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SHLC Wholesale Conforming DU and LP														
1000-99				1200-99				1300-99						
1001-99		1100-99		1201-99		1301-99		1301-99			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		103.601	103.476	103.226	7.625		103.750	103.625	103.375	7.000		103.047	102.922	102.672
7.500		103.353	103.228	102.978	7.500		103.397	103.272	103.022	6.875		102.795	102.670	102.420
7.375		102.915	102.790	102.540	7.375		103.044	102.919	102.669	6.750		102.506	102.381	102.131
7.250		102.678	102.553	102.303	7.250		102.666	102.541	102.291	6.625		102.207	102.082	101.832
7.125		102.950	102.825	102.575	7.125		103.174	103.049	102.799	6.500		102.728	102.603	102.353
7.000		102.675	102.550	102.300	7.000		102.900	102.775	102.525	6.375		102.460	102.335	102.085
6.875		102.364	102.239	101.989	6.875		102.505	102.380	102.130	6.250		102.161	102.036	101.786
6.750		101.920	101.795	101.545	6.750		102.039	101.914	101.664	6.125		101.798	101.673	101.423
6.625		102.019	101.894	101.644	6.625		102.546	102.421	102.171	6.000		101.752	101.627	101.377
6.500		101.688	101.563	101.313	6.500		102.248	102.123	101.873	5.875		101.539	101.414	101.164
6.375		101.286	101.161	100.911	6.375		101.825	101.700	101.450	5.750		101.090	100.965	100.715
6.250		100.854	100.729	100.479	6.250		101.323	101.198	100.948	5.625		100.679	100.554	100.304
6.125		100.629	100.504	100.254	6.125		101.181	101.056	100.806	5.500		100.698	100.573	100.323
6.000		100.254	100.129	99.879	6.000		100.824	100.699	100.449	5.375		100.122	99.997	99.747
5.875		99.720	99.595	99.345	5.875		100.353	100.228	99.978	5.250		99.770	99.645	99.395
5.750		99.139	99.014	98.764	5.750		99.796	99.671	99.421	5.125		99.407	99.282	99.032
5.625		97.782	97.657	97.407	5.625		99.296	99.171	98.921	5.000		98.907	98.782	98.532
5.500		97.248	97.123	96.873	5.500		98.826	98.701	98.451	4.875		98.657	98.532	98.282
5.375		96.679	96.554	96.304	5.375		98.250	98.125	97.875	4.750		98.267	98.142	97.892
5.250		96.082	95.957	95.707	5.250		97.641	97.516	97.266	4.625		97.074	96.949	96.699

  

1400-99														
1401-99				1401-99				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		102.755	102.630	102.380										
6.875		102.540	102.415	102.165										
6.750		102.104	101.979	101.729										
6.625		101.936	101.811	101.561										
6.500		102.224	102.099	101.849										
6.375		101.939	101.814	101.564										
6.250		101.658	101.533	101.283										
6.125		101.376	101.251	101.001										
6.000		101.522	101.397	101.147										
5.875		101.248	101.123	100.873										
5.750		100.866	100.741	100.491										
5.625		100.453	100.328	100.078										
5.500		99.872	99.747	99.497										
5.375		99.704	99.579	99.329										
5.250		99.410	99.285	99.035										
5.125		99.113	98.988	98.738										
5.000		98.657	98.532	98.282										
4.875		98.140	98.015	97.765										
4.750		97.854	97.729	97.479										
4.625		97.102	96.977	96.727										

  

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.

Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99		1053-99				1233-99					1333-99			
1133-99		1153-99				1253-99					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		103.173	103.048	102.798	7.625		102.622	102.497	102.247	7.000		101.830	101.705	101.455
7.500		103.011	102.886	102.636	7.500		102.411	102.286	102.036	6.875		101.786	101.661	101.411
7.375		102.715	102.590	102.340	7.375		102.030	101.905	101.655	6.750		101.391	101.266	101.016
7.250		102.437	102.312	102.062	7.250		101.631	101.506	101.256	6.625		100.941	100.816	100.566
7.125		102.484	102.359	102.109	7.125		102.429	102.304	102.054	6.500		101.541	101.416	101.166
7.000		102.298	102.173	101.923	7.000		102.186	102.061	101.811	6.375		101.334	101.209	100.959
6.875		101.844	101.719	101.469	6.875		101.779	101.654	101.404	6.250		100.926	100.801	100.551
6.750		101.479	101.354	101.104	6.750		101.312	101.187	100.937	6.125		100.466	100.341	100.091
6.625		101.488	101.363	101.113	6.625		101.459	101.334	101.084	6.000		100.067	99.942	99.692
6.500		101.259	101.134	100.884	6.500		101.163	101.038	100.788	5.875		99.809	99.684	99.434
6.375		100.776	100.651	100.401	6.375		100.719	100.594	100.344	5.750		99.381	99.256	99.006
6.250		100.251	100.126	99.876	6.250		100.215	100.090	99.840	5.625		98.905	98.780	98.530
6.125		99.956	99.831	99.581	6.125		99.683	99.558	99.308	5.500		98.926	98.801	98.551
6.000		99.001	98.876	98.626	6.000		99.100	98.975	98.725	5.375		98.615	98.490	98.240
5.875		98.529	98.404	98.154	5.875		98.485	98.360	98.110	5.250		98.163	98.038	97.788
5.750		98.060	97.935	97.685	5.750		97.788	97.663	97.413	5.125		97.668	97.543	97.293
5.625		96.607	96.482	96.232	5.625		96.764	96.639	96.389	5.000		97.303	97.178	96.928
5.500		94.577	94.452	94.202	5.500		NA	NA	NA	4.875		96.940	96.815	96.565
5.375		93.806	93.681	93.431	5.375		NA	NA	NA	4.750		96.446	96.321	96.071
5.250		92.997	92.872	92.622	5.250		NA	NA	NA	4.625		94.308	94.183	93.933
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		99.242	99.117	98.867										
6.750		98.989	98.864	98.614										
6.625		100.651	100.526	100.276										
6.500		101.139	101.014	100.764										
6.375		100.949	100.824	100.574										
6.250		100.568	100.443	100.193										
6.125		100.174	100.049	99.799										
6.000		99.802	99.677	99.427										
5.875		99.415	99.290	99.040										
5.750		99.021	98.896	98.646										
5.625		98.610	98.485	98.235										
5.500		98.462	98.337	98.087										
5.375		98.214	98.089	97.839										
5.250		97.800	97.675	97.425										
5.125		97.369	97.244	96.994										
5.000		96.914	96.789	96.539										
4.875		96.526	96.401	96.151										
4.750		96.079	95.954	95.704										
4.625		95.626	95.501	95.251										
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									
<a href="#">link to policy</a>														
<b>Price Adjustments: See Agency Adjusters page.</b>														
Note: Pricing and LLPAs subject to change without notice														

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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.

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	-1.620	-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	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	N/A
3-4 - Unit Property N/A	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	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	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	



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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		101.342	101.217	100.967	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 &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
Government Adjusters																																												
Manual	-0.250																																											
2 unit	-0.750																																											
3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.059	100.934	100.684	7.000		NA	NA	NA																																			
7.500		100.769	100.644	100.394	6.875		NA	NA	NA																																			
7.375		100.472	100.347	100.097	6.750		NA	NA	NA																																			
7.250		101.592	101.467	101.217	6.625		97.862	97.737	97.487																																			
7.125		101.297	101.172	100.922	6.500		97.758	97.633	97.383																																			
7.000		100.993	100.868	100.618	6.375		97.376	97.251	97.001																																			
6.875		100.680	100.555	100.305	6.250		97.932	97.807	97.557																																			
6.750		100.912	100.787	100.537	6.125		97.673	97.548	97.298																																			
6.625		100.601	100.476	100.226	6.000		97.212	97.087	96.837																																			
6.500		100.279	100.154	99.904	5.875		96.924	96.799	96.549																																			
6.375		99.945	99.820	99.570	5.750		97.369	97.244	96.994																																			
6.250		99.968	99.843	99.593	5.625		97.092	96.967	96.717																																			
6.125		99.607	99.482	99.232	5.500		96.805	96.680	96.430																																			
6.000		99.110	98.985	98.735	5.375		96.507	96.382	96.132																																			
5.875		98.598	98.473	98.223	5.250		96.287	96.162	95.912																																			
5.750		98.851	98.726	98.476	5.125		95.989	95.864	95.614																																			
5.625		98.494	98.369	98.119	5.000		95.680	95.555	95.305																																			
5.500		96.986	96.861	96.611	4.875		95.359	95.234	94.984																																			
5.375		96.638	96.513	96.263	4.750		95.026	94.901	94.651																																			
<b>*FHA Only</b>																																												
Streamline/IRRRRL 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																																						
					<a href="#">link to policy</a>																																							

