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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.SHLC Wholesalewholesale.com.
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

Wholesale Lender Fee BuyOut Options	
Conventional Agency	\$1,070.00
Government (FHA / VA / USDA)	\$1,070.00
Government (FHA Streamlines and VA IRRRLs)	\$495.00
Jumbo / Non-Conforming / Non-QM	\$850.00



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SHLC Wholesale Conforming DU and LP														
1000-99					1200-99					1300-99				
1001-99		1100-99			1201-99		1301-99			1400-99				
		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		103.916	103.791	103.541	7.625		104.218	104.093	103.843	7.000		103.003	102.878	102.628
7.500		103.570	103.445	103.195	7.500		103.858	103.733	103.483	6.875		102.974	102.849	102.599
7.375		103.176	103.051	102.801	7.375		103.492	103.367	103.117	6.750		102.686	102.561	102.311
7.250		102.842	102.717	102.467	7.250		103.122	102.997	102.747	6.625		102.386	102.261	102.011
7.125		103.069	102.944	102.694	7.125		103.307	103.182	102.932	6.500		102.376	102.251	102.001
7.000		102.811	102.686	102.436	7.000		102.938	102.813	102.563	6.375		102.110	101.985	101.735
6.875		102.438	102.313	102.063	6.875		102.581	102.456	102.206	6.250		101.809	101.684	101.434
6.750		102.012	101.887	101.637	6.750		102.197	102.072	101.822	6.125		101.443	101.318	101.068
6.625		102.087	101.962	101.712	6.625		102.500	102.375	102.125	6.000		101.685	101.560	101.310
6.500		101.793	101.668	101.418	6.500		102.202	102.077	101.827	5.875		101.363	101.238	100.988
6.375		101.366	101.241	100.991	6.375		101.778	101.653	101.403	5.750		101.024	100.899	100.649
6.250		100.888	100.763	100.513	6.250		101.274	101.149	100.899	5.625		100.608	100.483	100.233
6.125		100.677	100.552	100.302	6.125		101.250	101.125	100.875	5.500		100.644	100.519	100.269
6.000		100.183	100.058	99.808	6.000		100.894	100.769	100.519	5.375		100.270	100.145	99.895
5.875		99.611	99.486	99.236	5.875		100.422	100.297	100.047	5.250		99.914	99.789	99.539
5.750		99.073	98.948	98.698	5.750		99.861	99.736	99.486	5.125		99.547	99.422	99.172
5.625		98.344	98.219	97.969	5.625		99.367	99.242	98.992	5.000		99.183	99.058	98.808
5.500		97.788	97.663	97.413	5.500		98.894	98.769	98.519	4.875		98.781	98.656	98.406
5.375		97.196	97.071	96.821	5.375		98.319	98.194	97.944	4.750		98.387	98.262	98.012
5.250		96.576	96.451	96.201	5.250		97.709	97.584	97.334	4.625		97.609	97.484	97.234

  

1400-99														
1401-99		Conventional 10 Yr Fixed					Conventional 10 Yr Fixed			Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		102.911	102.786	102.536										
6.875		102.689	102.564	102.314										
6.750		102.464	102.339	102.089										
6.625		102.424	102.299	102.049										
6.500		102.200	102.075	101.825										
6.375		101.989	101.864	101.614										
6.250		101.762	101.637	101.387										
6.125		101.676	101.551	101.301										
6.000		101.448	101.323	101.073										
5.875		101.206	101.081	100.831										
5.750		100.942	100.817	100.567										
5.625		100.661	100.536	100.286										
5.500		100.360	100.235	99.985										
5.375		100.033	99.908	99.658										
5.250		99.678	99.553	99.303										
5.125		99.248	99.123	98.873										
5.000		98.796	98.671	98.421										
4.875		98.414	98.289	98.039										
4.750		98.058	97.933	97.683										
4.625		97.682	97.557	97.307										

  

