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SHLC Wholesale Conforming DU and LP														
1000-99		1100-99				1200-99		1300-99				1400-99		
1001-99		1101-99				1201-99		1301-99				1401-99		
		Conventional 25/30 Yr Fixed						Conventional 20 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		103.562	103.437	103.187	7.625		103.711	103.586	103.336	7.000		102.993	102.868	102.618
7.500		103.187	103.062	102.812	7.500		103.369	103.244	102.994	6.875		102.815	102.690	102.440
7.375		102.883	102.758	102.508	7.375		103.036	102.911	102.661	6.750		102.519	102.394	102.144
7.250		102.516	102.391	102.141	7.250		102.679	102.554	102.304	6.625		102.222	102.097	101.847
7.125		102.669	102.544	102.294	7.125		102.947	102.822	102.572	6.500		102.408	102.283	102.033
7.000		102.406	102.281	102.031	7.000		102.674	102.549	102.299	6.375		102.173	102.048	101.798
6.875		102.099	101.974	101.724	6.875		102.281	102.156	101.906	6.250		101.696	101.571	101.321
6.750		101.649	101.524	101.274	6.750		101.753	101.628	101.378	6.125		101.335	101.210	100.960
6.625		101.720	101.595	101.345	6.625		102.278	102.153	101.903	6.000		101.806	101.681	101.431
6.500		101.398	101.273	101.023	6.500		101.980	101.855	101.605	5.875		101.485	101.360	101.110
6.375		100.993	100.868	100.618	6.375		101.558	101.433	101.183	5.750		101.147	101.022	100.772
6.250		100.567	100.442	100.192	6.250		101.060	100.935	100.685	5.625		100.740	100.615	100.365
6.125		100.367	100.242	99.992	6.125		100.873	100.748	100.498	5.500		100.663	100.538	100.288
6.000		99.925	99.800	99.550	6.000		100.514	100.389	100.139	5.375		100.293	100.168	99.918
5.875		99.447	99.322	99.072	5.875		100.046	99.921	99.671	5.250		99.945	99.820	99.570
5.750		98.781	98.656	98.406	5.750		99.503	99.378	99.128	5.125		99.587	99.462	99.212
5.625		98.067	97.942	97.692	5.625		99.117	98.992	98.742	5.000		99.055	98.930	98.680
5.500		97.545	97.420	97.170	5.500		98.653	98.528	98.278	4.875		98.577	98.452	98.202
5.375		96.983	96.858	96.608	5.375		98.079	97.954	97.704	4.750		98.190	98.065	97.815
5.250		96.394	96.269	96.019	5.250		97.470	97.345	97.095	4.625		97.387	97.262	97.012

1400-99														
1401-99		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		102.703	102.578	102.328										
6.875		102.489	102.364	102.114										
6.750		102.039	101.914	101.664										
6.625		101.981	101.856	101.606										
6.500		102.117	101.992	101.742										
6.375		101.881	101.756	101.506										
6.250		101.517	101.392	101.142										
6.125		101.320	101.195	100.945										
6.000		101.400	101.275	101.025										
5.875		101.126	101.001	100.751										
5.750		100.670	100.545	100.295										
5.625		100.420	100.295	100.045										
5.500		100.049	99.924	99.674										
5.375		99.885	99.760	99.510										
5.250		99.591	99.466	99.216										
5.125		99.296	99.171	98.921										
5.000		98.841	98.716	98.466										
4.875		98.325	98.200	97.950										
4.750		97.806	97.681	97.431										
4.625		97.416	97.291	97.041										

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		

Price Adjustments: See Agency Adjusters page.

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Note: Pricing and LLPAs subject to change without notice