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Effective: 1/5/24 8:49 AM

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

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					SHLC Wholesale Government ARM	
Margin 2.000	Caps 1/1/5	Index: 1 year CMT			Margin 2.000	Caps 1/1/5	Index: 1 year CMT			GOVERNMENT ARM PRICE ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.452	97.327	97.077	6.250		97.452	97.327	97.077	620-639	-1.000
6.125		97.461	97.336	97.086	6.125		97.461	97.336	97.086	600-619	-1.500
6.000		97.472	97.347	97.097	6.000		97.472	97.347	97.097	580-599	-2.000
5.875		97.483	97.358	97.108	5.875		97.483	97.358	97.108	Government Adjusters	
5.750		97.492	97.367	97.117	5.750		97.492	97.367	97.117	Manual	-0.250
5.625		96.514	96.389	96.139	5.625		96.514	96.389	96.139	2 unit	-0.750
5.500		96.046	95.921	95.671	5.500		96.046	95.921	95.671	3-4 unit	-1.000
5.375		95.524	95.399	95.149	5.375		95.524	95.399	95.149	VA	0.000
5.250		94.985	94.860	94.610	5.250		94.985	94.860	94.610	Manufactured	-1.250
5.125		94.985	94.860	94.610	5.125		94.985	94.860	94.610	Ln Amt <=150K	-0.375
5.000		94.985	94.860	94.610	5.000		94.985	94.860	94.610	VA IRRL N/O/O	-1.000
4.875		94.028	93.903	93.653	4.875		94.028	93.903	93.653	Cash Out	-0.250
4.750		94.028	93.903	93.653	4.750		94.028	93.903	93.653	Cash Out > 90% (VA)	-1.75
4.625		93.495	93.370	93.120	4.625		93.495	93.370	93.120	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.849	92.724	92.474	4.500		92.849	92.724	92.574		
4.375		92.849	92.724	92.474	4.375		92.849	92.724	92.324		

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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	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	99.185	6.250	99.738	99.613	99.363	99.111	6.250	99.439	99.314	99.064	98.812	6.250	99.439	99.314	99.064	98.812	6.250	99.439	99.314	99.064	98.812					
6.125	99.541	99.416	99.166	98.978	6.125	99.449	99.324	99.074	98.822	6.125	99.088	98.963	98.713	98.461	6.125	99.088	98.963	98.713	98.461	6.125	99.088	98.963	98.713	98.461					
6.000	99.313	99.188	98.938	98.750	6.000	99.167	99.042	98.792	98.540	6.000	98.727	98.602	98.352	98.100	6.000	98.727	98.602	98.352	98.100	6.000	98.727	98.602	98.352	98.100					
5.875	99.035	98.910	98.660	98.472	5.875	98.850	98.725	98.475	98.223	5.875	98.321	98.196	97.946	97.694	5.875	98.321	98.196	97.946	97.694	5.875	98.321	98.196	97.946	97.694					
5.750	98.741	98.616	98.366	98.178	5.750	98.533	98.408	98.158	97.906	5.750	97.902	97.777	97.527	97.275	5.750	97.902	97.777	97.527	97.275	5.750	97.902	97.777	97.527	97.275					
5.625	98.417	98.292	98.042	97.854	5.625	98.132	98.007	97.757	97.505	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	97.502	5.500	97.655	97.530	97.280	97.028	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	97.146	5.375	97.174	97.049	96.799	96.547	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	96.786	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.*





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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		103.621	103.496	103.246	7.625		103.539	103.414	103.164
7.500		103.308	103.183	102.933	7.500		103.373	103.248	102.998
7.375		102.846	102.721	102.471	7.375		102.935	102.810	102.560
7.250		102.375	102.250	102.000	7.250		102.464	102.339	102.089
7.125		102.787	102.662	102.412	7.125		102.725	102.600	102.350
7.000		102.449	102.324	102.074	7.000		102.520	102.395	102.145
6.875		101.963	101.838	101.588	6.875		102.054	101.929	101.679
6.750		101.462	101.337	101.087	6.750		101.555	101.430	101.180
6.625		101.826	101.701	101.451	6.625		101.768	101.643	101.393
6.500		101.440	101.315	101.065	6.500		101.514	101.389	101.139
6.375		100.924	100.799	100.549	6.375		101.019	100.894	100.644
6.250		100.387	100.262	100.012	6.250		100.483	100.358	100.108
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										
<b>&gt;20 Yr Term</b>										
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
<b>&lt;=20 Yr Term</b>										
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
<b>Other LPMI Adjustments - All LPMI Products</b>										
All Terms	Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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







