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SHLC Wholesale Conforming DU and LP														
1000-99					1200-99					1300-99				
1100-99					1201-99					1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		104.135	104.010	103.760	7.625		104.155	104.030	103.780	7.000		103.281	103.156	102.906
7.500		103.747	103.622	103.372	7.500		103.800	103.675	103.425	6.875		103.031	102.906	102.656
7.375		103.346	103.221	102.971	7.375		103.429	103.304	103.054	6.750		102.746	102.621	102.371
7.250		102.975	102.850	102.600	7.250		103.057	102.932	102.682	6.625		102.447	102.322	102.072
7.125		103.263	103.138	102.888	7.125		103.322	103.197	102.947	6.500		102.713	102.588	102.338
7.000		103.012	102.887	102.637	7.000		102.951	102.826	102.576	6.375		102.476	102.351	102.101
6.875		102.665	102.540	102.290	6.875		102.592	102.467	102.217	6.250		102.060	101.935	101.685
6.750		102.227	102.102	101.852	6.750		102.204	102.079	101.829	6.125		101.651	101.526	101.276
6.625		102.315	102.190	101.940	6.625		102.522	102.397	102.147	6.000		101.980	101.855	101.605
6.500		102.018	101.893	101.643	6.500		102.134	102.009	101.759	5.875		101.706	101.581	101.331
6.375		101.598	101.473	101.223	6.375		101.722	101.597	101.347	5.750		101.270	101.145	100.895
6.250		101.159	101.034	100.784	6.250		101.277	101.152	100.902	5.625		100.734	100.609	100.359
6.125		100.965	100.840	100.590	6.125		101.300	101.175	100.925	5.500		101.000	100.875	100.625
6.000		100.502	100.377	100.127	6.000		100.944	100.819	100.569	5.375		100.474	100.349	100.099
5.875		99.997	99.872	99.622	5.875		100.473	100.348	100.098	5.250		100.119	99.994	99.744
5.750		99.455	99.330	99.080	5.750		99.915	99.790	99.540	5.125		99.753	99.628	99.378
5.625		98.815	98.690	98.440	5.625		99.470	99.345	99.095	5.000		99.345	99.220	98.970
5.500		98.258	98.133	97.883	5.500		98.999	98.874	98.624	4.875		98.943	98.818	98.568
5.375		97.665	97.540	97.290	5.375		98.424	98.299	98.049	4.750		98.550	98.425	98.175
5.250		97.044	96.919	96.669	5.250		97.814	97.689	97.439	4.625		98.030	97.905	97.655

  

1400-99														
1401-99														
Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		102.791	102.666	102.416										
6.875		102.567	102.442	102.192										
6.750		102.341	102.216	101.966										
6.625		102.410	102.285	102.035										
6.500		102.184	102.059	101.809										
6.375		101.973	101.848	101.598										
6.250		101.744	101.619	101.369										
6.125		101.753	101.628	101.378										
6.000		101.520	101.395	101.145										
5.875		101.278	101.153	100.903										
5.750		101.016	100.891	100.641										
5.625		100.734	100.609	100.359										
5.500		100.432	100.307	100.057										
5.375		100.103	99.978	99.728										
5.250		99.747	99.622	99.372										
5.125		99.277	99.152	98.902										
5.000		98.923	98.798	98.548										
4.875		98.586	98.461	98.211										
4.750		98.227	98.102	97.852										
4.625		97.851	97.726	97.476										

  

LPMI Product Codes				Extension and Re-lock Fees			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI	5 Day	-0.125	Relock	
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	-0.150	15 Day	-0.125
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	-0.250	30 Day	-0.250
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

