-4 unit	-1.000
5.375	95.758	95.633	95.383	95.383	5.375	95.758	95.633	95.383	95.383	VA	0.000
5.250	95.221	95.096	94.846	94.846	5.250	95.221	95.096	94.846	94.846	Manufactured	-1.250
5.125	95.289	95.164	94.914	94.914	5.125	95.289	95.164	94.914	94.914	Ln Amt <=150K	-0.375
5.000	94.787	94.662	94.412	94.412	5.000	94.787	94.662	94.412	94.412	VA IRRL N/O/O	-1.000
4.875	94.225	94.100	93.850	93.850	4.875	94.225	94.100	93.850	93.850	Cash Out	-0.250
4.750	93.644	93.519	93.269	93.269	4.750	93.644	93.519	93.269	93.269	Cash Out > 90% (VA)	-1.75
4.625	93.748	93.623	93.373	93.373	4.625	93.748	93.623	93.373	93.373	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	93.208	93.083	92.833	92.833	4.500	93.208	93.083	92.833	92.833		
4.375	92.632	92.507	92.257	92.257	4.375	92.632	92.507	92.257	92.257		

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.

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Lock cut-off for Arm Programs is 3:30 PM PST

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SHLC Wholesale Conforming SOFR ARMS																														
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5					
Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		
7.500		101.852		101.727		101.477		101.477		7.500		101.948		101.823		101.573		101.573		7.500		101.568		101.443		101.193		101.193		101.193
7.375		101.649		101.524		101.274		101.274		7.375		101.698		101.573		101.323		101.323		7.375		101.478		101.353		101.103		101.103		101.103
7.250		101.445		101.320		101.070		101.070		7.250		101.431		101.306		101.056		101.056		7.250		101.351		101.226		100.976		100.976		100.976
7.125		101.216		101.091		100.841		100.841		7.125		101.243		101.118		100.868		100.868		7.125		101.185		101.060		100.810		100.810		100.810
7.000		100.984		100.859		100.609		100.609		7.000		101.192		101.067		100.817		100.817		7.000		100.991		100.866		100.616		100.616		100.616
6.875		100.767		100.642		100.392		100.392		6.875		101.046		100.921		100.671		100.671		6.875		100.772		100.647		100.397		100.397		100.397
6.750		100.565		100.440		100.190		100.190		6.750		100.761		100.636		100.386		100.386		6.750		100.510		100.385		100.135		100.135		100.135
6.625		100.364		100.239		99.989		99.989		6.625		100.513		100.388		100.138		100.138		6.625		100.243		100.118		99.868		99.868		99.868
6.500		100.165		100.040		99.790		99.790		6.500		100.317		100.192		99.942		99.942		6.500		99.967		99.842		99.592		99.592		99.592
6.375		99.966		99.841		99.591		99.591		6.375		100.095		99.970		99.720		99.720		6.375		99.686		99.561		99.311		99.311		99.311
6.250		99.768		99.643		99.393		99.393		6.250		99.832		99.707		99.457		99.457		6.250		99.393		99.268		99.018		99.018		99.018
6.125		99.556		99.431		99.181		99.181		6.125		99.554		99.429		99.179		99.179		6.125		99.058		98.933		98.683		98.683		98.683
6.000		99.326		99.201		98.951		98.951		6.000		99.253		99.128		98.878		98.878		6.000		98.663		98.538		98.288		98.288		98.288
5.875		99.089		98.964		98.714		98.714		5.875		98.935		98.810		98.560		98.560		5.875		98.265		98.140		97.890		97.890		97.890
5.750		98.909		98.784		98.534		98.534		5.750		98.700		98.575		98.325		98.325		5.750		97.908		97.783		97.533		97.533		97.533
5.625		98.613		98.488		98.238		98.238		5.625		98.316		98.191		97.941		97.941		5.625		NA		NA		NA		NA		NA
5.500		98.262		98.137		97.887		97.887		5.500		97.841		97.716		97.466		97.466		5.500		NA		NA		NA		NA		NA
5.375		97.909		97.784		97.534		97.534		5.375		97.362		97.237		96.987		96.987		5.375		NA		NA		NA		NA		NA
5.250		97.552		97.427		97.177		97.177		5.250		96.881		96.756		96.506		96.506		5.250		NA		NA		NA		NA		NA
5.125		97.189		97.064		96.814		96.814		5.125		NA		NA		NA		NA		5.125		NA		NA		NA		NA		NA

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

See Agency Adjusters page.



SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.533	103.408	103.158	7.625		103.129	103.004	102.754
7.500		103.174	103.049	102.799	7.500		102.934	102.809	102.559
7.375		102.811	102.686	102.436	7.375		102.698	102.573	102.323
7.250		102.730	102.605	102.355	7.250		102.361	102.236	101.986
7.125		102.614	102.489	102.239	7.125		102.602	102.477	102.227
7.000		102.224	102.099	101.849	7.000		102.345	102.220	101.970
6.875		101.803	101.678	101.428	6.875		101.988	101.863	101.613
6.750		101.699	101.574	101.324	6.750		101.528	101.403	101.153
6.625		101.660	101.535	101.285	6.625		101.781	101.656	101.406
6.500		101.210	101.085	100.835	6.500		101.437	101.312	101.062
6.375		100.787	100.662	100.412	6.375		100.994	100.869	100.619
6.250		100.438	100.313	100.063	6.250		100.450	100.325	100.075
6.125		100.281	100.156	99.906	6.125		100.464	100.339	100.089
6.000		99.768	99.643	99.393	6.000		99.968	99.843	99.593
5.875		99.262	99.137	98.887	5.875		99.426	99.301	99.051
5.750		98.732	98.607	98.357	5.750		98.835	98.710	98.460
5.625		98.305	98.180	97.930	5.625		98.524	98.399	98.149
5.500		97.766	97.641	97.391	5.500		98.003	97.878	97.628
5.375		97.241	97.116	96.866	5.375		97.383	97.258	97.008
5.250		96.692	96.567	96.317	5.250		96.781	96.656	96.406

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

State Adjustments - Excluded from Cap			
Zone 2	AZ, CA, CO, ID, NV, UT, WA	-0.100	All Products
Zone 3	MI	-0.050	
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	
Zone 5	HI, MD, ME, TX	0.050	
Zone 6	AL, FL, LA, NJ, NM, OH	0.090	
Zone 7	CT, NY, OK, PA	0.150	

Additional LLPAs - Exclude from Cap									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Add'l Manu Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=\$0,000 and <=\$85,000	-0.125
Loan Amt >\$85,000 and <=\$110,000	0.100
Loan Amt >\$110,000 and <=\$150,000	0.100
Loan Amt >\$150,000 and <=\$175,000	0.100
Loan Amt >\$175,000 and <=\$250,000	0.100
Loan Amt >\$250,000 and <=\$375,000	0.000
Loan Amt >\$375,000	0.000

HomeReady Cumulative LPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

\*Caps: does not include escrow waiver; Add'l Manu. Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.890	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
Other LPMI Adjustments - All LPMI Products										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Note: Rates, Pricing and all Loan Level Price Adjustments subject to change at any time without notice

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Lock cut-off is 3:30 PM PST. Loan must be in approved status to lock

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SHLC Wholesale A Series Jumbo												
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.125		102.375	102.375	102.250	7.500		101.317	101.192	101.067			
8.000		102.375	102.250	102.125	7.375		101.067	100.942	100.817			
7.875		102.250	102.125	102.000	7.250		100.817	100.692	100.567			
7.750		102.125	102.000	101.875	7.125		100.442	100.317	100.192			
7.625		102.000	101.875	101.750	7.000		100.067	99.942	99.817			
7.500		101.875	101.750	101.625	6.875		99.567	99.442	99.317			
7.375		101.625	101.500	101.375	6.750		99.067	98.942	98.817			
7.250		101.375	101.250	101.125	6.625		98.442	98.317	98.192			
7.125		101.125	101.000	100.875	6.500		97.817	97.692	97.567			
7.000		100.750	100.625	100.500	6.375		97.192	97.067	96.942			
6.875		100.375	100.250	100.125	6.250		96.567	96.442	96.317			
6.750		100.000	99.875	99.750	6.125		95.817	95.692	95.567			
6.625		99.500	99.375	99.250	6.000		95.067	94.942	94.817			
6.500		99.000	98.875	98.750	5.875		94.317	94.192	94.067			
6.375		98.375	98.250	98.125			NA	NA	NA			
6.250		97.750	97.625	97.500			NA	NA	NA			
6.125		97.125	97.000	96.875			NA	NA	NA			
6.000		96.375	96.250	96.125			NA	NA	NA			
5.875		95.625	95.500	95.375			NA	NA	NA			
5.750		94.750	94.625	94.500			NA	NA	NA			

