

SHLC Wholesale Conforming DU and LP														
1000-99					1200-99					1300-99				
1100-99					1201-99					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		103.812	103.687	103.437	7.625		103.961	103.836	103.586	7.000		103.243	103.118	102.868
7.500		103.437	103.312	103.062	7.500		103.619	103.494	103.244	6.875		103.065	102.940	102.690
7.375		103.133	103.008	102.758	7.375		103.286	103.161	102.911	6.750		102.769	102.644	102.394
7.250		102.766	102.641	102.391	7.250		102.929	102.804	102.554	6.625		102.472	102.347	102.097
7.125		102.919	102.794	102.544	7.125		103.197	103.072	102.822	6.500		102.658	102.533	102.283
7.000		102.656	102.531	102.281	7.000		102.924	102.799	102.549	6.375		102.423	102.298	102.048
6.875		102.349	102.224	101.974	6.875		102.531	102.406	102.156	6.250		101.946	101.821	101.571
6.750		101.899	101.774	101.524	6.750		102.003	101.878	101.628	6.125		101.585	101.460	101.210
6.625		101.970	101.845	101.595	6.625		102.528	102.403	102.153	6.000		102.056	101.931	101.681
6.500		101.648	101.523	101.273	6.500		102.230	102.105	101.855	5.875		101.735	101.610	101.360
6.375		101.243	101.118	100.868	6.375		101.808	101.683	101.433	5.750		101.397	101.272	101.022
6.250		100.817	100.692	100.442	6.250		101.310	101.185	100.935	5.625		100.990	100.865	100.615
6.125		100.617	100.492	100.242	6.125		101.123	100.998	100.748	5.500		100.913	100.788	100.538
6.000		100.175	100.050	99.800	6.000		100.764	100.639	100.389	5.375		100.543	100.418	100.168
5.875		99.697	99.572	99.322	5.875		100.296	100.171	99.921	5.250		100.195	100.070	99.820
5.750		99.031	98.906	98.656	5.750		99.753	99.628	99.378	5.125		99.837	99.712	99.462
5.625		98.317	98.192	97.942	5.625		99.367	99.242	98.992	5.000		99.305	99.180	98.930
5.500		97.795	97.670	97.420	5.500		98.903	98.778	98.528	4.875		98.827	98.702	98.452
5.375		97.233	97.108	96.858	5.375		98.329	98.204	97.954	4.750		98.440	98.315	98.065
5.250		96.644	96.519	96.269	5.250		97.720	97.595	97.345	4.625		97.637	97.512	97.262

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		102.953	102.828	102.578										
6.875		102.739	102.614	102.364										
6.750		102.289	102.164	101.914										
6.625		102.231	102.106	101.856										
6.500		102.367	102.242	101.992										
6.375		102.131	102.006	101.756										
6.250		101.767	101.642	101.392										
6.125		101.570	101.445	101.195										
6.000		101.650	101.525	101.275										
5.875		101.376	101.251	101.001										
5.750		100.920	100.795	100.545										
5.625		100.670	100.545	100.295										
5.500		100.299	100.174	99.924										
5.375		100.135	100.010	99.760										
5.250		99.841	99.716	99.466										
5.125		99.546	99.421	99.171										
5.000		99.091	98.966	98.716										
4.875		98.575	98.450	98.200										
4.750		98.056	97.931	97.681										
4.625		97.666	97.541	97.291										

