



Effective: 1/4/24 8:27 AM

Page 2

SHLC Wholesale Conforming DU and LP														
1000-99		1100-99				1200-99				1300-99				
1001-99		1101-99				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		103.704	103.579	103.329	7.625		103.850	103.725	103.475	7.000		103.112	102.987	102.737
7.500		103.372	103.247	102.997	7.500		103.507	103.382	103.132	6.875		102.833	102.708	102.458
7.375		103.001	102.876	102.626	7.375		103.167	103.042	102.792	6.750		102.544	102.419	102.169
7.250		102.678	102.553	102.303	7.250		102.803	102.678	102.428	6.625		102.249	102.124	101.874
7.125		102.950	102.825	102.575	7.125		103.007	102.882	102.632	6.500		102.438	102.313	102.063
7.000		102.675	102.550	102.300	7.000		102.803	102.678	102.428	6.375		102.203	102.078	101.828
6.875		102.364	102.239	101.989	6.875		102.323	102.198	101.948	6.250		101.786	101.661	101.411
6.750		101.920	101.795	101.545	6.750		101.952	101.827	101.577	6.125		101.250	101.125	100.875
6.625		102.019	101.894	101.644	6.625		102.387	102.262	102.012	6.000		101.636	101.511	101.261
6.500		101.688	101.563	101.313	6.500		102.087	101.962	101.712	5.875		101.315	101.190	100.940
6.375		101.286	101.161	100.911	6.375		101.669	101.544	101.294	5.750		100.981	100.856	100.606
6.250		100.854	100.729	100.479	6.250		101.175	101.050	100.800	5.625		100.576	100.451	100.201
6.125		100.629	100.504	100.254	6.125		100.944	100.819	100.569	5.500		100.575	100.450	100.200
6.000		100.254	100.129	99.879	6.000		100.584	100.459	100.209	5.375		99.983	99.858	99.608
5.875		99.720	99.595	99.345	5.875		100.117	99.992	99.742	5.250		99.661	99.536	99.286
5.750		99.139	99.014	98.764	5.750		99.584	99.459	99.209	5.125		99.280	99.155	98.905
5.625		98.355	98.230	97.980	5.625		99.068	98.943	98.693	5.000		98.907	98.782	98.532
5.500		97.836	97.711	97.461	5.500		98.604	98.479	98.229	4.875		98.456	98.331	98.081
5.375		97.277	97.152	96.902	5.375		98.042	97.917	97.667	4.750		98.070	97.945	97.695
5.250		96.690	96.565	96.315	5.250		97.432	97.307	97.057	4.625		97.433	97.308	97.058

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		102.821	102.696	102.446										
6.875		102.607	102.482	102.232										
6.750		102.254	102.129	101.879										
6.625		101.963	101.838	101.588										
6.500		102.146	102.021	101.771										
6.375		101.910	101.785	101.535										
6.250		101.547	101.422	101.172										
6.125		101.270	101.145	100.895										
6.000		101.388	101.263	101.013										
5.875		101.114	100.989	100.739										
5.750		100.732	100.607	100.357										
5.625		100.369	100.244	99.994										
5.500		100.000	99.875	99.625										
5.375		99.578	99.453	99.203										
5.250		99.285	99.160	98.910										
5.125		98.991	98.866	98.616										
5.000		98.533	98.408	98.158										
4.875		98.113	97.988	97.738										
4.750		97.800	97.675	97.425										
4.625		97.461	97.336	97.086										

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.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