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

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.349	103.224	103.224	102.974	7.625	102.643	102.518	102.268	102.268	7.000	101.786	101.661	101.661	101.411
7.500	103.194	103.069	103.069	102.819	7.500	102.511	102.386	102.136	102.136	6.875	101.742	101.617	101.617	101.367
7.375	102.897	102.772	102.772	102.522	7.375	102.074	101.949	101.699	101.699	6.750	101.347	101.222	101.222	100.972
7.250	102.617	102.492	102.492	102.242	7.250	101.809	101.684	101.434	101.434	6.625	100.897	100.772	100.772	100.522
7.125	102.590	102.465	102.465	102.215	7.125	102.534	102.409	102.159	102.159	6.500	101.481	101.356	101.356	101.106
7.000	102.404	102.279	102.279	102.029	7.000	102.291	102.166	101.916	101.916	6.375	101.275	101.150	101.150	100.900
6.875	101.948	101.823	101.823	101.573	6.875	101.884	101.759	101.509	101.509	6.250	100.866	100.741	100.741	100.491
6.750	101.590	101.465	101.465	101.215	6.750	101.416	101.291	101.041	101.041	6.125	100.406	100.281	100.281	100.031
6.625	101.598	101.473	101.473	101.223	6.625	101.569	101.444	101.194	101.194	6.000	99.945	99.820	99.820	99.570
6.500	101.369	101.244	101.244	100.994	6.500	101.273	101.148	100.898	100.898	5.875	99.590	99.465	99.465	99.215
6.375	100.885	100.760	100.760	100.510	6.375	100.828	100.703	100.453	100.453	5.750	99.215	99.090	99.090	98.840
6.250	100.359	100.234	100.234	99.984	6.250	100.323	100.198	99.948	99.948	5.625	98.679	98.554	98.554	98.304
6.125	100.050	99.925	99.925	99.675	6.125	99.790	99.665	99.415	99.415	5.500	98.861	98.736	98.736	98.486
6.000	99.376	99.251	99.251	99.001	6.000	99.208	99.083	98.833	98.833	5.375	98.551	98.426	98.426	98.176
5.875	98.954	98.829	98.829	98.579	5.875	98.593	98.468	98.218	98.218	5.250	98.099	97.974	97.974	97.724
5.750	98.512	98.387	98.387	98.137	5.750	97.893	97.768	97.518	97.518	5.125	97.603	97.478	97.478	97.228
5.625	96.671	96.546	96.546	96.296	5.625	96.828	96.703	96.453	96.453	5.000	97.285	97.160	97.160	96.910
5.500	95.489	95.364	95.364	95.114	5.500	NA	NA	NA	NA	4.875	96.921	96.796	96.796	96.546
5.375	94.894	94.769	94.769	94.519	5.375	NA	NA	NA	NA	4.750	96.437	96.312	96.312	96.062
5.250	94.275	94.150	94.150	93.900	5.250	NA	NA	NA	NA	4.625	94.895	94.770	94.770	94.520

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000	NA	NA	NA	NA
6.875	99.419	99.294	99.044	98.791
6.750	99.166	99.041	98.791	98.538
6.625	100.607	100.482	100.232	99.979
6.500	101.079	100.954	100.704	100.449
6.375	100.890	100.765	100.515	100.215
6.250	100.508	100.383	100.133	99.881
6.125	100.114	99.989	99.739	99.543
6.000	99.742	99.617	99.367	99.205
5.875	99.353	99.228	98.978	98.867
5.750	98.951	98.826	98.576	98.529
5.625	98.383	98.258	98.008	98.191
5.500	98.397	98.272	98.022	97.941
5.375	98.150	98.025	97.775	97.691
5.250	97.736	97.611	97.361	97.111
5.125	97.304	97.179	96.929	96.741
5.000	96.849	96.724	96.474	96.451
4.875	96.508	96.383	96.133	96.161
4.750	96.060	95.935	95.685	95.871
4.625	95.608	95.483	95.233	95.521

  

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

  

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

[link to policy](#)

Price Adjustments: See Agency Adjusters page.  
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
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

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
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

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.