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		103.443	103.318	103.068	7.625		102.856	102.731	102.481	7.000		102.026	101.901	101.651
7.500		103.285	103.160	102.910	7.500		102.652	102.527	102.277	6.875		101.984	101.859	101.609
7.375		102.976	102.851	102.601	7.375		102.172	102.047	101.797	6.750		101.589	101.464	101.214
7.250		102.690	102.565	102.315	7.250		101.893	101.768	101.518	6.625		101.139	101.014	100.764
7.125		102.459	102.334	102.084	7.125		102.451	102.326	102.076	6.500		101.709	101.584	101.334
7.000		102.322	102.197	101.947	7.000		102.210	102.085	101.835	6.375		101.503	101.378	101.128
6.875		101.890	101.765	101.515	6.875		101.805	101.680	101.430	6.250		101.094	100.969	100.719
6.750		101.640	101.515	101.265	6.750		101.340	101.215	100.965	6.125		100.635	100.510	100.260
6.625		101.470	101.345	101.095	6.625		101.441	101.316	101.066	6.000		100.192	100.067	99.817
6.500		101.241	101.116	100.866	6.500		101.145	101.020	100.770	5.875		99.934	99.809	99.559
6.375		100.715	100.590	100.340	6.375		100.703	100.578	100.328	5.750		99.507	99.382	99.132
6.250		100.206	100.081	99.831	6.250		100.203	100.078	99.828	5.625		99.033	98.908	98.658
6.125		99.981	99.856	99.606	6.125		99.671	99.546	99.296	5.500		99.134	99.009	98.759
6.000		99.270	99.145	98.895	6.000		99.087	98.962	98.712	5.375		98.823	98.698	98.448
5.875		98.825	98.700	98.450	5.875		98.472	98.347	98.097	5.250		98.373	98.248	97.998
5.750		98.356	98.231	97.981	5.750		97.785	97.660	97.410	5.125		97.879	97.754	97.504
5.625		96.347	96.222	95.972	5.625		96.504	96.379	96.129	5.000		97.476	97.351	97.101
5.500		95.024	94.899	94.649	5.500		NA	NA	NA	4.875		97.117	96.992	96.742
5.375		94.259	94.134	93.884	5.375		NA	NA	NA	4.750		96.624	96.499	96.249
5.250		93.478	93.353	93.103	5.250		NA	NA	NA	4.625		94.872	94.747	94.497

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		99.508	99.383	99.133
6.750		99.257	99.132	98.882
6.625		100.849	100.724	100.474
6.500		101.308	101.183	100.933
6.375		101.119	100.994	100.744
6.250		100.738	100.613	100.363
6.125		100.343	100.218	99.968
6.000		99.971	99.846	99.596
5.875		99.582	99.457	99.207
5.750		99.180	99.055	98.805
5.625		98.738	98.613	98.363
5.500		98.673	98.548	98.298
5.375		98.425	98.300	98.050
5.250		98.011	97.886	97.636
5.125		97.580	97.455	97.205
5.000		97.125	97.000	96.750
4.875		96.704	96.579	96.329
4.750		96.256	96.131	95.881
4.625		95.803	95.678	95.428

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.