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		103.211	103.086	102.836	7.625		102.685	102.560	102.310	7.000		101.895	101.770	101.520
7.500		103.048	102.923	102.673	7.500		102.480	102.355	102.105	6.875		101.853	101.728	101.478
7.375		102.750	102.625	102.375	7.375		102.112	101.987	101.737	6.750		101.458	101.333	101.083
7.250		102.474	102.349	102.099	7.250		101.675	101.550	101.300	6.625		101.008	100.883	100.633
7.125		102.365	102.240	101.990	7.125		102.331	102.206	101.956	6.500		101.489	101.364	101.114
7.000		102.201	102.076	101.826	7.000		102.088	101.963	101.713	6.375		101.283	101.158	100.908
6.875		101.792	101.667	101.417	6.875		101.688	101.563	101.313	6.250		100.874	100.749	100.499
6.750		101.550	101.425	101.175	6.750		101.226	101.101	100.851	6.125		100.415	100.290	100.040
6.625		101.330	101.205	100.955	6.625		101.300	101.175	100.925	6.000		99.953	99.828	99.578
6.500		101.099	100.974	100.724	6.500		101.003	100.878	100.628	5.875		99.673	99.548	99.298
6.375		100.623	100.498	100.248	6.375		100.564	100.439	100.189	5.750		99.246	99.121	98.871
6.250		100.109	99.984	99.734	6.250		100.069	99.944	99.694	5.625		98.771	98.646	98.396
6.125		99.956	99.831	99.581	6.125		99.538	99.413	99.163	5.500		98.802	98.677	98.427
6.000		99.167	99.042	98.792	6.000		98.954	98.829	98.579	5.375		98.492	98.367	98.117
5.875		98.723	98.598	98.348	5.875		98.337	98.212	97.962	5.250		98.041	97.916	97.666
5.750		98.253	98.128	97.878	5.750		97.653	97.528	97.278	5.125		97.546	97.421	97.171
5.625		96.188	96.063	95.813	5.625		96.345	96.220	95.970	5.000		97.200	97.075	96.825
5.500		95.056	94.931	94.681	5.500		NA	NA	NA	4.875		96.839	96.714	96.464
5.375		94.293	94.168	93.918	5.375		NA	NA	NA	4.750		96.346	96.221	95.971
5.250		93.520	93.395	93.145	5.250		NA	NA	NA	4.625		94.667	94.542	94.292
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		99.287	99.162	98.912										
6.750		99.036	98.911	98.661										
6.625		100.718	100.593	100.343										
6.500		101.088	100.963	100.713										
6.375		100.899	100.774	100.524										
6.250		100.517	100.392	100.142										
6.125		100.123	99.998	99.748										
6.000		99.751	99.626	99.376										
5.875		99.361	99.236	98.986										
5.750		98.960	98.835	98.585										
5.625		98.476	98.351	98.101										
5.500		98.340	98.215	97.965										
5.375		98.092	97.967	97.717										
5.250		97.679	97.554	97.304										
5.125		97.248	97.123	96.873										
5.000		96.793	96.668	96.418										
4.875		96.426	96.301	96.051										
4.750		95.978	95.853	95.603										
4.625		95.526	95.401	95.151										
LPMI Product Codes					Extension and Re-lock Fees									
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock								
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125							
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250							
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375									

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

[link to policy](#)

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

Page 4

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	

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

Page 6

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		101.700	101.575	101.325	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		101.416	101.291	101.041	7.000		NA	NA	NA																																			
7.500		101.126	101.001	100.751	6.875		NA	NA	NA																																			
7.375		100.829	100.704	100.454	6.750		NA	NA	NA																																			
7.250		101.325	101.200	100.950	6.625		97.862	97.737	97.487																																			
7.125		101.014	100.889	100.639	6.500		97.758	97.633	97.383																																			
7.000		100.591	100.466	100.216	6.375		97.376	97.251	97.001																																			
6.875		100.155	100.030	99.780	6.250		97.755	97.630	97.380																																			
6.750		100.780	100.655	100.405	6.125		97.499	97.374	97.124																																			
6.625		100.476	100.351	100.101	6.000		97.212	97.087	96.837																																			
6.500		100.077	99.952	99.702	5.875		96.924	96.799	96.549																																			
6.375		99.607	99.482	99.232	5.750		97.110	96.985	96.735																																			
6.250		99.834	99.709	99.459	5.625		96.837	96.712	96.462																																			
6.125		99.222	99.097	98.847	5.500		96.553	96.428	96.178																																			
6.000		98.879	98.754	98.504	5.375		96.259	96.134	95.884																																			
5.875		98.522	98.397	98.147	5.250		96.025	95.900	95.650																																			
5.750		98.520	98.395	98.145	5.125		95.732	95.607	95.357																																			
5.625		98.165	98.040	97.790	5.000		95.426	95.301	95.051																																			
5.500		96.986	96.861	96.611	4.875		95.109	94.984	94.734																																			
5.375		96.552	96.427	96.177	4.750		94.780	94.655	94.405																																			
*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																																							