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	-2.250	-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	-1.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	>45% DTI	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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SHLC Wholesale Government																																																																																																																									
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																																																																															
8100-99					FHA/VA 15 Yr Fixed																																																																																																																				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																																																
7.750		103.602	103.477	103.227	7.125		NA	NA	NA	<b>FICO Adjustments</b>																																																																																																															
7.625		103.325	103.200	102.950	7.000		NA	NA	NA	680 - 699	0.000																																																																																																														
7.500		102.717	102.592	102.342	6.875		NA	NA	NA	660-679	-0.125																																																																																																														
7.375		102.420	102.295	102.045	6.750		100.612	100.487	100.237	640-659	-0.500																																																																																																														
7.250		103.346	103.221	102.971	6.625		100.821	100.696	100.446	620-639	-1.000																																																																																																														
7.125		103.031	102.906	102.656	6.500		100.569	100.444	100.194	600-619	-1.500																																																																																																														
7.000		102.968	102.843	102.593	6.375		100.309	100.184	99.934	580-599	-2.000																																																																																																														
6.875		102.801	102.676	102.426	6.250		100.064	99.939	99.689	<b>Government Adjusters</b>																																																																																																															
6.750		102.692	102.567	102.317	6.125		99.806	99.681	99.431	Manual	-0.250																																																																																																														
6.625		102.829	102.704	102.454	6.000		99.538	99.413	99.163	2 unit	-0.750																																																																																																														
6.500		102.526	102.401	102.151	5.875		99.260	99.135	98.885	3-4 unit	-1.000																																																																																																														
6.375		102.189	102.064	101.814	5.750		99.492	99.367	99.117	VA	0.000																																																																																																														
6.250		101.961	101.836	101.586	5.625		99.215	99.090	98.840	Manufactured	-1.250																																																																																																														
6.125		101.579	101.454	101.204	5.500		98.928	98.803	98.553	Ln Amt <=150K	-0.375																																																																																																														
6.000		101.101	100.976	100.726	5.375		98.629	98.504	98.254	VA IRRL N/Q/O	-1.000																																																																																																														
5.875		100.449	100.324	100.074	5.250		98.401	98.276	98.026	Cash Out	-0.250																																																																																																														
5.750		100.775	100.650	100.400	5.125		98.102	97.977	97.727	Cash Out > 90% (VA)	-1.75																																																																																																														
5.625		100.705	100.580	100.330	5.000		97.792	97.667	97.417																																																																																																																
5.500		100.181	100.056	99.806	4.875		97.470	97.345	97.095																																																																																																																
5.375		99.647	99.522	99.272	4.750		97.137	97.012	96.762																																																																																																																
<b>7000-99</b>					<b>USDA 30 Yr Fixed</b>					Note: Pricing and LLPAs subject to change without notice																																																																																																															
<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																																																																									
<b>Streamline/IRRRL Product Codes</b>					<b>Extension and Re-lock Fees</b>																																																																																																																				
8037-99	FHA 30 Year Fixed Streamline			6037-99	VA 30 Year IRRRL			5 Day	-0.125	Relock																																																																																																															
8337-99	FHA 15 Year Fixed Streamline			6337-99	VA 15 Year IRRRL			7 Day	-0.150	15 Day	-0.125																																																																																																														
								10 Day	-0.250	30 Day	-0.250																																																																																																														
								15 Day	-0.375																																																																																																																
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SHLC Wholesale Government																																													
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																																			
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750		101.345	101.220	100.970	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 IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </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																																												
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VA	0.000																																												
Manufactured	-1.250																																												
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VA IRRRL N/O/O	-1.000																																												
Cash Out	-0.250																																												
Cash Out > 90% (VA)	-1.75																																												
7.625		101.063	100.938	100.688	7.000		NA	NA	NA																																				
7.500		100.773	100.648	100.398	6.875		NA	NA	NA																																				
7.375		100.476	100.351	100.101	6.750		NA	NA	NA																																				
7.250		100.930	100.805	100.555	6.625		97.733	97.608	97.358																																				
7.125		101.100	100.975	100.725	6.500		97.625	97.500	97.250																																				
7.000		100.671	100.546	100.296	6.375		97.233	97.108	96.858																																				
6.875		100.017	99.892	99.642	6.250		97.964	97.839	97.589																																				
6.750		100.917	100.792	100.542	6.125		97.706	97.581	97.331																																				
6.625		100.607	100.482	100.232	6.000		97.270	97.145	96.895																																				
6.500		100.197	100.072	99.822	5.875		96.966	96.841	96.591																																				
6.375		99.569	99.444	99.194	5.750		97.392	97.267	97.017																																				
6.250		100.124	99.999	99.749	5.625		97.115	96.990	96.740																																				
6.125		99.762	99.637	99.387	5.500		96.828	96.703	96.453																																				
6.000		99.264	99.139	98.889	5.375		96.529	96.404	96.154																																				
5.875		98.751	98.626	98.376	5.250		96.301	96.176	95.926																																				
5.750		98.851	98.726	98.476	5.125		96.002	95.877	95.627																																				
5.625		98.492	98.367	98.117	5.000		95.692	95.567	95.317																																				
5.500		97.201	97.076	96.826	4.875		95.370	95.245	94.995																																				
5.375		96.921	96.796	96.546	4.750		95.037	94.912	94.662																																				
<b>*FHA Only</b>																																													
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																																						
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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					SHLC Wholesale Government ARM	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	FICO Adjustments	
Index: 1 year CMT					Index: 1 year CMT						
6.750	98.000	97.875	97.625	97.625	6.750	98.000	97.875	97.625	97.625	680 - 699	0.000
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	660-679	-0.125
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	640-659	-0.500
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	620-639	-1.000
6.250	97.408	97.283	97.033	97.033	6.250	97.408	97.283	97.033	97.033	600-619	-1.500
6.125	97.416	97.291	97.041	97.041	6.125	97.416	97.291	97.041	97.041	580-599	-2.000
6.000	97.428	97.303	97.053	97.053	6.000	97.428	97.303	97.053	97.053	<b>Government Adjusters</b>	
5.875	97.439	97.314	97.064	97.064	5.875	97.439	97.314	97.064	97.064	Manual	-0.250
5.750	97.448	97.323	97.073	97.073	5.750	97.448	97.323	97.073	97.073	2 unit	-0.750
5.625	96.232	96.107	95.857	95.857	5.625	96.232	96.107	95.857	95.857	3-4 unit	-1.000
5.500	95.764	95.639	95.389	95.389	5.500	95.764	95.639	95.389	95.389	VA	0.000
5.375	95.246	95.121	94.871	94.871	5.375	95.246	95.121	94.871	94.871	Manufactured	-1.250
5.250	94.707	94.582	94.332	94.332	5.250	94.707	94.582	94.332	94.332	Ln Amt <=150K	-0.375
5.125	94.780	94.655	94.405	94.405	5.125	94.780	94.655	94.405	94.405	VA IRRL N/O/O	-1.000
5.000	94.277	94.152	93.902	93.902	5.000	94.277	94.152	93.902	93.902	Cash Out	-0.250
4.875	93.805	93.680	93.430	93.430	4.875	93.805	93.680	93.430	93.430	Cash Out > 90% (VA)	-1.75
4.750	93.805	93.680	93.430	93.430	4.750	93.655	93.530	93.280	93.280	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625	93.219	93.094	92.844	92.844	4.625	93.219	93.094	92.844			
4.500	92.628	92.503	92.253	92.253	4.500	92.478	92.353	92.103			
4.375	92.628	92.503	92.253	92.253	4.375	92.478	92.353	92.103			