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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 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		101.488	101.363	101.113	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 IRRRL 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 IRRRL 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 IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		102.047	101.922	101.672	7.000		NA	NA	NA																																			
7.500		101.656	101.531	101.281	6.875		NA	NA	NA																																			
7.375		101.301	101.176	100.926	6.750		NA	NA	NA																																			
7.250		101.830	101.705	101.455	6.625		97.906	97.781	97.531																																			
7.125		101.532	101.407	101.157	6.500		97.805	97.680	97.430																																			
7.000		101.226	101.101	100.851	6.375		97.419	97.294	97.044																																			
6.875		100.916	100.791	100.541	6.250		98.237	98.112	97.862																																			
6.750		100.658	100.533	100.283	6.125		97.985	97.860	97.610																																			
6.625		100.347	100.222	99.972	6.000		97.511	97.386	97.136																																			
6.500		100.025	99.900	99.650	5.875		97.222	97.097	96.847																																			
6.375		99.694	99.569	99.319	5.750		97.658	97.533	97.283																																			
6.250		99.969	99.844	99.594	5.625		97.381	97.256	97.006																																			
6.125		99.612	99.487	99.237	5.500		97.099	96.974	96.724																																			
6.000		98.884	98.759	98.509	5.375		96.802	96.677	96.427																																			
5.875		98.525	98.400	98.150	5.250		96.602	96.477	96.227																																			
5.750		98.999	98.874	98.624	5.125		96.309	96.184	95.934																																			
5.625		98.642	98.517	98.267	5.000		96.005	95.880	95.630																																			
5.500		97.078	96.953	96.703	4.875		95.685	95.560	95.310																																			
5.375		96.822	96.697	96.447	4.750		95.354	95.229	94.979																																			
*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					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750	98.250	98.125	97.875	97.875	6.750	98.250	98.125	97.875	97.875	680 - 699	0.000
6.625	98.000	97.875	97.625	97.625	6.625	98.000	97.875	97.625	97.625	660-679	-0.125
6.500	97.750	97.625	97.375	97.375	6.500	97.750	97.625	97.375	97.375	640-659	-0.500
6.375	97.500	97.375	97.125	97.125	6.375	97.500	97.375	97.125	97.125	620-639	-1.000
6.250	97.556	97.431	97.181	97.181	6.250	97.556	97.431	97.181	97.181	600-619	-1.500
6.125	97.565	97.440	97.190	97.190	6.125	97.565	97.440	97.190	97.190	580-599	-2.000
6.000	97.576	97.451	97.201	97.201	6.000	97.576	97.451	97.201	97.201	Government Adjusters	
5.875	97.587	97.462	97.212	97.212	5.875	97.587	97.462	97.212	97.212	Manual	-0.250
5.750	97.596	97.471	97.221	97.221	5.750	97.596	97.471	97.221	97.221	2 unit	-0.750
5.625	96.766	96.641	96.391	96.391	5.625	96.766	96.641	96.391	96.391	3-4 unit	-1.000
5.500	96.298	96.173	95.923	95.923	5.500	96.298	96.173	95.923	95.923	VA	0.000
5.375	95.775	95.650	95.400	95.400	5.375	95.775	95.650	95.400	95.400	Manufactured	-1.250
5.250	95.235	95.110	94.860	94.860	5.250	95.235	95.110	94.860	94.860	Ln Amt <=150K	-0.375
5.125	95.308	95.183	94.933	94.933	5.125	95.308	95.183	94.933	94.933	VA IRRL N/O/O	-1.000
5.000	94.805	94.680	94.430	94.430	5.000	94.805	94.680	94.430	94.430	Cash Out	-0.250
4.875	94.189	94.064	93.814	93.814	4.875	94.039	93.914	93.664	93.664	Cash Out > 90% (VA)	-1.75
4.750	94.189	94.064	93.814	93.814	4.750	94.039	93.914	93.664	93.664		
4.625	93.746	93.621	93.371	93.371	4.625	93.746	93.621	93.371	93.371		
4.500	93.011	92.886	92.636	92.636	4.500	92.861	92.736	92.486	92.486		
4.375	93.011	92.886	92.636	92.636	4.375	92.861	92.736	92.486	92.486		

Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice

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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	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	101.013	100.888	100.638		6.875	101.013	100.888	100.638		6.875	101.013	100.888	100.638						
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.865	100.740	100.490		6.750	100.865	100.740	100.490		6.750	100.865	100.740	100.490						
6.625	NA	NA	NA	NA	6.625	100.677	100.552	100.302		6.625	100.619	100.494	100.244		6.625	100.619	100.494	100.244		6.625	100.619	100.494	100.244						
6.500	100.302	100.177	99.927		6.500	100.468	100.343	100.093		6.500	100.285	100.160	99.910		6.500	100.285	100.160	99.910		6.500	100.285	100.160	99.910						
6.375	100.124	99.999	99.749		6.375	100.207	100.082	99.832		6.375	99.940	99.815	99.565		6.375	99.940	99.815	99.565		6.375	99.940	99.815	99.565						
6.250	99.935	99.810	99.560		6.250	99.909	99.784	99.534		6.250	99.594	99.469	99.219		6.250	99.594	99.469	99.219		6.250	99.594	99.469	99.219						
6.125	99.723	99.598	99.348		6.125	99.616	99.491	99.241		6.125	99.239	99.114	98.864		6.125	99.239	99.114	98.864		6.125	99.239	99.114	98.864						
6.000	99.501	99.376	99.126		6.000	99.339	99.214	98.964		6.000	98.884	98.759	98.509		6.000	98.884	98.759	98.509		6.000	98.884	98.759	98.509						
5.875	99.223	99.098	98.848		5.875	99.023	98.898	98.648		5.875	98.477	98.352	98.102		5.875	98.477	98.352	98.102		5.875	98.477	98.352	98.102						
5.750	98.928	98.803	98.553		5.750	98.704	98.579	98.329		5.750	98.057	97.932	97.682		5.750	98.057	97.932	97.682		5.750	98.057	97.932	97.682						
5.625	98.603	98.478	98.228		5.625	98.303	98.178	97.928		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	98.250	98.125	97.875		5.500	97.825	97.700	97.450		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA						
5.375	97.893	97.768	97.518		5.375	97.343	97.218	96.968		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA						
5.250	97.534	97.409	97.159		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA						
5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	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.