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

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

Page 7

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	FICO Adjustments	
Index: 1 year CMT					Index: 1 year CMT						
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		97.307	97.182	96.932	6.250		97.307	97.182	96.932	600-619	-1.500
6.125		97.315	97.190	96.940	6.125		97.315	97.190	96.940	580-599	-2.000
6.000		97.327	97.202	96.952	6.000		97.327	97.202	96.952	Government Adjusters	
5.875		97.338	97.213	96.963	5.875		97.338	97.213	96.963	Manual	-0.250
5.750		97.346	97.221	96.971	5.750		97.346	97.221	96.971	2 unit	-0.750
5.625		96.514	96.389	96.139	5.625		96.514	96.389	96.139	3-4 unit	-1.000
5.500		96.046	95.921	95.671	5.500		96.046	95.921	95.671	VA	0.000
5.375		95.524	95.399	95.149	5.375		95.524	95.399	95.149	Manufactured	-1.250
5.250		94.985	94.860	94.610	5.250		94.985	94.860	94.610	Ln Amt <=150K	-0.375
5.125		95.057	94.932	94.682	5.125		95.057	94.932	94.682	VA IRRL N/O/O	-1.000
5.000		94.554	94.429	94.179	5.000		94.554	94.429	94.179	Cash Out	-0.250
4.875		93.878	93.753	93.503	4.875		93.878	93.753	93.503	Cash Out > 90% (VA)	-1.75
4.750		93.878	93.753	93.503	4.750		93.878	93.603	93.353	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		93.495	93.370	93.120	4.625		93.495	93.370	93.120		
4.500		92.700	92.575	92.325	4.500		92.550	92.425	92.175		
4.375		92.700	92.575	92.325	4.375		92.550	92.425	92.175		

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

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

Page 8

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	NA	NA	NA	NA	6.875	100.853	100.728	100.478	100.228	6.875	100.853	100.728	100.478	100.228					
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.705	100.580	100.330	100.086	6.750	100.705	100.580	100.330	100.086					
6.625	NA	NA	NA	NA	6.625	100.503	100.378	100.128	99.919	6.625	100.461	100.336	100.086	99.752	6.625	100.461	100.336	100.086	99.752	6.625	100.461	100.336	100.086	99.752					
6.500	100.112	99.987	99.737	99.561	6.500	100.294	100.169	99.919	99.660	6.500	100.127	100.002	99.752	99.408	6.500	100.127	100.002	99.752	99.408	6.500	100.127	100.002	99.752	99.408					
6.375	99.936	99.811	99.561	99.373	6.375	100.035	99.910	99.660	99.408	6.375	99.783	99.658	99.408	99.156	6.375	99.783	99.658	99.408	99.156	6.375	99.783	99.658	99.408	99.156					
6.250	99.748	99.623	99.373	99.188	6.250	99.738	99.613	99.363	99.109	6.250	99.439	99.314	99.064	98.810	6.250	99.439	99.314	99.064	98.810	6.250	99.439	99.314	99.064	98.810					
6.125	99.541	99.416	99.166	98.981	6.125	99.449	99.324	99.074	98.819	6.125	99.088	98.963	98.713	98.458	6.125	99.088	98.963	98.713	98.458	6.125	99.088	98.963	98.713	98.458					
6.000	99.313	99.188	98.938	98.753	6.000	99.167	99.042	98.792	98.537	6.000	98.727	98.602	98.352	98.097	6.000	98.727	98.602	98.352	98.097	6.000	98.727	98.602	98.352	98.097					
5.875	99.035	98.910	98.660	98.475	5.875	98.850	98.725	98.475	98.220	5.875	98.321	98.196	97.946	97.691	5.875	98.321	98.196	97.946	97.691	5.875	98.321	98.196	97.946	97.691					
5.750	98.741	98.616	98.366	98.181	5.750	98.533	98.408	98.158	97.903	5.750	97.902	97.777	97.527	97.272	5.750	97.902	97.777	97.527	97.272	5.750	97.902	97.777	97.527	97.272					
5.625	98.417	98.292	98.042	97.857	5.625	98.132	98.007	97.757	97.502	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	98.065	97.940	97.690	97.505	5.500	97.655	97.530	97.280	97.025	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	97.709	97.584	97.334	97.149	5.375	97.174	97.049	96.799	96.544	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	97.349	97.224	96.974	96.789	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.