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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	7.500		NA	NA	NA	7.500		NA	NA	NA	7.500		NA	NA	NA	7.500		NA	NA	NA					
7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA					
7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA					
7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA					
7.000		NA	NA	NA	7.000		NA	NA	NA	7.000		NA	NA	NA	7.000		NA	NA	NA	7.000		NA	NA	NA					
6.875		NA	NA	NA	6.875		NA	NA	NA	6.875		100.379	100.254	100.004	6.875		100.379	100.254	100.004	6.875		100.379	100.254	100.004					
6.750		NA	NA	NA	6.750		NA	NA	NA	6.750		100.229	100.104	99.854	6.750		100.229	100.104	99.854	6.750		100.229	100.104	99.854					
6.625		NA	NA	NA	6.625		100.120	99.995	99.745	6.625		99.984	99.859	99.609	6.625		99.984	99.859	99.609	6.625		99.984	99.859	99.609					
6.500		99.802	99.677	99.427	6.500		99.906	99.781	99.531	6.500		99.645	99.520	99.270	6.500		99.645	99.520	99.270	6.500		99.645	99.520	99.270					
6.375		99.630	99.505	99.255	6.375		99.652	99.527	99.277	6.375		99.311	99.186	98.936	6.375		99.311	99.186	98.936	6.375		99.311	99.186	98.936					
6.250		99.453	99.328	99.078	6.250		99.364	99.239	98.989	6.250		98.984	98.859	98.609	6.250		98.984	98.859	98.609	6.250		98.984	98.859	98.609					
6.125		99.247	99.122	98.872	6.125		99.078	98.953	98.703	6.125		98.638	98.513	98.263	6.125		98.638	98.513	98.263	6.125		98.638	98.513	98.263					
6.000		98.985	98.860	98.610	6.000		98.762	98.637	98.387	6.000		98.244	98.119	97.869	6.000		98.244	98.119	97.869	6.000		98.244	98.119	97.869					
5.875		98.702	98.577	98.327	5.875		98.444	98.319	98.069	5.875		97.841	97.716	97.466	5.875		97.841	97.716	97.466	5.875		97.841	97.716	97.466					
5.750		98.399	98.274	98.024	5.750		98.125	98.000	97.750	5.750		97.428	97.303	97.053	5.750		97.428	97.303	97.053	5.750		97.428	97.303	97.053					
5.625		98.069	97.944	97.694	5.625		97.723	97.598	97.348	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		97.713	97.588	97.338	5.500		97.242	97.117	96.867	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.353	97.228	96.978	5.375		96.757	96.632	96.382	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		96.983	96.858	96.608	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA					