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Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.161	103.036	102.786	7.625		102.447	102.322	102.072	7.000		100.928	100.803	100.553
7.500		103.006	102.881	102.631	7.500		102.378	102.253	102.003	6.875		101.766	101.641	101.391
7.375		102.709	102.584	102.334	7.375		101.996	101.871	101.621	6.750		101.372	101.247	100.997
7.250		102.429	102.304	102.054	7.250		101.623	101.498	101.248	6.625		100.922	100.797	100.547
7.125		102.525	102.400	102.150	7.125		102.470	102.345	102.095	6.500		101.514	101.389	101.139
7.000		102.340	102.215	101.965	7.000		102.227	102.102	101.852	6.375		101.307	101.182	100.932
6.875		101.885	101.760	101.510	6.875		101.820	101.695	101.445	6.250		100.898	100.773	100.523
6.750		101.456	101.331	101.081	6.750		101.353	101.228	100.978	6.125		100.437	100.312	100.062
6.625		101.585	101.460	101.210	6.625		101.556	101.431	101.181	6.000		99.983	99.858	99.608
6.500		101.356	101.231	100.981	6.500		101.260	101.135	100.885	5.875		99.726	99.601	99.351
6.375		100.873	100.748	100.498	6.375		100.816	100.691	100.441	5.750		99.296	99.171	98.921
6.250		100.347	100.222	99.972	6.250		100.312	100.187	99.937	5.625		98.819	98.694	98.444
6.125		100.062	99.937	99.687	6.125		99.779	99.654	99.404	5.500		98.978	98.853	98.603
6.000		99.508	99.383	99.133	6.000		99.196	99.071	98.821	5.375		98.669	98.544	98.294
5.875		99.086	98.961	98.711	5.875		98.581	98.456	98.206	5.250		98.214	98.089	97.839
5.750		98.644	98.519	98.269	5.750		97.884	97.759	97.509	5.125		97.715	97.590	97.340
5.625		96.726	96.601	96.351	5.625		96.883	96.758	96.508	5.000		97.473	97.348	97.098
5.500		96.017	95.892	95.642	5.500		96.180	96.055	95.805	4.875		97.101	96.976	96.726
5.375		95.040	94.915	94.665	5.375		NA	NA	NA	4.750		96.608	96.483	96.233
5.250		94.424	94.299	94.049	5.250		NA	NA	NA	4.625		95.064	94.939	94.689

  

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		99.229	99.104	98.854
6.750		98.978	98.853	98.603
6.625		100.631	100.506	100.256
6.500		101.109	100.984	100.734
6.375		100.919	100.794	100.544
6.250		100.539	100.414	100.164
6.125		100.144	100.019	99.769
6.000		99.773	99.648	99.398
5.875		99.384	99.259	99.009
5.750		98.982	98.857	98.607
5.625		98.523	98.398	98.148
5.500		98.510	98.385	98.135
5.375		98.263	98.138	97.888
5.250		97.848	97.723	97.473
5.125		97.416	97.291	97.041
5.000		97.012	96.887	96.637
4.875		96.687	96.562	96.312
4.750		96.240	96.115	95.865
4.625		95.787	95.662	95.412

  

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

  

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

Price Adjustments: See Agency Adjusters page.

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**Price Adjustments - Applies to the following: Fixed Conforming, Fixed Conforming HB, ARM Conforming and HomeReady, Home Possible**

Purchase									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<= 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

LLPA Caps:	
FTHB / AMI	0.000
Fixed Additional Adjustments	
Escrow Waiver (Except CA & NY)	-0.250
LLPA's for Loan amount	
Loan amount \$100,000 - \$149,999	-0.500
Loan amount <\$100,000	-1.000

ARM Additional Adjustments	
Base Loan Amount Adjustments	
60,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250
Other Adjustments	
No Escrow (Non CA)	-0.250
No Escrow (CA)	-0.125
TX Property	0.000
NY Property	0.250

Limited Cash-out Refinance									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<= 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

\*Caps: does not include escrow waiver, Add'l Manu. Home, zone and loan amt adj.

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

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		
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230		
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A		
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820		
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530		
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250		
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440		

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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		104.055	103.930	103.680	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/Q/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/Q/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/Q/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		103.778	103.653	103.403	7.000		NA	NA	NA																																			
7.500		103.381	103.256	103.006	6.875		NA	NA	NA																																			
7.375		102.783	102.658	102.408	6.750		100.644	100.519	100.269																																			
7.250		103.839	103.714	103.464	6.625		100.607	100.482	100.232																																			
7.125		103.525	103.400	103.150	6.500		100.360	100.235	99.985																																			
7.000		103.472	103.347	103.097	6.375		100.101	99.976	99.726																																			
6.875		103.299	103.174	102.924	6.250		99.887	99.762	99.512																																			
6.750		103.195	103.070	102.820	6.125		99.627	99.502	99.252																																			
6.625		103.356	103.231	102.981	6.000		99.362	99.237	98.987																																			
6.500		103.020	102.895	102.645	5.875		99.086	98.961	98.711																																			
6.375		102.681	102.556	102.306	5.750		99.427	99.302	99.052																																			
6.250		102.511	102.386	102.136	5.625		99.152	99.027	98.777																																			
6.125		102.130	102.005	101.755	5.500		98.863	98.738	98.488																																			
6.000		101.653	101.528	101.278	5.375		98.566	98.441	98.191																																			
5.875		101.357	101.232	100.982	5.250		98.371	98.246	97.996																																			
5.750		101.260	101.135	100.885	5.125		98.075	97.950	97.700																																			
5.625		101.270	101.145	100.895	5.000		97.762	97.637	97.387																																			
5.500		100.803	100.678	100.428	4.875		97.443	97.318	97.068																																			
5.375		100.265	100.140	99.890	4.750		97.110	96.985	96.735																																			
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																		
					<table border="1"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>																																							
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																								
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																																							
<a href="#">link to policy</a>																																												