Effective: 1/4/24 8:27 AM

Page 9

SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.528	103.403	103.153	103.153	7.625	103.445	103.320	103.070	103.070
7.500	103.220	103.095	102.845	102.845	7.500	103.285	103.160	102.910	102.910
7.375	102.773	102.648	102.398	102.398	7.375	102.862	102.737	102.487	102.487
7.250	102.305	102.180	101.930	101.930	7.250	102.394	102.269	102.019	102.019
7.125	102.690	102.565	102.315	102.315	7.125	102.628	102.503	102.253	102.253
7.000	102.351	102.226	101.976	101.976	7.000	102.422	102.297	102.047	102.047
6.875	101.874	101.749	101.499	101.499	6.875	101.965	101.840	101.590	101.590
6.750	101.378	101.253	101.003	101.003	6.750	101.470	101.345	101.095	101.095
6.625	101.667	101.542	101.292	101.292	6.625	101.609	101.484	101.234	101.234
6.500	101.279	101.154	100.904	100.904	6.500	101.353	101.228	100.978	100.978
6.375	100.771	100.646	100.396	100.396	6.375	100.865	100.740	100.490	100.490
6.250	100.243	100.118	99.868	99.868	6.250	100.338	100.213	99.963	99.963
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	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										
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									
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

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

Page 14

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		101.826	101.701	101.514	8.250		101.260	101.135	100.947	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		101.745	101.620	101.432	8.125		101.218	101.093	100.905	
8.375		101.639	101.514	101.327	8.000		101.173	101.048	100.860	
8.250		101.522	101.397	101.209	7.875		101.092	100.967	100.780	
8.125		101.392	101.267	101.080	7.750		100.940	100.815	100.628	
8.000		101.250	101.125	100.938	7.625		100.725	100.600	100.413	
7.875		101.087	100.962	100.775	7.500		100.548	100.423	100.236	
7.750		100.880	100.755	100.568	7.375		100.332	100.207	100.020	
7.625		100.654	100.529	100.342	7.250		100.109	99.984	99.796	
7.500		100.404	100.279	100.092	7.125		99.838	99.713	99.525	
7.375		100.140	100.015	99.827	7.000		99.546	99.421	99.233	
7.250		99.877	99.752	99.565	6.875		99.239	99.114	98.926	
7.125		99.609	99.484	99.297	6.750		98.912	98.787	98.599	
7.000		99.325	99.200	99.012	6.625		98.564	98.439	98.251	
6.875		99.026	98.901	98.714	6.500		98.197	98.072	97.885	
6.750		98.734	98.609	98.422			NA	NA	NA	
6.625		98.437	98.312	98.124			NA	NA	NA	
6.500		98.135	98.010	97.822			NA	NA	NA	
6.375		97.832	97.707	97.520			NA	NA	NA	
6.250		97.499	97.374	97.187			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		100.360	100.188	99.969	7.250		99.094	98.922	98.703	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.308	100.136	99.918	7.125		99.042	98.871	98.652	
8.250		100.257	100.085	99.866	7.000		98.992	98.820	98.601	
8.125		100.211	100.039	99.820	6.875		98.941	98.769	98.550	
8.000		100.165	99.993	99.774	6.750		98.891	98.719	98.500	
7.875		100.050	99.878	99.659	6.625		98.659	98.487	98.268	
7.750		100.027	99.855	99.637	6.500		98.427	98.255	98.036	
7.625		99.902	99.730	99.511	6.375		97.689	97.517	97.298	
7.500		99.777	99.605	99.386	6.250		96.952	96.780	96.561	
7.375		99.650	99.478	99.259	6.125		96.724	96.552	96.333	
7.250		99.523	99.351	99.132	6.000		96.496	96.324	96.106	
7.125		99.440	99.268	99.050	5.875		NA	NA	NA	
7.000		99.358	99.186	98.967	5.750		NA	NA	NA	
6.875		99.321	99.149	98.930	5.625		NA	NA	NA	
6.750		99.284	99.112	98.893	5.500		NA	NA	NA	
6.625		98.886	98.714	98.495	5.375		NA	NA	NA	
6.500		98.489	98.317	98.098	5.250		NA	NA	NA	
6.375		97.927	97.755	97.536	5.125		NA	NA	NA	
6.250		97.365	97.193	96.975	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
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.