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

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SHLC Wholesale A Series Jumbo												
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.250		102.375	102.375	102.322	7.500		101.326	101.201	101.076			
8.125		102.375	102.322	102.197	7.375		101.076	100.951	100.826			
8.000		102.322	102.197	102.072	7.250		100.826	100.701	100.576			
7.875		102.197	102.072	101.947	7.125		100.451	100.326	100.201			
7.750		102.072	101.947	101.822	7.000		100.076	99.951	99.826			
7.625		101.947	101.822	101.697	6.875		99.576	99.451	99.326			
7.500		101.822	101.697	101.572	6.750		99.076	98.951	98.826			
7.375		101.572	101.447	101.322	6.625		98.451	98.326	98.201			
7.250		101.322	101.197	101.072	6.500		97.826	97.701	97.576			
7.125		101.072	100.947	100.822	6.375		97.201	97.076	96.951			
7.000		100.697	100.572	100.447	6.250		96.576	96.451	96.326			
6.875		100.322	100.197	100.072	6.125		95.826	95.701	95.576			
6.750		99.947	99.822	99.697	6.000		95.076	94.951	94.826			
6.625		99.447	99.322	99.197	5.875		94.326	94.201	94.076			
6.500		98.947	98.822	98.697			NA	NA	NA			
6.375		98.322	98.197	98.072			NA	NA	NA			
6.250		97.697	97.572	97.447			NA	NA	NA			
6.125		97.072	96.947	96.822			NA	NA	NA			
6.000		96.322	96.197	96.072			NA	NA	NA			
5.875		95.572	95.447	95.322			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
9.000		101.875	101.875	101.807	7.500		101.375	101.375	101.263	7.750		101.875	101.875	101.756
8.875		101.875	101.807	101.682	7.375		101.375	101.263	101.138	7.625		101.875	101.756	101.631
8.750		101.807	101.682	101.557	7.250		101.263	101.138	101.013	7.500		101.756	101.631	101.506
8.625		101.682	101.557	101.432	7.125		101.138	101.013	100.888	7.375		101.631	101.506	101.381
8.500		101.557	101.432	101.307	7.000		101.013	100.888	100.763	7.250		101.506	101.381	101.256
8.375		101.432	101.307	101.182	6.875		100.763	100.638	100.513	7.125		101.381	101.256	101.131
8.250		101.307	101.182	101.057	6.750		100.388	100.263	100.138	7.000		101.131	101.006	100.881
8.125		101.182	101.057	100.932	6.625		100.013	99.888	99.763	6.875		100.881	100.756	100.631
8.000		101.057	100.932	100.807	6.500		99.513	99.388	99.263	6.750		100.506	100.381	100.256
7.875		100.807	100.682	100.557	6.375		99.013	98.888	98.763	6.625		100.131	100.006	99.881
7.750		100.557	100.432	100.307	6.250		98.513	98.388	98.263	6.500		99.631	99.506	99.381
7.625		100.182	100.057	99.932	6.125		98.013	97.888	97.763	6.375		99.131	99.006	98.881
7.500		99.807	99.682	99.557	6.000		97.388	97.263	97.138	6.250		98.631	98.506	98.381
7.375		99.307	99.182	99.057	5.875		96.763	96.638	96.513	6.125		98.006	97.881	97.756
7.250		98.807	98.682	98.557	5.750		96.138	96.013	95.888	6.000		97.381	97.256	97.131
7.125		98.307	98.182	98.057	5.625		95.513	95.388	95.263	5.875		96.631	96.506	96.381
7.000		97.807	97.682	97.557			NA	NA	NA	5.750		95.881	95.756	95.631
6.875		97.182	97.057	96.932			NA	NA	NA	5.625		95.006	94.881	94.756
6.750		96.557	96.432	96.307			NA	NA	NA	5.500		94.131	94.006	93.881
6.625		95.807	95.682	95.557			NA	NA	NA			NA	NA	NA