**Extension and Re-lock Fees**

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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





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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.723	103.598	103.348	7.625		103.641	103.516	103.266
7.500		103.408	103.283	103.033	7.500		103.473	103.348	103.098
7.375		102.946	102.821	102.571	7.375		103.035	102.910	102.660
7.250		102.474	102.349	102.099	7.250		102.564	102.439	102.189
7.125		102.893	102.768	102.518	7.125		102.831	102.706	102.456
7.000		102.554	102.429	102.179	7.000		102.625	102.500	102.250
6.875		102.068	101.943	101.693	6.875		102.159	102.034	101.784
6.750		101.566	101.441	101.191	6.750		101.659	101.534	101.284
6.625		101.936	101.811	101.561	6.625		101.877	101.752	101.502
6.500		101.549	101.424	101.174	6.500		101.624	101.499	101.249
6.375		101.033	100.908	100.658	6.375		101.128	101.003	100.753
6.250		100.495	100.370	100.120	6.250		100.591	100.466	100.216
6.125		NA	NA	NA	6.125		NA	NA	NA
6.000		NA	NA	NA	6.000		NA	NA	NA
5.875		NA	NA	NA	5.875		NA	NA	NA
5.750		NA	NA	NA	5.750		NA	NA	NA
5.625		NA	NA	NA	5.625		NA	NA	NA
5.500		NA	NA	NA	5.500		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA
5.250		NA	NA	NA	5.250		NA	NA	NA

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

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

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

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=60,000 and <=85,000	-0.125
Loan Amt >85,000 and <=110,000	0.100
Loan Amt >110,000 and <=150,000	0.100
Loan Amt >150,000 and <=175,000	0.100
Loan Amt >175,000 and <=250,000	0.100
Loan Amt >250,000 and <=375,000	0.000
Loan Amt >375,000	0.000

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.490	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
Other LPMI Adjustments - All LPMI Products										
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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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		101.838	101.713	101.525	8.250		101.307	101.182	100.994	Lock Cutoff: 3:30 PM PST
8.500		101.757	101.632	101.444	8.125		101.265	101.140	100.952	
8.375		101.652	101.527	101.339	8.000		101.220	101.095	100.907	
8.250		101.534	101.409	101.222	7.875		101.138	101.013	100.826	
8.125		101.405	101.280	101.093	7.750		100.985	100.860	100.673	
8.000		101.264	101.139	100.951	7.625		100.776	100.651	100.464	
7.875		101.101	100.976	100.788	7.500		100.600	100.475	100.287	
7.750		100.894	100.769	100.581	7.375		100.384	100.259	100.072	
7.625		100.668	100.543	100.355	7.250		100.162	100.037	99.849	
7.500		100.418	100.293	100.105	7.125		99.891	99.766	99.579	
7.375		100.154	100.029	99.841	7.000		99.599	99.474	99.287	
7.250		99.891	99.766	99.579	6.875		99.292	99.167	98.980	
7.125		99.623	99.498	99.310	6.750		98.965	98.840	98.653	
7.000		99.339	99.214	99.026	6.625		98.617	98.492	98.304	
6.875		99.045	98.920	98.732	6.500		98.249	98.124	97.937	
6.750		98.752	98.627	98.440			NA	NA	NA	
6.625		98.454	98.329	98.141			NA	NA	NA	
6.500		98.150	98.025	97.837			NA	NA	NA	
6.375		97.846	97.721	97.533			NA	NA	NA	
6.250		97.512	97.387	97.200			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		100.216	100.044	99.826	7.250		99.045	98.873	98.654	Lock Cutoff: 3:30 PM PST
8.375		100.165	99.993	99.774	7.125		98.994	98.822	98.603	
8.250		100.114	99.942	99.723	7.000		98.944	98.772	98.553	
8.125		100.068	99.896	99.677	6.875		98.893	98.721	98.503	
8.000		100.022	99.850	99.631	6.750		98.843	98.671	98.452	
7.875		99.908	99.736	99.517	6.625		98.609	98.437	98.218	
7.750		99.884	99.712	99.493	6.500		98.375	98.203	97.984	
7.625		99.760	99.588	99.370	6.375		97.634	97.463	97.244	
7.500		99.638	99.466	99.247	6.250		96.895	96.723	96.504	
7.375		99.546	99.374	99.155	6.125		96.672	96.500	96.281	
7.250		99.454	99.282	99.063	6.000		96.449	96.277	96.058	
7.125		99.406	99.234	99.016	5.875		NA	NA	NA	
7.000		99.359	99.187	98.968	5.750		NA	NA	NA	
6.875		99.342	99.170	98.951	5.625		NA	NA	NA	
6.750		99.326	99.154	98.935	5.500		NA	NA	NA	
6.625		98.888	98.716	98.497	5.375		NA	NA	NA	
6.500		98.451	98.279	98.060	5.250		NA	NA	NA	
6.375		97.896	97.724	97.506	5.125		NA	NA	NA	
6.250		97.342	97.170	96.951	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.