Ruby AUS Jumbo Adjusters

Effective: 1/24/24 8:27 AM

Credit Score	ARM LRPAs									
	Fixed Rate					LTV				
	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
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
785-799	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
770-779	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na
755-759	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
740-749	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
725-739	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
710-719	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	na	na	na	na	na	na	na	na	na	na
Primary P/Bonus										
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
785-799	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
770-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na
755-759	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
740-749	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
725-739	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
710-719	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
785-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
770-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na
755-759	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
740-749	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
725-739	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
710-719	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	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
785-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
770-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na
755-759	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
740-749	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
725-739	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
710-719	-0.170	-0.170	-0.170	-0.420	na	na	na	na	na	na
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	na	na	na	na	na	na	na	na	na	na
Global LRPAs										
Credit Score	Global LRPAs									
	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
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
FUD	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
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
5+ unit property	na	na	na	na	na	na	na	na	na	na
NEC 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
10/ARM only Owner Occupied	na	na	na	na	na	na	na	na	na	na
10/ARM only Second Home	na	na	na	na	na	na	na	na	na	na
15-Minimum Loan Amount <= \$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5MM <= \$5.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$5.0MM <= \$7.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$7.5MM <= \$10.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$10.0MM <= \$15.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$15.0MM <= \$20.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$20.0MM <= \$25.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$25.0MM <= \$30.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$30.0MM <= \$35.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$35.0MM <= \$40.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$40.0MM <= \$45.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$45.0MM <= \$50.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na

Deal Jumbo Adjusters

Credit Score	Fixed Rate LRPAs									
	Primary P/Bonus					Primary NCO Ref				
	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
800+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
785-799	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
770-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
755-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
740-749	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
725-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
710-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
785-799	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
770-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
755-759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
740-749	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
725-739	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
710-719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
695-699	na	na	na	na	na	na	na	na	na	na
680-679	na	na	na	na	na	na	na	na	na	na
665-659	na	na	na	na	na	na	na	na	na	na
650-649	na	na	na	na	na	na	na	na	na	na
635-639	na	na	na	na	na	na	na	na	na	na
Second P/Bonus										
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
785-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
770-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
755-759	-0.410	-0.410	-0.410							

[Return to Home Tab](#)



Effective: 1/4/24 8:27 AM

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

Page 20

ONYS DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.250	105.125	105.000	104.812					
9.250	105.100	104.975	104.850	104.662					
9.125	104.929	104.804	104.679	104.492					
9.000	104.743	104.618	104.493	104.306					
8.875	104.523	104.398	104.273	104.086					
8.750	104.295	104.170	104.045	103.858					
8.625	104.067	103.942	103.817	103.629					
8.500	103.855	103.730	103.605	103.417					
8.375	103.585	103.460	103.335	103.148					
8.250	103.295	103.170	103.045	102.858					
8.125	102.956	102.831	102.706	102.519					
8.000	102.609	102.484	102.359	102.171					
7.875	102.239	102.114	101.989	101.801					
7.750	101.851	101.726	101.601	101.413					
7.625	101.433	101.308	101.183	100.995					
7.500	100.981	100.856	100.731	100.543					
7.375	100.494	100.369	100.244	100.057					
7.250	100.025	99.900	99.775	99.587					
7.125	99.521	99.396	99.271	99.083					
7.000	98.986	98.861	98.736	98.548					