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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		103.699	103.574	103.324	7.625		103.617	103.492	103.242
7.500		103.392	103.267	103.017	7.500		103.457	103.332	103.082
7.375		102.933	102.808	102.558	7.375		103.021	102.896	102.646
7.250		102.463	102.338	102.088	7.250		102.552	102.427	102.177
7.125		102.810	102.685	102.435	7.125		102.748	102.623	102.373
7.000		102.473	102.348	102.098	7.000		102.544	102.419	102.169
6.875		101.989	101.864	101.614	6.875		102.081	101.956	101.706
6.750		101.491	101.366	101.116	6.750		101.583	101.458	101.208
6.625		101.808	101.683	101.433	6.625		101.749	101.624	101.374
6.500		101.421	101.296	101.046	6.500		101.495	101.370	101.120
6.375		100.909	100.784	100.534	6.375		101.004	100.879	100.629
6.250		100.376	100.251	100.001	6.250		100.471	100.346	100.096
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%	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 Mann 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 >=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										
Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA 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 LTPAs not subject to HomeReady/Home Possible LTPA 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	-4.490	-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										
Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA 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	-0.760	-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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Tonaz Jumbo Adjusters

		Fixed Rate LLPA's									
		CLTV									
Credit Score	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	
Primary Purchase											
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.015	na	na	na	
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na	
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na	
740-759	0.278	0.215	0.153	0.090	0.028	-0.095	-0.785	na	na	na	
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.160	na	na	na	
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.660	na	na	na	
680-699	0.090	0.028	-0.035	-0.160	-0.535	-0.910	-1.660	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	
Primary NCO Ref											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.285	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.785	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	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	
Primary CO Ref											
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na	
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na	
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.660	na	na	na	na	
740-759	0.028	-0.035	-0.098	-0.160	-0.473	-0.785	na	na	na	na	
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.160	na	na	na	na	
700-719	-0.098	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na	
680-699	na	na	na	na	na	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	
Second Purchase											
800+	0.465	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na	
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na	
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na	
740-759	0.278	0.215	0.153	0.090	-0.035	-0.285	-0.723	na	na	na	
720-739	0.215	0.153	0.090	-0.035	-0.160	-0.410	-0.910	na	na	na	
700-719	0.153	0.090	0.028	-0.160	-0.410	-0.785	-1.285	na	na	na	
680-699	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.285	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	
Second CO Ref											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.098	-1.473	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	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	
ARM LLPA's											
		CLTV									
Credit Score	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	
Primary Purchase											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.098	-1.473	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	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	
Primary NCO Ref											
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na	
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na	
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.660	na	na	na	na	
740-759	0.028	-0.035	-0.098	-0.160	-0.410	-0.910	na	na	na	na	
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.098	na	na	na	na	
700-719	-0.098	-0.160	-0.285	-0.410	-1.098	-1.473	na	na	na	na	
680-699	na	na	na	na	na	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	
Primary CO Ref											
800+	0.090	0.028	-0.035	-0.098	-0.285	-0.660	-1.098	na	na	na	
780-799	0.028	-0.035	-0.098	-0.160	-0.410	-0.910	-1.473	na	na	na	
760-779	-0.035	-0.098	-0.160	-0.285	-0.660	-1.098	-1.473	na	na	na	
740-759	-0.098	-0.160	-0.285	-0.410	-1.098	-1.473	-1.848	na	na	na	
720-739	-0.160	-0.285	-0.410	-0.660	-1.098	-1.473	-1.848	na	na	na	
700-719	-0.223	-0.348	-0.473	-0.723	-1.160	-1.473	-1.848	na	na	na	
680-699	na	na	na	na	na	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	
Second Purchase											
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na	
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na	
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.660	na	na	na	na	
740-759	0.028	-0.035	-0.098	-0.160	-0.410	-0.910	na	na	na	na	
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.098	na	na	na	na	
700-719	-0.098	-0.160	-0.285	-0.410	-1.098	-1.473	na	na	na	na	
680-699	na	na	na	na	na	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	
Second CO Ref											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.098	-1.473	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	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 LLPA's											
		CLTV									
Credit Score	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	0.000	0.000	0.000	
PHD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 unit property	0.250	-0.175	-0.750	-1.000	-1.500	-2.000	-3.000</				