  

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR Arm A Series Jumbo Margin 2.25					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
9.125		101.875	101.875	101.808	7.625		101.375	101.375	101.290	7.875		101.875	101.875	101.855
9.000		101.875	101.808	101.683	7.500		101.375	101.290	101.165	7.750		101.875	101.855	101.730
8.875		101.808	101.683	101.558	7.375		101.290	101.165	101.040	7.625		101.855	101.730	101.605
8.750		101.683	101.558	101.433	7.250		101.165	101.040	100.915	7.500		101.730	101.605	101.480
8.625		101.558	101.433	101.308	7.125		101.040	100.915	100.790	7.375		101.605	101.480	101.355
8.500		101.433	101.308	101.183	7.000		100.915	100.790	100.665	7.250		101.480	101.355	101.230
8.375		101.308	101.183	101.058	6.875		100.665	100.540	100.415	7.125		101.355	101.230	101.105
8.250		101.183	101.058	100.933	6.750		100.290	100.165	100.040	7.000		101.105	100.980	100.855
8.125		101.058	100.933	100.808	6.625		99.915	99.790	99.665	6.875		100.855	100.730	100.605
8.000		100.933	100.808	100.683	6.500		99.415	99.290	99.165	6.750		100.480	100.355	100.230
7.875		100.683	100.558	100.433	6.375		98.915	98.790	98.665	6.625		100.105	99.980	99.855
7.750		100.433	100.308	100.183	6.250		98.415	98.290	98.165	6.500		99.605	99.480	99.355
7.625		100.058	99.933	99.808	6.125		97.915	97.790	97.665	6.375		99.105	98.980	98.855
7.500		99.683	99.558	99.433	6.000		97.290	97.165	97.040	6.250		98.605	98.480	98.355
7.375		99.183	99.058	98.933	5.875		96.665	96.540	96.415	6.125		97.980	97.855	97.730
7.250		98.683	98.558	98.433	5.750		96.040	95.915	95.790	6.000		97.355	97.230	97.105
7.125		98.183	98.058	97.933	5.625		95.415	95.290	95.165	5.875		96.605	96.480	96.355
7.000		97.683	97.558	97.433			NA	NA	NA	5.750		95.855	95.730	95.605
6.875		97.058	96.933	96.808			NA	NA	NA	5.625		94.980	94.855	94.730
6.750		96.433	96.308	96.183			NA	NA	NA	5.500		94.105	93.980	93.855

Price Adjustments

FICO by LTV Adjustment							
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