Price Adjustments

Risk Based Adjustments

	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		101.691	101.566	101.378	8.250		101.167	101.042	100.855	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500
8.500		101.610	101.485	101.298	8.125		101.122	100.997	100.809	
8.375		101.506	101.381	101.193	8.000		101.074	100.949	100.761	
8.250		101.389	101.264	101.076	7.875		100.989	100.864	100.677	
8.125		101.260	101.135	100.947	7.750		100.834	100.709	100.521	
8.000		101.118	100.993	100.806	7.625		100.618	100.493	100.305	
7.875		100.955	100.830	100.643	7.500		100.437	100.312	100.125	
7.750		100.748	100.623	100.436	7.375		100.218	100.093	99.906	
7.625		100.523	100.398	100.210	7.250		99.992	99.867	99.679	
7.500		100.273	100.148	99.960	7.125		99.718	99.593	99.406	
7.375		100.009	99.884	99.696	7.000		99.423	99.298	99.110	
7.250		99.746	99.621	99.434	6.875		99.113	98.988	98.800	
7.125		99.478	99.353	99.166	6.750		98.782	98.657	98.470	
7.000		99.194	99.069	98.882	6.625		98.431	98.306	98.118	
6.875		98.900	98.775	98.587	6.500		98.061	97.936	97.749	
6.750		98.607	98.482	98.295			NA	NA	NA	
6.625		98.310	98.185	97.997			NA	NA	NA	
6.500		98.007	97.882	97.695			NA	NA	NA	
6.375		97.703	97.578	97.390			NA	NA	NA	
6.250		97.369	97.244	97.057			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		100.148	99.976	99.757	7.250		98.998	98.826	98.608	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.99  Loan Amount < \$700,000 0.500
8.375		100.097	99.925	99.706	7.125		98.947	98.775	98.556	
8.250		100.046	99.874	99.655	7.000		98.897	98.725	98.506	
8.125		100.000	99.828	99.609	6.875		98.846	98.674	98.456	
8.000		99.954	99.782	99.563	6.750		98.796	98.624	98.405	
7.875		99.840	99.668	99.449	6.625		98.557	98.385	98.167	
7.750		99.816	99.644	99.425	6.500		98.319	98.147	97.928	
7.625		99.688	99.516	99.297	6.375		97.574	97.402	97.183	
7.500		99.560	99.388	99.170	6.250		96.830	96.658	96.439	
7.375		99.464	99.292	99.073	6.125		96.587	96.415	96.197	
7.250		99.368	99.196	98.977	6.000		96.345	96.173	95.955	
7.125		99.290	99.118	98.900	5.875		NA	NA	NA	
7.000		99.213	99.041	98.823	5.750		NA	NA	NA	
6.875		99.167	98.995	98.776	5.625		NA	NA	NA	
6.750		99.121	98.949	98.730	5.500		NA	NA	NA	
6.625		98.672	98.501	98.282	5.375		NA	NA	NA	
6.500		98.224	98.052	97.833	5.250		NA	NA	NA	
6.375		97.658	97.487	97.268	5.125		NA	NA	NA	
6.250		97.093	96.921	96.702	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
<b>Extension and Re-lock Fees</b>										
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 8:00 AM

		ARM LIPAs											
		Fixed Rate				1Y				5Y			
Credit Score	0	50-51	55-61	60-65	65-70	70-75	75-80	80-85	85-90	90-95	95-101	101-105	105-110
<b>Primary Purchase</b>													
800	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na
785-799	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na
760-779	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na	na
735-759	-0.045	-0.170	-0.170	-0.205	-0.420	-0.420	-0.420	na	na	na	na	na	na
710-729	-0.045	-0.170	-0.170	-0.205	-0.420	-0.420	-0.420	na	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Primary NCO Ref</b>													
800	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na
785-799	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na	na
735-759	-0.170	-0.170	-0.170	-0.205	-0.205	-0.420	-0.420	na	na	na	na	na	na
710-729	-0.170	-0.170	-0.170	-0.205	-0.205	-0.420	-0.420	na	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Primary CO Ref</b>													
800	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na	na
785-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na	na	na	na
735-759	-0.170	-0.170	-0.170	-0.205	na	na	na	na	na	na	na	na	na
710-729	-0.170	-0.170	-0.170	-0.205	na	na	na	na	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na