[Return to Home Tab](#)



Effective: 1/3/24 11:42 AM

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

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ONVX 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 - "Owner Occupied"

Rate	APR
6.125	104.000
6.250	104.875
6.375	105.750
6.500	106.625
6.625	107.500
6.750	108.375
6.875	109.250
7.000	110.125
7.125	111.000
7.250	111.875
7.375	112.750
7.500	113.625
7.625	114.500
7.750	115.375
7.875	116.250
8.000	117.125
8.125	118.000
8.250	118.875
8.375	119.750
8.500	120.625
8.625	121.500
8.750	122.375
8.875	123.250
9.000	124.125
9.125	125.000
9.250	125.875
9.375	126.750
9.500	127.625
9.625	128.500
9.750	129.375
9.875	130.250
10.000	131.125
10.125	132.000
10.250	132.875
10.375	133.750
10.500	134.625
10.625	135.500
10.750	136.375
10.875	137.250
11.000	138.125
11.125	139.000
11.250	139.875
11.375	140.750
11.500	141.625
11.625	142.500
11.750	143.375
11.875	144.250
12.000	145.125
12.125	146.000
12.250	146.875
12.375	147.750
12.500	148.625
12.625	149.500
12.750	150.375
12.875	151.250
13.000	152.125
13.125	153.000
13.250	153.875
13.375	154.750
13.500	155.625
13.625	156.500
13.750	157.375
13.875	158.250
14.000	159.125
14.125	160.000
14.250	160.875
14.375	161.750
14.500	162.625
14.625	163.500
14.750	164.375
14.875	165.250
15.000	166.125
15.125	167.000
15.250	167.875
15.375	168.750
15.500	169.625
15.625	170.500
15.750	171.375
15.875	172.250
16.000	173.125
16.125	174.000
16.250	174.875
16.375	175.750
16.500	176.625
16.625	177.500
16.750	178.375
16.875	179.250
17.000	180.125
17.125	181.000
17.250	181.875
17.375	182.750
17.500	183.625
17.625	184.500
17.750	185.375
17.875	186.250
18.000	187.125
18.125	188.000
18.250	188.875
18.375	189.750
18.500	190.625
18.625	191.500
18.750	192.375
18.875	193.250
19.000	194.125
19.125	195.000
19.250	195.875
19.375	196.750
19.500	197.625
19.625	198.500
19.750	199.375
19.875	200.250
20.000	201.125
20.125	202.000
20.250	202.875
20.375	203.750
20.500	204.625
20.625	205.500
20.750	206.375
20.875	207.250
21.000	208.125
21.125	209.000
21.250	209.875
21.375	210.750
21.500	211.625
21.625	212.500
21.750	213.375
21.875	214.250
22.000	215.125
22.125	216.000
22.250	216.875
22.375	217.750
22.500	218.625
22.625	219.500
22.750	220.375
22.875	221.250
23.000	222.125
23.125	223.000
23.250	223.875
23.375	224.750
23.500	225.625
23.625	226.500
23.750	227.375
23.875	228.250
24.000	229.125
24.125	230.000
24.250	230.875
24.375	231.750
24.500	232.625
24.625	233.500
24.750	234.375
24.875	235.250
25.000	236.125
25.125	237.000
25.250	237.875
25.375	238.750
25.500	239.625
25.625	240.500
25.750	241.375
25.875	242.250
26.000	243.125
26.125	244.000
26.250	244.875
26.375	245.750
26.500	246.625
26.625	247.500
26.750	248.375
26.875	249.250
27.000	250.125
27.125	251.000
27.250	251.875
27.375	252.750
27.500	253.625
27.625	254.500
27.750	255.375
27.875	256.250
28.000	257.125
28.125	258.000
28.250	258.875
28.375	259.750
28.500	260.625
28.625	261.500
28.750	262.375
28.875	263.250
29.000	264.125
29.125	265.000
29.250	265.875
29.375	266.750
29.500	267.625
29.625	268.500
29.750	269.375
29.875	270.250
30.000	271.125
30.125	272.000
30.250	272.875
30.375	273.750
30.500	274.625
30.625	275.500
30.750	276.375
30.875	277.250
31.000	278.125
31.125	279.000
31.250	279.875
31.375	280.750
31.500	281.625
31.625	282.500
31.750	283.375
31.875	284.250
32.000	285.125