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 LPA 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"

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
24.25	27.25
24.50	27.50
24.75	27.75
25.00	28.00
25.25	28.25
25.50	28.50
25.75	28.75
26.00	29.00
26.25	29.25
26.50	29.50
26.75	29.75
27.00	30.00
27.25	30.25
27.50	30.50
27.75	30.75
28.00	31.00
28.25	31.25
28.50	31.50
28.75	31.75
29.00	32.00
29.25	32.25
29.50	32.50
29.75	32.75
30.00	33.00
30.25	33.25
30.50	33.50
30.75	33.75
31.00	34.00
31.25	34.25
31.50	34.50
31.75	34.75
32.00	35.00
32.25	35.25
32.50	35.50
32.75	35.75
33.00	36.00
33.25	36.25
33.50	36.50
33.75	36.75
34.00	37.00
34.25	37.25
34.50	37.50
34.75	37.75
35.00	38.00
35.25	38.25
35.50	38.50
35.75	38.75
36.00	39.00
36.25	39.25
36.50	39.50
36.75	39.75
37.00	40.00
37.25	40.25
37.50	40.50
37.75	40.75
38.00	41.00
38.25	41.25
38.50	41.50
38.75	41.75
39.00	42.00
39.25	42.25
39.50	42.50
39.75	42.75
40.00	43.00
40.25	43.25
40.50	43.50
40.75	43.75
41.00	44.00
41.25	44.25
41.50	44.50
41.75	44.75
42.00	45.00
42.25	45.25
42.50	45.50
42.75	45.75
43.00	46.00
43.25	46.25
43.50	46.50
43.75	46.75
44.00	47.00
44.25	47.25
44.50	47.50
44.75	47.75
45.00	48.00
45.25	48.25
45.50	48.50
45.75	48.75
46.00	49.00
46.25	49.25
46.50	49.50
46.75	49.75
47.00	50.00
47.25	50.25
47.50	50.50
47.75	50.75
48.00	51.00
48.25	51.25
48.50	51.50
48.75	51.75
49.00	52.00
49.25	52.25
49.50	52.50
49.75	52.75
50.00	53.00
50.25	53.25
50.50	53.50
50.75	53.75
51.00	54.00
51.25	54.25
51.50	54.50
51.75	54.75
52.00	55.00
52.25	55.25
52.50	55.50
52.75	55.75
53.00	56.00
53.25	56.25
53.50	56.50
53.75	56.75
54.00	57.00
54.25	57.25
54.50	57.50
54.75	57.75
55.00	58.00
55.25	58.25
55.50	58.50
55.75	58.75
56.00	59.00
56.25	59.25
56.50	59.50
56.75	59.75
57.00	60.00
57.25	60.25
57.50	60.50
57.75	60.75
58.00	61.00
58.25	61.25
58.50	61.50
58.75	61.75
59.00	62.00
59.25	62.25
59.50	62.50
59.75	62.75
60.00	63.00
60.25	63.25
60.50	63.50
60.75	63.75
61.00	64.00
61.25	64.25
61.50	64.50
61.75	64.75
62.00	65.00
62.25	65.25
62.50	65.50
62.75	65.75
63.00	66.00
63.25	66.25
63.50	66.50
63.75	66.75
64.00	67.00
64.25	67.25
64.50	67.50
64.75	67.75
65.00	68.00
65.25	68.25
65.50	68.50
65.75	68.75
66.00	69.00
66.25	69.25
66.50	69.50
66.75	69.75
67.00	70.00
67.25	70.25
67.50	70.50
67.75	70.75
68.00	71.00
68.25	71.25
68.50	71.50
68.75	71.75
69.00	72.00
69.25	72.25
69.50	72.50
69.75	72.75
70.00	73.00
70.25	73.25
70.50	73.50
70.75	73.75
71.00	74.00
71.25	74.25
71.50	74.50