Deal Jumbo Adjusters

		Fixed Rate LIPAs											
		Fixed Rate				1Y				5Y			
Credit Score	0	50-51	55-61	60-65	65-70	70-75	75-80	80-85	85-90	90-95	95-101	101-105	105-110
<b>Primary Purchase</b>													
800	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
785-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
735-759	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
710-729	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Primary NCO Ref</b>													
800	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
785-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
735-759	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
710-729	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Primary CO Ref</b>													
800	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
785-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
735-759	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
710-729	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Second Purchase</b>													
800	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na	na
785-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na	na	na	na
735-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.785	-1.160	-1.535	na	na	na	na	na
710-729	-0.410	-0.410	-0.410	-0.410	-0.535	-0.785	-1.160	-1.535	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Second NCO Ref</b>													
800	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.285	na	na	na	na	na
785-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.285	na	na	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.285	na	na	na	na	na
735-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.785	-1.160	-1.535	na	na	na	na	na
710-729	-0.410	-0.410	-0.410	-0.410	-0.535	-0.785	-1.160	-1.535	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>Second CO Ref</b>													
800	-0.410	-0.410	-0.410	-0.410	-0.785	-1.035	-1.285	na	na	na	na	na	na
785-799	-0.410	-0.410	-0.410	-0.410	-0.785	-1.035	-1.285	na	na	na	na	na	na
760-779	-0.410	-0.410	-0.410	-0.410	-0.785	-1.035	-1.285	na	na	na	na	na	na
735-759	-0.785	-0.785	-0.785	-0.785	-1.035	-1.285	-1.535	-1.910	na	na	na	na	na
710-729	-0.785	-0.785	-0.785	-0.785	-1.035	-1.285	-1.535	-1.910	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>NCO Purchase</b>													
800	-0.06	-0.06	-0.06	-0.06	-0.21	-0.36	-0.51	-0.66	na	na	na	na	na
785-799	-0.06	-0.06	-0.06	-0.06	-0.21	-0.36	-0.51	-0.66	na	na	na	na	na
760-779	-0.06	-0.06	-0.06	-0.06	-0.21	-0.36	-0.51	-0.66	na	na	na	na	na
735-759	-0.21	-0.21	-0.21	-0.21	-0.36	-0.51	-0.66	-0.81	na	na	na	na	na
710-729	-0.21	-0.21	-0.21	-0.21	-0.36	-0.51	-0.66	-0.81	na	na	na	na	na
685-699	na	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na	na
635-659	na	na	na	na	na	na	na	na	na	na	na	na	na
<b>NCO NCO Ref</b>													
800	-0.060	-0.060	-0.060	-0.060	-0.210	-0.360	-0.510	-0.660	na	na	na	na	na
785-799	-0.060	-0.060	-0.060	-0.060	-0.210	-0.360	-0.510	-0.660	na	na	na	na	na
760-779	-0.060	-0.060	-0.060	-0.060	-0.210	-0.360	-0.510	-0.660	na	na	na	na	na
735-759	-0.210	-0.210	-0.210	-0.210	-0.360	-0.510	-0.660	-0.810	na	na	na	na	na
710-729	-0.210	-0.210	-0.210	-0.210	-0.360	-0.5							





Effective: 1/24/24 8:00 AM

Tonaz Lumber Adjusters

Fixed Rate LLPA's

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
<b>Primary Purchase</b>										
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	-0.285	-0.285	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
<b>Primary NCO Refi</b>										
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	-0.660	na	na
760-779	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
740-759	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
720-739	0.028	-0.035	-0.090	-0.285	-0.660	-1.035	-1.785	na	na	na
700-719	-0.035	-0.090	-0.160	-0.473	na	na	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
<b>Primary CO Refi</b>										
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	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-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
<b>Second Purchase</b>										
800+	0.465	0.340	0.278	0.215	0.153	-0.035	-0.160	-0.285	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	-0.535	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.285	-0.535	na	na
740-759	0.278	0.215	0.153	0.090	-0.035	-0.233	-0.410	-0.723	na	na
720-739	0.215	0.153	0.090	-0.035	-0.160	-0.410	-0.660	-0.973	na	na
700-719	0.153	0.090	-0.035	-0.160	-0.473	-0.910	-1.348	na	na	na
680-699	0.090	-0.035	-0.160	-0.233	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
<b>Second CO Refi</b>										
800+	0.340	0.153	0.028	-0.035	-0.160	-0.235	-0.410	na	na	na
780-799	0.278	0.090	-0.035	-0.233	-0.348	-0.473	na	na	na	na
760-779	0.153	0.028	-0.090	-0.285	-0.410	-0.660	na	na	na	na
740-759	0.090	-0.035	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.028	-0.090	-0.233	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.538	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.233	-0.348	-0.538	-0.910	-1.473	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