32.125	286.000
32.250	286.875
32.375	287.750
32.500	288.625
32.625	289.500
32.750	290.375
32.875	291.250
33.000	292.125
33.125	293.000
33.250	293.875
33.375	294.750
33.500	295.625
33.625	296.500
33.750	297.375
33.875	298.250
34.000	299.125
34.125	300.000
34.250	300.875
34.375	301.750
34.500	302.625
34.625	303.500
34.750	304.375
34.875	305.250
35.000	306.125
35.125	307.000
35.250	307.875
35.375	308.750
35.500	309.625
35.625	310.500
35.750	311.375
35.875	312.250
36.000	313.125
36.125	314.000
36.250	314.875
36.375	315.750
36.500	316.625
36.625	317.500
36.750	318.375
36.875	319.250
37.000	320.125
37.125	321.000
37.250	321.875
37.375	322.750
37.500	323.625
37.625	324.500
37.750	325.375
37.875	326.250
38.000	327.125
38.125	328.000
38.250	328.875
38.375	329.750
38.500	330.625
38.625	331.500
38.750	332.375
38.875	333.250
39.000	334.125
39.125	335.000
39.250	335.875
39.375	336.750
39.500	337.625
39.625	338.500
39.750	339.375
39.875	340.250
40.000	341.125
40.125	342.000
40.250	342.875
40.375	343.750
40.500	344.625
40.625	345.500
40.750	346.375
40.875	347.250
41.000	348.125
41.125	349.000
41.250	349.875
41.375	350.750
41.500	351.625
41.625	352.500
41.750	353.375
41.875	354.250
42.000	355.125
42.125	356.000
42.250	356.875
42.375	357.750
42.500	358.625
42.625	359.500
42.750	360.375
42.875	361.250
43.000	362.125
43.125	363.000
43.250	363.875
43.375	364.750
43.500	365.625
43.625	366.500
43.750	367.375
43.875	368.250
44.000	369.125
44.125	370.000
44.250	370.875
44.375	371.750
44.500	372.625
44.625	373.500
44.750	374.375
44.875	375.250
45.000	376.125
45.125	377.000
45.250	377.875
45.375	378.750
45.500	379.625
45.625	380.500
45.750	381.375
45.875	382.250
46.000	383.125
46.125	384.000
46.250	384.875
46.375	385.750
46.500	386.625
46.625	387.500
46.750	388.375
46.875	389.250
47.000	390.125
47.125	391.000
47.250	391.875
47.375	392.750
47.500	393.625
47.625	394.500
47.750	395.375
47.875	396.250
48.000	397.125
48.125	398.000
48.250	398.875
48.375	399.750
48.500	400.625
48.625	401.500
48.750	402.375
48.875	403.250
49.000	404.125
49.125	405.000
49.250	405.875
49.375	406.750
49.500	407.625
49.625	408.500
49.750	409.375
49.875	410.250
50.000	411.125
50.125	412.000
50.250	412.875
50.375	413.750
50.500	414.625
50.625	415.500
50.750	416.375
50.875	417.250
51.000	418.125
51.125	419.000
51.250	419.875
51.375	420.750
51.500	421.625
51.625	422.500
51.750	423.375
51.875	424.250
52.000	425.125
52.125	426.000
52.250	426.875
52.375	427.750
52.500	428.625
52.625	429.500
52.750	430.375
52.875	431.250
53.000	432.125
53.125	433.000
53.250	433.875
53.375	434.750
53.500	435.625
53.625	436.500
53.750	437.375
53.875	438.250
54.000	439.125
54.125	440.000
54.250	440.875
54.375	441.750
54.500	442.625
54.625	443.500
54.750	444.375
54.875	445.250
55.000	446.125
55.125	447.000
55.250	447.875
55.375	448.750
55.500	449.625
55.625	450.500
55.750	451.375
55.875	452.250
56.000	453.125
56.125	454.000
56.250	454.875
56.375	455.750
56.500	456.625
56.625	457.500
56.750	458.375
56.875	459.250
57.000	460.125
57.125	461.000
57.250	461.875
57.375	462.750
57.500	463.625
57.625	464.500
57.750	465.375
57.875	466.250
58.000	467.125
58.125	468.000
58.250	468.875
58.375	469.750
58.500	470.625
58.625	471.500
58.750	472.375
58.875	473.250
59.000	474.125
59.125	475.000
59.250	475.875
59.375	476.750
59.500	477.625
59.625	478.500
59.750	479.375