71.75	74.75
72.00	75.00
72.25	75.25
72.50	75.50
72.75	75.75
73.00	76.00
73.25	76.25
73.50	76.50
73.75	76.75
74.00	77.00
74.25	77.25
74.50	77.50
74.75	77.75
75.00	78.00
75.25	78.25
75.50	78.50
75.75	78.75
76.00	79.00
76.25	79.25
76.50	79.50
76.75	79.75
77.00	80.00
77.25	80.25
77.50	80.50
77.75	80.75
78.00	81.00
78.25	81.25
78.50	81.50
78.75	81.75
79.00	82.00
79.25	82.25
79.50	82.50
79.75	82.75
80.00	83.00
80.25	83.25
80.50	83.50
80.75	83.75
81.00	84.00
81.25	84.25
81.50	84.50
81.75	84.75
82.00	85.00
82.25	85.25
82.50	85.50
82.75	85.75
83.00	86.00
83.25	86.25
83.50	86.50
83.75	86.75
84.00	87.00
84.25	87.25
84.50	87.50
84.75	87.75
85.00	88.00
85.25	88.25
85.50	88.50
85.75	88.75
86.00	89.00
86.25	89.25
86.50	89.50
86.75	89.75
87.00	90.00
87.25	90.25
87.50	90.50
87.75	90.75
88.00	91.00
88.25	91.25
88.50	91.50
88.75	91.75
89.00	92.00
89.25	92.25
89.50	92.50
89.75	92.75
90.00	93.00
90.25	93.25
90.50	93.50
90.75	93.75
91.00	94.00
91.25	94.25
91.50	94.50
91.75	94.75
92.00	95.00
92.25	95.25
92.50	95.50
92.75	95.75
93.00	96.00
93.25	96.25
93.50	96.50
93.75	96.75
94.00	97.00
94.25	97.25
94.50	97.50
94.75	97.75
95.00	98.00
95.25	98.25
95.50	98.50
95.75	98.75
96.00	99.00
96.25	99.25
96.50	99.50
96.75	99.75
97.00	100.00
97.25	100.25
97.50	100.50
97.75	100.75
98.00	101.00
98.25	101.25
98.50	101.50
98.75	101.75
99.00	102.00
99.25	102.25
99.50	102.50
99.75	102.75
100.00	103.00
100.25	103.25
100.50	103.50
100.75	103.75
101.00	104.00
101.25	104.25
101.50	104.50
101.75	104.75
102.00	105.00
102.25	105.25
102.50	105.50
102.75	105.75
103.00	106.00
103.25	106.25
103.50	106.50
103.75	106.75
104.00	107.00
104.25	107.25
104.50	107.50
104.75	107.75
105.00	108.00
105.25	108.25
105.50	108.50
105.75	108.75
106.00	109.00
106.25	109.25
106.50	109.50
106.75	109.75
107.00	110.00
107.25	110.25
107.50	110.50
107.75	110.75
108.00	111.00
108.25	111.25
108.50	111.50
108.75	111.75
109.00	112.00
109.25	112.25
109.50	112.50
109.75	112.75
110.00	113.00
110.25	113.25
110.50	113.50
110.75	113.75
111.00	114.00
111.25	114.25
111.50	114.50
111.75	114.75
112.00	115.00
112.25	115.25
112.50	115.50
112.75	115.75
113.00	116.00
113.25	116.25
113.50	116.50
113.75	116.75
114.00	117.00
114.25	117.25
114.50	117.50
114.75	117.75
115.00	118.00
115.25	118.25
115.50	118.50
115.75	118.75
116.00	119.00
116.25	119.25
116.50	119.50
116.75	119.75
117.00	120.00
117.25	120.25
117.50	120.50
117.75	120.75
118.00	121.00
118.25	121.25
118.50	121.50
118.75	121.75
119.00	122.00
1	