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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		103.193	103.068	102.818	7.625		102.606	102.481	102.231	7.000		101.776	101.651	101.401
7.500		103.035	102.910	102.660	7.500		102.402	102.277	102.027	6.875		101.734	101.609	101.359
7.375		102.726	102.601	102.351	7.375		101.922	101.797	101.547	6.750		101.339	101.214	100.964
7.250		102.440	102.315	102.065	7.250		101.643	101.518	101.268	6.625		100.889	100.764	100.514
7.125		102.209	102.084	101.834	7.125		102.201	102.076	101.826	6.500		101.459	101.334	101.084
7.000		102.072	101.947	101.697	7.000		101.960	101.835	101.585	6.375		101.253	101.128	100.878
6.875		101.640	101.515	101.265	6.875		101.555	101.430	101.180	6.250		100.844	100.719	100.469
6.750		101.390	101.265	101.015	6.750		101.090	100.965	100.715	6.125		100.385	100.260	100.010
6.625		101.220	101.095	100.845	6.625		101.191	101.066	100.816	6.000		99.942	99.817	99.567
6.500		100.991	100.866	100.616	6.500		100.895	100.770	100.520	5.875		99.684	99.559	99.309
6.375		100.465	100.340	100.090	6.375		100.453	100.328	100.078	5.750		99.257	99.132	98.882
6.250		99.956	99.831	99.581	6.250		99.953	99.828	99.578	5.625		98.783	98.658	98.408
6.125		99.731	99.606	99.356	6.125		99.421	99.296	99.046	5.500		98.884	98.759	98.509
6.000		99.020	98.895	98.645	6.000		98.837	98.712	98.462	5.375		98.573	98.448	98.198
5.875		98.575	98.450	98.200	5.875		98.222	98.097	97.847	5.250		98.123	97.998	97.748
5.750		98.106	97.981	97.731	5.750		97.535	97.410	97.160	5.125		97.629	97.504	97.254
5.625		96.097	95.972	95.722	5.625		96.254	96.129	95.879	5.000		97.226	97.101	96.851
5.500		94.774	94.649	94.399	5.500		NA	NA	NA	4.875		96.867	96.742	96.492
5.375		94.009	93.884	93.634	5.375		NA	NA	NA	4.750		96.374	96.249	95.999
5.250		93.228	93.103	92.853	5.250		NA	NA	NA	4.625		94.622	94.497	94.247

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		NA	NA	NA
6.875		99.258	99.133	98.883
6.750		99.007	98.882	98.632
6.625		100.599	100.474	100.224
6.500		101.058	100.933	100.683
6.375		100.869	100.744	100.494
6.250		100.488	100.363	100.113
6.125		100.093	99.968	99.718
6.000		99.721	99.596	99.346
5.875		99.332	99.207	98.957
5.750		98.930	98.805	98.555
5.625		98.488	98.363	98.113
5.500		98.423	98.298	98.048
5.375		98.175	98.050	97.800
5.250		97.761	97.636	97.386
5.125		97.330	97.205	96.955
5.000		96.875	96.750	96.500
4.875		96.454	96.329	96.079
4.750		96.006	95.881	95.631
4.625		95.553	95.428	95.178

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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		

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

[link to policy](#)



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 Manu. 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

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	-0.750	-0.900	-1.050	-1.260	-1.610	-1.780	-1.990

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																																												
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		101.238	101.113	100.863	7.125		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 <=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 > 90% (VA)</td><td>-1.75</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 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																																											
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																																											
7.625		101.797	101.672	101.422	7.000		NA	NA	NA																																			
7.500		101.406	101.281	101.031	6.875		NA	NA	NA																																			
7.375		101.051	100.926	100.676	6.750		NA	NA	NA																																			
7.250		101.580	101.455	101.205	6.625		97.656	97.531	97.281																																			
7.125		101.282	101.157	100.907	6.500		97.555	97.430	97.180																																			
7.000		100.976	100.851	100.601	6.375		97.169	97.044	96.794																																			
6.875		100.666	100.541	100.291	6.250		97.987	97.862	97.612																																			
6.750		100.408	100.283	100.033	6.125		97.735	97.610	97.360																																			
6.625		100.097	99.972	99.722	6.000		97.261	97.136	96.886																																			
6.500		99.775	99.650	99.400	5.875		96.972	96.847	96.597																																			
6.375		99.444	99.319	99.069	5.750		97.408	97.283	97.033																																			
6.250		99.719	99.594	99.344	5.625		97.131	97.006	96.756																																			
6.125		99.362	99.237	98.987	5.500		96.849	96.724	96.474																																			
6.000		98.634	98.509	98.259	5.375		96.552	96.427	96.177																																			
5.875		98.275	98.150	97.900	5.250		96.352	96.227	95.977																																			
5.750		98.749	98.624	98.374	5.125		96.059	95.934	95.684																																			
5.625		98.392	98.267	98.017	5.000		95.755	95.630	95.380																																			
5.500		96.828	96.703	96.453	4.875		95.435	95.310	95.060																																			
5.375		96.572	96.447	96.197	4.750		95.104	94.979	94.729																																			
*FHA Only																																												
Streamline/IRRRL Product Codes					Extension and Re-lock Fees																																							
8038-99	FHA 30 Year Fixed Streamline		6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																					
Note: Pricing and LLPAs subject to change without notice					7 Day	-0.150	15 Day	-0.125																																				
					10 Day	-0.250	30 Day	-0.250																																				
					15 Day	-0.375																																						
					link to policy																																							