VIP Prime - "Non-Owner Occupied"

APR	Rate
0.25	3.25
0.50	3.50
0.75	3.75
1.00	4.00
1.25	4.25
1.50	4.50
1.75	4.75
2.00	5.00
2.25	5.25
2.50	5.50
2.75	5.75
3.00	6.00
3.25	6.25
3.50	6.50
3.75	6.75
4.00	7.00
4.25	7.25
4.50	7.50
4.75	7.75
5.00	8.00
5.25	8.25
5.50	8.50
5.75	8.75
6.00	9.00
6.25	9.25
6.50	9.50
6.75	9.75
7.00	10.00
7.25	10.25
7.50	10.50
7.75	10.75
8.00	11.00
8.25	11.25
8.50	11.50
8.75	11.75
9.00	12.00
9.25	12.25
9.50	12.50
9.75	12.75
10.00	13.00
10.25	13.25
10.50	13.50
10.75	13.75
11.00	14.00
11.25	14.25
11.50	14.50
11.75	14.75
12.00	15.00
12.25	15.25
12.50	15.50
12.75	15.75
13.00	16.00
13.25	16.25
13.50	16.50
13.75	16.75
14.00	17.00
14.25	17.25
14.50	17.50
14.75	17.75
15.00	18.00
15.25	18.25
15.50	18.50
15.75	18.75
16.00	19.00
16.25	19.25
16.50	19.50
16.75	19.75
17.00	20.00
17.25	20.25
17.50	20.50
17.75	20.75
18.00	21.00
18.25	21.25
18.50	21.50
18.75	21.75
19.00	22.00
19.25	22.25
19.50	22.50
19.75	22.75
20.00	23.00
20.25	23.25
20.50	23.50
20.75	23.75
21.00	24.00
21.25	24.25
21.50	24.50
21.75	24.75
22.00	25.00
22.25	25.25
22.50	25.50
22.75	25.75
23.00	26.00
23.25	26.25
23.50	26.50
23.75	26.75
24.00	27.00
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