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SHLC Wholesale Ruby AUS Jumbo										
3869-50 Ruby AUS Jumbo 7/6 ARM					3969-50 Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.625	96.458	96.208	NA	NA	7.750	96.966	96.716	NA	NA	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.09  Loan Amount < \$700,000 (.500)  Margin 2.75 Caps: 5/1/5
7.500	96.247	95.997	NA	NA	7.625	96.711	96.461	NA	NA	
7.375	96.030	95.780	NA	NA	7.500	96.448	96.198	NA	NA	
7.250	95.808	95.558	NA	NA	7.375	96.178	95.928	NA	NA	
7.125	95.578	95.328	NA	NA	7.250	95.898	95.648	NA	NA	
7.000	95.339	95.089	NA	NA	7.125	95.606	95.356	NA	NA	
6.875	95.090	94.840	NA	NA	7.000	95.302	95.052	NA	NA	
6.750	94.831	94.581	NA	NA	6.875	94.985	94.735	NA	NA	
6.625	94.559	94.309	NA	NA	6.750	94.651	94.401	NA	NA	
6.500	94.274	94.024	NA	NA	6.625	94.302	94.052	NA	NA	
6.375	93.976	93.726	NA	NA	6.500	93.936	93.686	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50 Opal Jumbo 30 Yr Fixed					3374-50 Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000	103.184	103.059	102.934	102.809	9.000	103.184	103.059	102.934	102.809	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.09  Loan Amount < \$700,000 0.500
8.875	102.986	102.861	102.736	102.611	8.875	102.986	102.861	102.736	102.611	
8.750	102.788	102.663	102.538	102.413	8.750	102.788	102.663	102.538	102.413	
8.625	102.591	102.466	102.341	102.216	8.625	102.591	102.466	102.341	102.216	
8.500	102.393	102.268	102.143	102.018	8.500	102.393	102.268	102.143	102.018	
8.375	102.195	102.070	101.945	101.820	8.375	102.195	102.070	101.945	101.820	
8.250	101.998	101.873	101.748	101.623	8.250	101.998	101.873	101.748	101.623	
8.125	101.802	101.677	101.552	101.427	8.125	101.802	101.677	101.552	101.427	
8.000	101.607	101.482	101.357	101.232	8.000	101.607	101.482	101.357	101.232	
7.875	101.411	101.286	101.161	101.036	7.875	101.411	101.286	101.161	101.036	
7.750	101.213	101.088	100.963	100.838	7.750	101.213	101.088	100.963	100.838	
7.625	101.014	100.889	100.764	100.639	7.625	101.014	100.889	100.764	100.639	
7.500	100.803	100.678	100.553	100.428	7.500	100.803	100.678	100.553	100.428	
7.375	100.582	100.457	100.332	100.207	7.375	100.582	100.457	100.332	100.207	
7.250	100.466	100.341	100.216	100.091	7.250	100.466	100.341	100.216	100.091	
7.125	100.202	100.077	99.952	99.827	7.125	100.202	100.077	99.952	99.827	
7.000	100.007	99.882	99.757	99.632	7.000	100.007	99.882	99.757	99.632	
6.875	99.848	99.723	99.598	99.473	6.875	99.848	99.723	99.598	99.473	
6.750	99.647	99.522	99.397	99.272	6.750	99.647	99.522	99.397	99.272	
6.625	99.267	99.142	99.017	98.892	6.625	99.267	99.142	99.017	98.892	
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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Main data table with columns: Fixed Rate LLPA, ARM LLPA, Global LLPA. Rows include Credit Score, Primary Purchase, Primary NCO Ref, Second Purchase, Second NCO Ref, and various loan programs like 30-yr fixed, 15-yr fixed, ARM, etc.