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

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					SHLC Wholesale Government ARM	
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	97.306	97.181	96.931	96.931	6.250	97.306	97.181	96.931	96.931	620-639	-1.000
6.125	97.315	97.190	96.940	96.940	6.125	97.315	97.190	96.940	96.940	600-619	-1.500
6.000	97.326	97.201	96.951	96.951	6.000	97.326	97.201	96.951	96.951	580-599	-2.000
5.875	97.337	97.212	96.962	96.962	5.875	97.337	97.212	96.962	96.962	Government Adjusters	
5.750	97.346	97.221	96.971	96.971	5.750	97.346	97.221	96.971	96.971	Manual	-0.250
5.625	96.516	96.391	96.141	96.141	5.625	96.516	96.391	96.141	96.141	2 unit	-0.750
5.500	96.048	95.923	95.673	95.673	5.500	96.048	95.923	95.673	95.673	3-4 unit	-1.000
5.375	95.525	95.400	95.150	95.150	5.375	95.525	95.400	95.150	95.150	VA	0.000
5.250	94.985	94.860	94.610	94.610	5.250	94.985	94.860	94.610	94.610	Manufactured	-1.250
5.125	95.058	94.933	94.683	94.683	5.125	95.058	94.933	94.683	94.683	Ln Amt <=150K	-0.375
5.000	94.555	94.430	94.180	94.180	5.000	94.555	94.430	94.180	94.180	VA IRRL N/O/O	-1.000
4.875	93.939	93.814	93.564	93.564	4.875	93.939	93.814	93.564	93.564	Cash Out	-0.250
4.750	93.939	93.814	93.564	93.564	4.750	93.789	93.664	93.414	93.414	Cash Out > 90% (VA)	-1.75
4.625	93.496	93.371	93.121	93.121	4.625	93.496	93.371	93.121	93.121	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	92.761	92.636	92.386	92.386	4.500	92.611	92.486	92.236	92.236		
4.375	92.761	92.636	92.386	92.386	4.375	92.611	92.486	92.236	92.236		

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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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA					
7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA					
7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA					
7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA					
7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.763	100.638	100.388	100.388	6.875	100.763	100.638	100.388	100.388	6.875	100.763	100.638	100.388	100.388					
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.615	100.490	100.240	100.240	6.750	100.615	100.490	100.240	100.240	6.750	100.615	100.490	100.240	100.240					
6.625	NA	NA	NA	NA	6.625	100.427	100.302	100.052	100.052	6.625	100.369	100.244	99.994	99.994	6.625	100.369	100.244	99.994	99.994	6.625	100.369	100.244	99.994	99.994					
6.500	100.052	99.927	99.677	99.677	6.500	100.218	100.093	99.843	99.843	6.500	100.035	99.910	99.660	99.660	6.500	100.035	99.910	99.660	99.660	6.500	100.035	99.910	99.660	99.660					
6.375	99.874	99.749	99.499	99.499	6.375	99.957	99.832	99.582	99.582	6.375	99.690	99.565	99.315	99.315	6.375	99.690	99.565	99.315	99.315	6.375	99.690	99.565	99.315	99.315					
6.250	99.685	99.560	99.310	99.310	6.250	99.659	99.534	99.284	99.284	6.250	99.344	99.219	98.969	98.969	6.250	99.344	99.219	98.969	98.969	6.250	99.344	99.219	98.969	98.969					
6.125	99.473	99.348	99.098	99.098	6.125	99.366	99.241	98.991	98.991	6.125	98.989	98.864	98.614	98.614	6.125	98.989	98.864	98.614	98.614	6.125	98.989	98.864	98.614	98.614					
6.000	99.251	99.126	98.876	98.876	6.000	99.089	98.964	98.714	98.714	6.000	98.634	98.509	98.259	98.259	6.000	98.634	98.509	98.259	98.259	6.000	98.634	98.509	98.259	98.259					
5.875	98.973	98.848	98.598	98.598	5.875	98.773	98.648	98.398	98.398	5.875	98.227	98.102	97.852	97.852	5.875	98.227	98.102	97.852	97.852	5.875	98.227	98.102	97.852	97.852					
5.750	98.678	98.553	98.303	98.303	5.750	98.454	98.329	98.079	98.079	5.750	97.807	97.682	97.432	97.432	5.750	97.807	97.682	97.432	97.432	5.750	97.807	97.682	97.432	97.432					
5.625	98.353	98.228	97.978	97.978	5.625	98.053	97.928	97.678	97.678	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	98.000	97.875	97.625	97.625	5.500	97.575	97.450	97.200	97.200	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	97.643	97.518	97.268	97.268	5.375	97.093	96.968	96.718	96.718	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	97.284	97.159	96.909	96.909	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA					
5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA					

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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