The below adds also apply:	
Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	-0.250	-0.250	-0.250	-0.250
CO	0.000	0.000	0.000	0.000
CT	-0.250	-0.250	-0.250	-0.250
DC	-0.250	-0.250	-0.250	-0.250
DE	0.000	0.000	0.000	0.000
FL	-0.250	-0.250	-0.250	-0.250
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	-0.250	-0.250	-0.250	-0.250
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	-0.250	-0.250	-0.250	-0.250
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	-0.250	-0.250	-0.250	-0.250
NM	0.000	0.000	0.000	0.000
NV	-0.250	-0.250	-0.250	-0.250
NY	-0.250	-0.250	-0.250	-0.250
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	-0.250	-0.250	-0.250	-0.250
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625		101.878	101.753	101.566	8.250		101.811	101.686	101.498	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.847	101.722	101.534	8.125		101.774	101.649	101.461	
8.375		101.791	101.666	101.479	8.000		101.734	101.609	101.421	
8.250		101.692	101.567	101.379	7.875		101.670	101.545	101.357	
8.125		101.589	101.464	101.277	7.750		101.604	101.479	101.291	
8.000		101.478	101.353	101.165	7.625		101.506	101.381	101.194	
7.875		101.323	101.198	101.011	7.500		101.422	101.297	101.110	
7.750		101.162	101.037	100.850	7.375		101.293	101.168	100.981	
7.625		100.973	100.848	100.661	7.250		101.155	101.030	100.842	
7.500		100.777	100.652	100.465	7.125		100.973	100.848	100.660	
7.375		100.571	100.446	100.258	7.000		100.770	100.645	100.457	
7.250		100.353	100.228	100.041	6.875		100.490	100.365	100.177	
7.125		100.135	100.010	99.822	6.750		100.186	100.061	99.873	
7.000		99.895	99.770	99.582	6.625		99.866	99.741	99.553	
6.875		99.638	99.513	99.326	6.500		99.528	99.403	99.215	
6.750		99.360	99.235	99.048			NA	NA	NA	
6.625		99.051	98.926	98.739			NA	NA	NA	
6.500		98.738	98.613	98.425			NA	NA	NA	
6.375		98.411	98.286	98.099			NA	NA	NA	
6.250		98.077	97.952	97.765			NA	NA	NA	
SHLC Wholesale Jade Jumbo										
3068-50					3368-50					
Jade Jumbo 30 Yr Fixed					Jade Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.500		100.414	100.242	100.023	7.250		100.171	99.999	99.780	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.385	100.213	99.994	7.125		99.866	99.695	99.476	
8.250		100.355	100.183	99.965	7.000		99.563	99.391	99.172	
8.125		100.283	100.111	99.892	6.875		99.259	99.087	98.868	
8.000		100.211	100.039	99.820	6.750		98.955	98.783	98.564	
7.875		100.118	99.946	99.727	6.625		98.696	98.524	98.305	
7.750		100.117	99.945	99.726	6.500		98.437	98.265	98.047	
7.625		99.968	99.796	99.577	6.375		97.672	97.500	97.282	
7.500		99.820	99.648	99.429	6.250		96.908	96.736	96.517	
7.375		99.758	99.586	99.367	6.125		96.628	96.456	96.238	
7.250		99.697	99.525	99.306	6.000		96.349	96.177	95.958	
7.125		99.617	99.445	99.226	5.875		NA	NA	NA	
7.000		99.537	99.365	99.146	5.750		NA	NA	NA	
6.875		99.408	99.236	99.018	5.625		NA	NA	NA	
6.750		99.280	99.108	98.890	5.500		NA	NA	NA	
6.625		98.979	98.807	98.589	5.375		NA	NA	NA	
6.500		98.678	98.506	98.287	5.250		NA	NA	NA	
6.375		98.126	97.954	97.735	5.125		NA	NA	NA	
6.250		97.572	97.401	97.182	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.										
<b>Extension and Re-lock Fees</b>										
Please call lock desk for extensions and relocks										

Sapphire Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.505	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na	na
720-739	0.340	0.340	0.215	0.090	-3.025	-3.535	na	na	na	na	na	na
700-719	0.090	0.090	-3.025	-3.535	-3.535	-3.535	na	na	na	na	na	na
680-699	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na	na
660-679	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	na	na
700-719	0.840	0.840	0.840	0.615	0.340	-3.025	-3.535	na	na	na	na	na
680-699	0.215	0.215	0.215	0.090	-3.025	-3.535	na	na	na	na	na	na
660-679	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