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

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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.276	105.151	105.026	104.838					
9.250	105.125	105.000	104.875	104.688					
9.125	104.955	104.830	104.705	104.518					
9.000	104.769	104.644	104.519	104.332					
8.875	104.550	104.425	104.300	104.113					
8.750	104.323	104.198	104.073	103.885					
8.625	104.094	103.969	103.844	103.657					
8.500	103.879	103.754	103.629	103.442					
8.375	103.610	103.485	103.360	103.173					
8.250	103.321	103.196	103.071	102.883					
8.125	102.983	102.858	102.733	102.546					
8.000	102.637	102.512	102.387	102.199					
7.875	102.268	102.143	102.018	101.831					
7.750	101.882	101.757	101.632	101.445					
7.625	101.466	101.341	101.216	101.028					
7.500	101.015	100.890	100.765	100.578					
7.375	100.531	100.406	100.281	100.093					
7.250	100.060	99.935	99.810	99.622					
7.125	99.555	99.430	99.305	99.117					
7.000	99.018	98.893	98.768	98.580					

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 LLPA does not apply in CA, DC, NC and NY.

Prepayment Penalty Term	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
1 year Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	na	na	na
2 year Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	na	na	na
3 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
4 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
5 year Penalty	1.000	1.000	1.000	1.000	1.000	1.000	1.000	na	na	na



VIP Prime - "Non-Owner Occupied"

Table with 2 columns: Rate, Term. Rows include 6.25% 30Y, 6.50% 30Y, 6.75% 30Y, 7.00% 30Y, 7.25% 30Y, 7.50% 30Y, 7.75% 30Y, 8.00% 30Y, 8.25% 30Y, 8.50% 30Y, 8.75% 30Y, 9.00% 30Y.

Table with 2 columns: New Existing Status of AR in Agreement, Rate. Rows include For Primary Fixed (30Y), For Primary Fixed (15Y), For Primary Fixed (10Y), For Primary Fixed (5Y).

Main table with columns: Property Type, Property Address, Property Value, Loan Amount, Interest Rate, Loan Term, etc. It lists various property types like 1-Unit, 2-Unit, 3-Unit, 4-Unit, 5-Unit, 6-Unit, 7-Unit, 8-Unit, 9-Unit, 10-Unit, 11-Unit, 12-Unit, 13-Unit, 14-Unit, 15-Unit, 16-Unit, 17-Unit, 18-Unit, 19-Unit, 20-Unit, 21-Unit, 22-Unit, 23-Unit, 24-Unit, 25-Unit, 26-Unit, 27-Unit, 28-Unit, 29-Unit, 30-Unit, 31-Unit, 32-Unit, 33-Unit, 34-Unit, 35-Unit, 36-Unit, 37-Unit, 38-Unit, 39-Unit, 40-Unit, 41-Unit, 42-Unit, 43-Unit, 44-Unit, 45-Unit, 46-Unit, 47-Unit, 48-Unit, 49-Unit, 50-Unit, 51-Unit, 52-Unit, 53-Unit, 54-Unit, 55-Unit, 56-Unit, 57-Unit, 58-Unit, 59-Unit, 60-Unit, 61-Unit, 62-Unit, 63-Unit, 64-Unit, 65-Unit, 66-Unit, 67-Unit, 68-Unit, 69-Unit, 70-Unit, 71-Unit, 72-Unit, 73-Unit, 74-Unit, 75-Unit, 76-Unit, 77-Unit, 78-Unit, 79-Unit, 80-Unit, 81-Unit, 82-Unit, 83-Unit, 84-Unit, 85-Unit, 86-Unit, 87-Unit, 88-Unit, 89-Unit, 90-Unit, 91-Unit, 92-Unit, 93-Unit, 94-Unit, 95-Unit, 96-Unit, 97-Unit, 98-Unit, 99-Unit, 100-Unit.

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