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		103.449	103.324	103.074	7.625		103.367	103.242	102.992
7.500		103.142	103.017	102.767	7.500		103.207	103.082	102.832
7.375		102.683	102.558	102.308	7.375		102.771	102.646	102.396
7.250		102.213	102.088	101.838	7.250		102.302	102.177	101.927
7.125		102.560	102.435	102.185	7.125		102.498	102.373	102.123
7.000		102.223	102.098	101.848	7.000		102.294	102.169	101.919
6.875		101.739	101.614	101.364	6.875		101.831	101.706	101.456
6.750		101.241	101.116	100.866	6.750		101.333	101.208	100.958
6.625		101.558	101.433	101.183	6.625		101.499	101.374	101.124
6.500		101.171	101.046	100.796	6.500		101.245	101.120	100.870
6.375		100.659	100.534	100.284	6.375		100.754	100.629	100.379
6.250		100.126	100.001	99.751	6.250		100.221	100.096	99.846
6.125		NA	NA	NA	6.125		NA	NA	NA
6.000		NA	NA	NA	6.000		NA	NA	NA
5.875		NA	NA	NA	5.875		NA	NA	NA
5.750		NA	NA	NA	5.750		NA	NA	NA
5.625		NA	NA	NA	5.625		NA	NA	NA
5.500		NA	NA	NA	5.500		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA
5.250		NA	NA	NA	5.250		NA	NA	NA

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 LTPAs - Exclude from Cap						
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Add'l Mann Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=60,000 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 LTPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

*Caps does not include escrow waiver. Add'l Mann Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
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										
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	-4.490	-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										
All Terms	Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps									
	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	-0.760	-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			
8.000		102.375	102.375	102.318	7.500		101.531	101.406	101.281			
7.875		102.375	102.318	102.193	7.375		101.406	101.281	101.156			
7.750		102.318	102.193	102.068	7.250		101.156	101.031	100.906			
7.625		102.193	102.068	101.943	7.125		100.906	100.781	100.656			
7.500		102.068	101.943	101.818	7.000		100.656	100.531	100.406			
7.375		101.943	101.818	101.693	6.875		100.281	100.156	100.031			
7.250		101.693	101.568	101.443	6.750		99.906	99.781	99.656			
7.125		101.443	101.318	101.193	6.625		99.406	99.281	99.156			
7.000		101.193	101.068	100.943	6.500		98.906	98.781	98.656			
6.875		100.818	100.693	100.568	6.375		98.281	98.156	98.031			
6.750		100.443	100.318	100.193	6.250		97.656	97.531	97.406			
6.625		100.068	99.943	99.818	6.125		97.031	96.906	96.781			
6.500		99.568	99.443	99.318	6.000		96.406	96.281	96.156			
6.375		99.068	98.943	98.818	5.875		95.656	95.531	95.406			
6.250		98.443	98.318	98.193			NA	NA	NA			
6.125		97.818	97.693	97.568			NA	NA	NA			
6.000		97.193	97.068	96.943			NA	NA	NA			
5.875		96.443	96.318	96.193			NA	NA	NA			
5.750		95.693	95.568	95.443			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR Arm A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 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
8.875		101.875	101.875	101.842	7.375		101.375	101.375	101.320	7.625		101.875	101.875	101.826
8.750		101.875	101.842	101.717	7.250		101.375	101.320	101.195	7.500		101.875	101.826	101.701
8.625		101.842	101.717	101.592	7.125		101.320	101.195	101.070	7.375		101.826	101.701	101.576
8.500		101.717	101.592	101.467	7.000		101.195	101.070	100.945	7.250		101.701	101.576	101.451
8.375		101.592	101.467	101.342	6.875		101.070	100.945	100.820	7.125		101.576	101.451	101.326
8.250		101.467	101.342	101.217	6.750		100.820	100.695	100.570	7.000		101.451	101.326	101.201
8.125		101.342	101.217	101.092	6.625		100.445	100.320	100.195	6.875		101.201	101.076	100.951
8.000		101.217	101.092	100.967	6.500		100.070	99.945	99.820	6.750		100.951	100.826	100.701
7.875		101.092	100.967	100.842	6.375		99.570	99.445	99.320	6.625		100.576	100.451	100.326
7.750		100.842	100.717	100.592	6.250		99.070	98.945	98.820	6.500		100.201	100.076	99.951
7.625		100.592	100.467	100.342	6.125		98.570	98.445	98.320	6.375		99.701	99.576	99.451
7.500		100.217	100.092	99.967	6.000		98.070	97.945	97.820	6.250		99.201	99.076	98.951
7.375		99.842	99.717	99.592	5.875		97.445	97.320	97.195	6.125		98.701	98.576	98.451
7.250		99.342	99.217	99.092	5.750		96.820	96.695	96.570	6.000		98.076	97.951	97.826
7.125		98.842	98.717	98.592	5.625		96.195	96.070	95.945	5.875		97.451	97.326	97.201
7.000		98.342	98.217	98.092			NA	NA	NA	5.750		96.701	96.576	96.451
6.875		97.842	97.717	97.592			NA	NA	NA	5.625		95.951	95.826	95.701
6.750		97.217	97.092	96.967			NA	NA	NA	5.500		95.076	94.951	94.826
6.625		96.592	96.467	96.342			NA	NA	NA			NA	NA	NA
6.500		95.842	95.717	95.592			NA	NA	NA			NA	NA	NA