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MVP Prime Plus - Full Doc				SHLC Wholesale MVP Prime Plus			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
8.375	101.949	101.849	101.749	8.375	101.949	101.849	101.749
8.250	101.824	101.724	101.624	8.250	101.824	101.724	101.624
8.125	101.657	101.557	101.457	8.125	101.657	101.557	101.457
8.000	101.481	101.381	101.281	8.000	101.481	101.381	101.281
7.875	101.297	101.197	101.097	7.875	101.297	101.197	101.097
7.750	101.104	101.004	100.904	7.750	101.104	101.004	100.904
7.625	100.902	100.802	100.702	7.625	100.902	100.802	100.702
7.500	100.689	100.589	100.489	7.500	100.689	100.589	100.489
7.375	100.467	100.367	100.267	7.375	100.467	100.367	100.267
7.250	100.233	100.133	100.033	7.250	100.233	100.133	100.033
7.125	100.000	99.900	99.800	7.125	100.000	99.900	99.800
7.000	99.767	99.667	99.567	7.000	99.767	99.667	99.567
6.875	99.392	99.292	99.192	6.875	99.392	99.292	99.192
6.750	99.017	98.917	98.817	6.750	99.017	98.917	98.817
6.625	98.642	98.542	98.442	6.625	98.642	98.542	98.442
6.500	98.262	98.162	98.062	6.500	98.262	98.162	98.062
6.375	97.825	97.725	97.625	6.375	97.825	97.725	97.625
6.250	97.375	97.275	97.175	6.250	97.375	97.275	97.175
6.125	96.885	96.785	96.685	6.125	96.885	96.785	96.685
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

Lock Cutoff: 3:30 PM PST  
MUST BE UW APPROVED TO LOCK

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.

Extension and Re-lock Fees	
Please call lock deck for extensions and relocks	

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA	
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	NA	NA
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.250	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.750	99.750	5yr ARM I/O & 7yr ARM I/O & 10yr I	240	360	120
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr I	NA	NA	NA
	36 Months	0.000	100.750				
	48 Months	0.250	101.000	30 YR FIXED	360	360	NA
	60 Months	0.500	101.250	30 YR FIXED I/O	240.000	360.000	120.000
Lock Period	45 days	-0.300					Program Restrictions
							Housing 0x30x24
							(BK/FC/SS/DIL) 48 mo
							Min FICO 680
							Max LTV 90
							Max DTI 43
							Min Price 98.0
							Loan Amount
							Max Price
							<\$2,000,000 101.25
							\$2,000,000 - \$2.50 101.25

1) Prepayment penalties not allowed in MI, MN, OH, NM, and RI  
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ  
3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA  
4) Only declining prepayment penalty structures allowed in MS  
5) Extensions available in 5 day increments up to 30 days  
6) Loan eligibility is determined by the Guideline/Product Matrix.





Effective: 2/2/24 8:40 AM

Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

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MVP Standard DSCR 30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30Yr Fixed

10.250	106.850	106.800	106.700
10.125	106.600	106.550	106.450
10.000	106.350	106.300	106.200
9.875	106.100	106.050	105.950
9.750	105.850	105.800	105.700
9.625	105.600	105.550	105.450
9.500	105.350	105.300	105.200
9.375	105.100	105.050	104.950
9.250	104.850	104.800	104.700
9.125	104.475	104.425	104.325
9.000	104.100	104.050	103.950
8.875	103.725	103.675	103.575
8.750	103.350	103.300	103.200
8.625	102.975	102.925	102.825
8.500	102.600	102.550	102.450
8.375	102.225	102.175	102.075
8.250	101.850	101.800	101.700
8.125	101.475	101.425	101.325
8.000	101.100	101.050	100.950
7.875	100.725	100.675	100.575
7.750	100.350	100.300	100.200
7.625	99.975	99.925	99.825
7.500	99.600	99.550	99.450
7.375	99.225	99.175	99.075
7.250	98.850	98.800	98.700

Lock Cutoff: 3:30 PM PST  
MUST BE UW APPROVED TO LOCK  
MAX PRICE 101.49

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.	
Extension and Re-lock Fees	
Please call lock desk for extensions and relocks	

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-2.000	-3.250	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.500	-5.000	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	NA
	620-639	-4.000	-4.500	-4.750	-5.250	-5.750	-6.750	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Prepay Term1-4	Min Price	Max Price
60 Months	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