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
<b>Primary Purchase</b>										
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	-0.160	-0.348	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.660	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-0.910	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-0.910	-1.285	na	na
700-719	0.028	-0.035	-0.090	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.090	-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
<b>Primary NCO Refi</b>										
800+	0.215	0.153	0.090	0.028	0.028	-0.035	-0.090	-0.285	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.160	-0.473	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.160	-0.410	-0.660	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.285	-0.535	-0.848	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.535	-0.785	-1.160	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-0.723	-1.160	-1.910	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
<b>Primary CO Refi</b>										
800+	0.090	0.028	-0.035	-0.090	-0.235	-0.348	-0.410	na	na	na
780-799	0.028	-0.035	-0.090	-0.160	-0.348	-0.473	na	na	na	na
760-779	-0.035	-0.090	-0.160	-0.285	-0.410	-0.660	na	na	na	na
740-759	-0.090	-0.160	-0.233	-0.348	-0.535	-0.785	na	na	na	na
720-739	-0.160	-0.233	-0.348	-0.473	-0.660	-0.910	na	na	na	na
700-719	-0.233	-0.348	-0.473	-0.660	-0.910	-1.285	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
<b>Second Purchase</b>										
800+	0.340	0.153	0.028	-0.035	-0.160	-0.235	-0.410	na	na	na
780-799	0.278	0.090	-0.035	-0.233	-0.348	-0.473	na	na	na	na
760-779	0.153	0.028	-0.090	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.090	-0.035	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.028	-0.090	-0.233	-0.473	-0.785	-1.098	na	na	na	na
700-719	-0.035	-0.160	-0.285	-0.538	-1.035	-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
<b>Second CO Refi</b>										
800+	0.090	-0.035	-0.233	-0.410	-0.660	-0.910	na	na	na	na
780-799	0.028	-0.160	-0.285	-0.473	-0.723	na	na	na	na	na
760-779	-0.035	-0.233	-0.348	-0.535	-0.785	na	na	na	na	na
740-759	-0.090	-0.233	-0.348	-0.538	-0.848	na	na	na	na	na
720-739	-0.160	-0.233	-0.348	-0.538	-0.848	na	na	na	na	na
700-719	-0.233	-0.348	-0.473	-0.660	-0.910	na	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

Global LLPA's

Category	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
SFE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PILO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Contd	0.000	0.000	0.000	0.000						

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Effective: 1/5/24 8:49 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	105.251	105.126	105.001	104.814					
9.250	105.101	104.976	104.851	104.664					
9.125	104.931	104.806	104.681	104.493					
9.000	104.745	104.620	104.495	104.308					
8.875	104.525	104.400	104.275	104.088					
8.750	104.298	104.173	104.048	103.860					
8.625	104.069	103.944	103.819	103.632					
8.500	103.857	103.732	103.607	103.419					
8.375	103.587	103.462	103.337	103.150					
8.250	103.297	103.172	103.047	102.860					
8.125	102.959	102.834	102.709	102.522					
8.000	102.612	102.487	102.362	102.175					
7.875	102.243	102.118	101.993	101.805					
7.750	101.856	101.731	101.606	101.419					
7.625	101.439	101.314	101.189	101.002					
7.500	100.988	100.863	100.738	100.550					
7.375	100.503	100.378	100.253	100.065					
7.250	100.033	99.908	99.783	99.596					
7.125	99.529	99.404	99.279	99.092					
7.000	98.995	98.870	98.745	98.557					

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
<b>NOO Purchase</b>										
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
<b>NOO NCO Refi</b>										
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
<b>NOO CO Refi</b>										
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 - "Owner Occupied"

Rate	APR
6.125	NA
6.375	NA
6.625	NA
6.875	NA
7.125	NA
7.375	NA
7.625	NA
7.875	NA
8.125	NA
8.375	NA
8.625	NA
8.875	NA
9.125	NA
9.375	NA
9.625	NA
9.875	NA
10.125	NA
10.375	NA
10.625	NA
10.875	NA
11.125	NA
11.375	NA
11.625	NA
11.875	NA
12.125	NA
12.375	NA
12.625	NA
12.875	NA
13.125	NA
13.375	NA
13.625	NA
13.875	NA
14.125	NA
14.375	NA
14.625	NA
14.875	NA
15.125	NA
15.375	NA
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