Price Adjustments

Risk Based Adjustments

0	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

Zone Adjustments

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - 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

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - 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		101.858	101.733	101.545	8.250		101.291	101.166	100.979	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		101.776	101.651	101.464	8.125		101.249	101.124	100.936	
8.375		101.671	101.546	101.358	8.000		101.204	101.079	100.892	
8.250		101.553	101.428	101.240	7.875		101.123	100.998	100.811	
8.125		101.423	101.298	101.111	7.750		100.971	100.846	100.659	
8.000		101.282	101.157	100.969	7.625		100.756	100.631	100.444	
7.875		101.118	100.993	100.806	7.500		100.580	100.455	100.267	
7.750		100.911	100.786	100.599	7.375		100.363	100.238	100.051	
7.625		100.685	100.560	100.373	7.250		100.140	100.015	99.828	
7.500		100.435	100.310	100.123	7.125		99.869	99.744	99.557	
7.375		100.171	100.046	99.858	7.000		99.577	99.452	99.264	
7.250		99.908	99.783	99.596	6.875		99.270	99.145	98.957	
7.125		99.640	99.515	99.328	6.750		98.943	98.818	98.630	
7.000		99.356	99.231	99.043	6.625		98.595	98.470	98.282	
6.875		99.058	98.933	98.745	6.500		98.228	98.103	97.916	
6.750		98.766	98.641	98.453			NA	NA	NA	
6.625		98.468	98.343	98.156			NA	NA	NA	
6.500		98.166	98.041	97.854			NA	NA	NA	
6.375		97.864	97.739	97.551			NA	NA	NA	
6.250		97.531	97.406	97.218			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		100.193	100.021	99.802	7.250		99.027	98.855	98.636	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.141	99.969	99.750	7.125		98.976	98.804	98.585	
8.250		100.090	99.918	99.699	7.000		98.925	98.753	98.534	
8.125		100.043	99.871	99.653	6.875		98.874	98.702	98.484	
8.000		99.997	99.825	99.607	6.750		98.824	98.652	98.433	
7.875		99.883	99.711	99.492	6.625		98.588	98.416	98.197	
7.750		99.860	99.688	99.469	6.500		98.352	98.180	97.962	
7.625		99.736	99.564	99.346	6.375		97.610	97.438	97.219	
7.500		99.613	99.441	99.222	6.250		96.869	96.697	96.478	
7.375		99.488	99.316	99.097	6.125		96.642	96.470	96.251	
7.250		99.363	99.191	98.972	6.000		96.415	96.243	96.025	
7.125		99.266	99.094	98.876	5.875		NA	NA	NA	
7.000		99.169	98.998	98.779	5.750		NA	NA	NA	
6.875		99.118	98.946	98.727	5.625		NA	NA	NA	
6.750		99.067	98.895	98.676	5.500		NA	NA	NA	
6.625		98.675	98.503	98.284	5.375		NA	NA	NA	
6.500		98.284	98.112	97.893	5.250		NA	NA	NA	
6.375		97.728	97.556	97.337	5.125		NA	NA	NA	
6.250		97.172	97.000	96.782	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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Ruby AUS Jumbo Adjusters

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Credit Score	AUM LFLAs											
	Primary Purchase					LTV						
	0-50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	100.01-105	
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
760-779	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Primary NCD Ref												
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Primary CO Ref												
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Global LFLAs												
Credit Score	Global LFLAs											
	0-50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	100.01-105	
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
FUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
3 unit property	na	na	na	na	na	na	na	na	na	na	na	
4 unit property	na	na	na	na	na	na	na	na	na	na	na	
5 unit property	na	na	na	na	na	na	na	na	na	na	na	
1/28 ARM	na	na	na	na	na	na	na	na	na	na	na	
3/28 ARM	na	na	na	na	na	na	na	na	na	na	na	
5/28 ARM	na	na	na	na	na	na	na	na	na	na	na	
7/28 ARM	na	na	na	na	na	na	na	na	na	na	na	
ARM LTV 90.0%	na	na	na	na	na	na	na	na	na	na	na	
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
DTI 45.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
CA	0.000	0.000	0.000	0.000	-0.100	-1.000	-1.500	na	na	na	na	