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3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	75- 99	-1.375	-1.375	-1.375	-1.875	-2.375	-3.000	NA
	< 75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000	NA
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event	>= 36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
\$3,000,001 - \$3,500,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.750	-2.250	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
5% Fixed Prepayment Penalty Term1-5	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
	No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25
Prepayment Penalty Term1-5 (Other allowable PPP)	60 Months	0.5	0.5	0.5	0.5	0.625	0.75	0.875
	48 Months	0.375	0.375	0.375	0.375	0.5	0.5	0.625
	36 Months	0	0	0	0	0	0	0
	24 Months	-0.5	-0.5	-0.5	-0.5	-0.625	-0.625	-0.625
	12 Months	-1.25	-1.25	-1.5	-1.5	-1.75	-1.75	-1.75
	No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25
Other	Escrow Waiver	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

Other Price Adjustments		ARM Requirements		Program Restrictions	
Lock Period	60 days	-0.300		Housing	1x30x12
			ARM Index	SOFR 30A	
			ARM Margin	6.5	(BK/FC/SS/DLI)
			Syr ARM Caps	2/1/5	Min FICO
			7yr & 10yr ARM C	5/1/5	Max LTV
			Reset Frequency	6 mo	Max Property Cou

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	36000.000%	360.000	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	24000.000%	360.000	120.000
30 YR FIXED	36000.000%	360.000	NA
30 YR FIXED I/O	24000.000%	360.000	120.000

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.  
All Fixed Rate qualified at the Note Rate.  
\* Loan eligibility is determined by the Guideline/Product Matrix.

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Effective: 2/2/24 8:40 AM

Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

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MVP Foreign National - Full Doc and DSCR				SHLC Wholesale MVP Foreign National	
30 Day Pricing					
Rate	5/6 ARM	7/6 ARM	30YR Fixed		
10.500	107.350	107.300	107.200		
10.375	107.100	107.050	106.950		
10.250	106.850	106.800	106.700		
10.125	106.600	106.550	106.450		
10.000	106.350	106.300	106.200		
9.875	106.100	106.050	105.950		
9.750	105.850	105.800	105.700		
9.625	105.600	105.550	105.450		
9.500	105.350	105.300	105.200		
9.375	105.100	105.050	104.950		
9.250	104.850	104.800	104.700		
9.125	104.475	104.425	104.325		
9.000	104.100	104.050	103.950		
8.875	103.725	103.675	103.575		
8.750	103.350	103.300	103.200		
8.625	102.975	102.925	102.825		
8.500	102.600	102.550	102.450		
8.375	102.225	102.175	102.075		
8.250	101.850	101.800	101.700		
8.125	101.475	101.425	101.325		
8.000	101.100	101.050	100.950		
7.875	100.725	100.675	100.575		
7.750	100.350	100.300	100.200		
7.625	99.975	99.925	99.825		
7.500	99.600	99.550	99.450		

Lock Cutoff: 3:30 PM PST  
MUST BE LW APPROVED TO LOCK  
MAX PRICE 101.49

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments	FICO/CLTV	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Standard Doc	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
Asset Utilization	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
Additional	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
Adjustments	75-99	-1.375	-1.375	-1.375	-1.625	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA

Prepay Term	Min Price	Max Price
60 Months	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

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3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:  
-6 mo Interest

Price Adjustments	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.750
	48 Months	0.375	0.375	0.375	0.375	0.500
Penalty Term 1-5	36 Months	0.000	0.000	0.000	0.000	0.000
(Other allowable PPP)	24 Months	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.250	-2.250
Other	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	NA
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term
Lock Period	60 days	-0.300	5yr ARM & 7yr ARM & 10yr ARM	360.000
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000
			30 YR FIXED	360.000
			30 YR FIXED I/O	240.000
ARM Requirements				360.000
ARM Index	SOFR 30AVG			360000.000%
ARM Margin (DTI)	5.0			NA
ARM Margin (DSCR)	6.5			NA
5yr ARM Caps	2/1/5			* Qualifying Rate: Note Rate
7yr & 10yr ARM Caps	5/1/5			* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
Reset Frequency	6 mo			All Fixed Rate qualified at the Note Rate.
Program Restrictions				* Loan eligibility is determined by the Guideline/Product Matrix.
Housing	0x30x12			
(BK/FC/SS/DL)	36 mo			
Min FICO	680 or Foreign Credit			
Max LTV	75			
Max Price (2nd Home)	104			