Deal Jumbo Adjusters

Credit Score	Fixed Rate LFLAs											
	Primary Purchase					LTV						
	0-50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100	100.01-105	
800+	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
780-799	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
760-779	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
740-759	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
720-739	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
700-719	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Primary NCD Ref												
800+	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
780-799	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
760-779	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
740-759	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
720-739	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
700-719	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Primary CO Ref												
800+	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
780-799	0.000	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
760-779	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na
740-759	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
720-739	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
700-719	na	na	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Second Purchase												
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na	na	na
720-739	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na	na	na
700-719	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	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
Second CO Ref												
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na	na	na
720-739	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na	na	na



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Lock Deck Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdeckwholesale@westnet.com
Phone: 877-945-4105 ext 4



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Tonaz Lumber Adjusters

Fixed Rate LLPA's

Table with columns for Credit Score (0-90) and CTV (0-90). Rows include Primary Purchase, Primary NCO Ref, Second Purchase, and Second NCO Ref for various credit scores.

ARM LLPA's

Table with columns for Credit Score (0-90) and CTV (0-90). Rows include Primary Purchase, Primary NCO Ref, Second Purchase, and Second NCO Ref for various credit scores.

Global LLPA's

Table with columns for Credit Score (0-90) and CTV (0-90). Rows include SFR, PUD, Condo, 2 unit property, 3 unit property, 4 unit property, NYC Coop, Multifamily/Alttech, Esrowe Water, In only/Owner Oc, In Loan Amount, \$1MM - \$1.5M, \$1.5M - \$2.0M, \$2.0M - \$2.5M, \$2.5M - \$3.0M, \$3.0M - \$3.5M, \$3.5M - \$4.0M, \$4.0M - \$4.5M, \$4.5M - \$5.0M, and Self Employed.

NOTE: Esrowe Water LLPA does not apply in CA, DC, NC and NY.

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

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ONYX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.343	105.218	105.093	104.906					
9.250	105.193	105.068	104.943	104.756					
9.125	105.023	104.898	104.773	104.585					
9.000	104.837	104.712	104.587	104.400					
8.875	104.617	104.492	104.367	104.179					
8.750	104.389	104.264	104.139	103.952					
8.625	104.161	104.036	103.911	103.723					
8.500	103.949	103.824	103.699	103.511					
8.375	103.679	103.554	103.429	103.242					
8.250	103.389	103.264	103.139	102.951					
8.125	103.050	102.925	102.800	102.613					
8.000	102.702	102.577	102.452	102.265					
7.875	102.332	102.207	102.082	101.895					
7.750	101.945	101.820	101.695	101.507					
7.625	101.527	101.402	101.277	101.089					
7.500	101.074	100.949	100.824	100.637					
7.375	100.588	100.463	100.338	100.151					
7.250	100.119	99.994	99.869	99.681					
7.125	99.615	99.490	99.365	99.177					
7.000	99.080	98.955	98.830	98.642					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 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	90.01 - 95
NOO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO NCO Refi										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-3.000	na	na	na	na
680-699	-0.250	-0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPAs										
	CLTV									
	0 - 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	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>=\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <= \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <= \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <= \$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

NOTE: Escrow Waiver LLPA does not apply in CA, DC, NC and NY.

Prepayment Penalty Term	0 - 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	90.01 - 95
1 year Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	na	na	na
2 year Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	na	na	na
3 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
4 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
5 year Penalty	1.000	1.000	1.000	1.000	1.000	1.000	1.000	na	na	na

VIP Prime - "Non-Owner Occupied"

Unit	Unit
0.25	101,975
0.50	203,950
0.75	305,925
1.00	407,900
1.25	509,875
1.50	611,850
1.75	713,825
2.00	815,800
2.25	917,775
2.50	1,019,750
2.75	1,121,725
3.00	1,223,700
3.25	1,325,675
3.50	1,427,650
3.75	1,529,625
4.00	1,631,600
4.25	1,733,575
4.50	1,835,550
4.75	1,937,525
5.00	2,039,500
5.25	2,141,475
5.50	2,243,450
5.75	2,345,425
6.00	2,447,400
6.25	2,549,375
6.50	2,651,350
6.75	2,753,325
7.00	2,855,300
7.25	2,957,275
7.50	3,059,250
7.75	3,161,225
8.00	3,263,200
8.25	3,365,175
8.50	3,467,150
8.75	3,569,125
9.00	3,671,100
9.25	3,773,075
9.50	3,875,050
9.75	3,977,025
10.00	4,079,000
10.25	4,180,975
10.50	4,282,950
10.75	4,384,925
11.00	4,486,900
11.25	4,588,875
11.50	4,690,850
11.75	4,792,825
12.00	4,894,800
12.25	4,996,775
12.50	5,098,750
12.75	5,200,725
13.00	5,302,700
13.25	5,404,675
13.50	5,506,650
13.75	5,608,625
14.00	5,710,600
14.25	5,812,575
14.50	5,914,550
14.75	6,016,525
15.00	6,118,500
15.25	6,220,475
15.50	6,322,450
15.75	6,424,425
16.00	6,526,400
16.25	6,628,375
16.50	6,730,350
16.75	6,832,325
17.00	6,934,300
17.25	7,036,275
17.50	7,138,250
17.75	7,240,225
18.00	7,342,200
18.25	7,444,175
18.50	7,546,150
18.75	7,648,125
19.00	7,750,100
19.25	7,852,075
19.50	7,954,050
19.75	8,056,025
20.00	8,158,000
20.25	8,260,975
20.50	8,362,950
20.75	8,464,925
21.00	8,566,900
21.25	8,668,875
21.50	8,770,850
21.75	8,872,825
22.00	8,974,800
22.25	9,076,775
22.50	9,178,750
22.75	9,280,725
23.00	9,382,700
23.25	9,484,675
23.50	9,586,650
23.75	9,688,625
24.00	9,790,600
24.25	9,892,575
24.50	9,994,550
24.75	10,096,525
25.00	10,198,500
25.25	10,300,475
25.50	10,402,450
25.75	10,504,425
26.00	10,606,400
26.25	10,708,375
26.50	10,810,350
26.75	10,912,325
27.00	11,014,300
27.25	11,116,275
27.50	11,218,250
27.75	11,320,225
28.00	11,422,200
28.25	11,524,175
28.50	11,626,150
28.75	11,728,125
29.00	11,830,100
29.25	11,932,075
29.50	12,034,050
29.75	12,136,025
30.00	12,238,000
30.25	12,340,975
30.50	12,442,950
30.75	12,544,925
31.00	12,646,900
31.25	12,748,875
31.50	12,850,850
31.75	12,952,825
32.00	13,054,800
32.25	13,156,775
32.50	13,258,750
32.75	13,360,725
33.00	13,462,700
33.25	13,564,675
33.50	13,666,650
33.75	13,768,625
34.00	13,870,600
34.25	13,972,575
34.50	14,074,550
34.75	14,176,525
35.00	14,278,500
35.25	14,380,475
35.50	14,482,450
35.75	14,584,425
36.00	14,686,400
36.25	14,788,375
36.50	14,890,350
36.75	14,992,325
37.00	15,094,300
37.25	15,196,275
37.50	15,298,250
37.75	15,400,225
38.00	15,502,200
38.25	15,604,175
38.50	15,706,150
38.75	15,808,125
39.00	15,910,100
39.25	16,012,075
39.50	16,114,050
39.75	16,216,025
40.00	16,318,000
40.25	16,420,975
40.50	16,522,950
40.75	16,624,925
41.00	16,726,900
41.25	16,828,875
41.50	16,930,850
41.75	17,032,825
42.00	17,134,800
42.25	17,236,775
42.50	17,338,750
42.75	17,440,725
43.00	17,542,700
43.25	17,644,675
43.50	17,746,650
43.75	17,848,625
44.00	17,950,600
44.25	18,052,575
44.50	18,154,550
44.75	18,256,525
45.00	18,358,500
45.25	18,460,475
45.50	18,562,450
45.75	18,664,425
46.00	18,766,400
46.25	18,868,375
46.50	18,970,350
46.75	19,072,325
47.00	19,174,300
47.25	19,276,275
47.50	19,378,250
47.75	19,480,225
48.00	19,582,200
48.25	19,684,175
48.50	19,786,150
48.75	19,888,125
49.00	19,990,100
49.25	20,092,075
49.50	20,194,050
49.75	20,296,025
50.00	20,398,000
50.25	20,500,975
50.50	20,602,950
50.75	20,704,925
51.00	20,806,900
51.25	20,908,875
51.50	21,010,850
51.75	21,112,825
52.00	21,214,800
52.25	21,316,775
52.50	21,418,750
52.75	21,520,725
53.00	21,622,700
53.25	21,724,675
53.50	21,826,650
53.75	21,928,625
54.00	22,030,600
54.25	22,132,575
54.50	22,234,550
54.75	22,336,525
55.00	22,438,500
55.25	22,540,475
55.50	22,642,450
55.75	22,744,425
56.00	22,846,400
56.25	22,948,375
56.50	23,050,350
56.75	23,152,325
57.00	23,254,300
57.25	23,356,275
57.50	23,458,250
57.75	23,560,225
58.00	23,662,200
58.25	23,764,175
58.50	23,866,150
58.75	23,968,125
59.00	24,070,100
59.25	24,172,075
59.50	24,274,050
59.75	24,376,025
60.00	24,478,000
60.25	24,580,975
60.50	24,682,950
60.75	24,784,925
61.00	24,886,900
61.25	24,988,875
61.50	25,090,850
61.75	25,192,825
62.00	25,294,800
62.25	25,396,775
62.50	25,498,750
62.75	25,600,725
63.00	25,702,700
63.25	25,804,675
63.50	25,906,650
63.75	26,008,625
64.00	26,110,600
64.25	26,212,575
64.50	26,314,550
64.75	26,416,525
65.00	26,518,500
65.25	26,620,475
65.50	26,722,450
65.75	26,824,425
66.00	26,926,400
66.25	27,028,375
66.50	27,130,350
66.75	27,232,325
67.00	27,334,300
67.25	27,436,275
67.50	27,538,250
67.75	27,640,225
68.00	27,742,200
68.25	27,844,175
68.50	27,946,150
68.75	28,048,125
69.00	28,150,100
69.25	28,252,075
69.50	28,354,050
69.75	28,456,025
70.00	28,558,000
70.25	28,660,975
70.50	28,762,950
70.75	28,864,925
71.00	28,966,900
71.25	29,068,875
71.50	29,170,850
71.75	29,272,825
72.00	29,374,800
72.25	29,476,775
72.50	29,578,750
72.75	29,680,725
73.00	29,782,700
73.25	29,884,675
73.50	29,986,650
73.75	30,088,625
74.00	30,190,600
74.25	30,292,575
74.50	30,394,550
74.75	30,496,525
75.00	30,598,500
75.25	30,700,475
75.50	30,802,450
75.75	30,904,425
76.00	31,006,400
76.25	31,108,375
76.50	31,210,350
76.75	31,312,325
77.00	31,414,300
77.25	31,516,275
77.50	31,618,250
77.75	31,720,225
78.00	31,822,200
78.25	31,924,175
78.50	32,026,150
78.75	32,128,125
79.00	32,230,100
79.25	32,332,075
79.50	32,434,050
79.75	32,536,025
80.00	32,638,000
80.25	32,740,975
80.50	32,842,950
80.75	32,944,925
81.00	33,046,900
81.25	33,148,875
81.50	33,250,850
81.75	33,352,825
82.00	33,454,800
82.25	33,556,775
82.50	33,658,750
82.75	33,760,725
83.00	33,862,700
83.25	33,964,675
83.50	34,066,650
83.75	34,168,625
84.00	34,270,600
84.25	34,372,575
84.50	34,474,550
84.75	34,576,525
85.00	34,678,500
85.25	34,780,475
85.50	34,882,450
85.75	34,984,425
86.00	35,086,400
86.25	35,188,375
86.50	35,290,350
86.75	35,392,325
87.00	35,494,300
87.25	35,596,275
87.50	35,698,250
87.75	35,800,225
88.00	35,902,200
88.25	36,004,175
88.50	36,106,150
88.75	36,208,125
89.00	36,310,100
89.25	36,412,075
89.50	36,514,050
89.75	36,616,025
90.00	36,718,000
90.25	36,820,975
90.50	36,922,950
90.75	37,024,925
91.00	37,126,900
91.25	37,228,875
91.50	37,330,850
91.75	37,432,825
92.00	37,534,800
92.25	37,636,775
92.50	37,738,750
92.75	37,840,725
93.00	37,942,700
93.25	38,044,675
93.50	38,146,650
93.75	38,248,625
94.00	38,350,600
94.25	38,452,575
94.50	38,554,550
94.75	38,656,525
95.00	38,758,500
95.25	38,860,475
95.50	38,962,450
95.75	39,064,425
96.00	39,166,400
96.25	39,268,375
96.50	39,370,350
96.75	39,472,325
97.00	39,574,300
97.25	39,676,275
97.50	39,778,250
97.75	39,880,225
98.00	39,982,200
98.25	40,084,175
98.50	40,186,150
98.75	40,288,125
99.00	40,390,100
99.25	40,492,075
99.50	40,594,050
99.75	40,696,025
100.00	40,798,000

Unit	Unit
0.25	101,975
0.50	203,950
0.75	