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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		101.733	101.608	101.358	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																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.452	101.327	101.077	7.000		NA	NA	NA																																			
7.500		101.168	101.043	100.793	6.875		NA	NA	NA																																			
7.375		100.871	100.746	100.496	6.750		NA	NA	NA																																			
7.250		100.567	100.442	100.192	6.625		97.901	97.776	97.526																																			
7.125		101.093	100.968	100.718	6.500		97.793	97.668	97.418																																			
7.000		100.666	100.541	100.291	6.375		97.399	97.274	97.024																																			
6.875		100.223	100.098	99.848	6.250		97.787	97.662	97.412																																			
6.750		100.920	100.795	100.545	6.125		97.527	97.402	97.152																																			
6.625		100.611	100.486	100.236	6.000		97.214	97.089	96.839																																			
6.500		100.203	100.078	99.828	5.875		96.909	96.784	96.534																																			
6.375		99.723	99.598	99.348	5.750		97.327	97.202	96.952																																			
6.250		100.174	100.049	99.799	5.625		97.052	96.927	96.677																																			
6.125		99.813	99.688	99.438	5.500		96.763	96.638	96.388																																			
6.000		99.316	99.191	98.941	5.375		96.466	96.341	96.091																																			
5.875		98.803	98.678	98.428	5.250		96.271	96.146	95.896																																			
5.750		98.846	98.721	98.471	5.125		95.975	95.850	95.600																																			
5.625		98.488	98.363	98.113	5.000		95.662	95.537	95.287																																			
5.500		97.323	97.198	96.948	4.875		95.343	95.218	94.968																																			
5.375		96.072	95.947	95.697	4.750		95.010	94.885	94.635																																			
<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					FICO 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	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		97.458	97.333	97.083	6.250		97.458	97.333	97.083	600-619	-1.500
6.125		97.467	97.342	97.092	6.125		97.467	97.342	97.092	580-599	-2.000
6.000		97.478	97.353	97.103	6.000		97.478	97.353	97.103	<b>Government Adjusters</b>	
5.875		97.489	97.364	97.114	5.875		97.489	97.364	97.114	Manual	-0.250
5.750		97.498	97.373	97.123	5.750		97.498	97.373	97.123	2 unit	-0.750
5.625		96.365	96.240	95.990	5.625		96.365	96.240	95.990	3-4 unit	-1.000
5.500		95.894	95.769	95.519	5.500		95.894	95.769	95.519	VA	0.000
5.375		95.366	95.241	94.991	5.375		95.366	95.241	94.991	Manufactured	-1.250
5.250		94.822	94.697	94.447	5.250		94.822	94.697	94.447	Ln Amt <=150K	-0.375
5.125		94.910	94.785	94.535	5.125		94.910	94.785	94.535	VA IRRL N/O/O	-1.000
5.000		94.401	94.276	94.026	5.000		94.401	94.276	94.026	Cash Out	-0.250
4.875		93.976	93.851	93.601	4.875		93.976	93.851	93.601	Cash Out > 90% (VA)	-1.75
4.750		93.976	93.851	93.601	4.750		93.826	93.701	93.451		
4.625		93.347	93.222	92.972	4.625		93.347	93.222	92.972		
4.500		92.798	92.673	92.423	4.500		92.648	92.523	92.273		
4.375		92.798	92.673	92.423	4.375		92.648	92.523	92.273		

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

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

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SHLC Wholesale Confirming 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		100.680	100.555	100.305	6.875		100.680	100.555	100.305	6.875		100.680	100.555	100.305					
6.750		NA	NA	NA	6.750		NA	NA	NA	6.750		100.444	100.319	100.069	6.750		100.444	100.319	100.069	6.750		100.444	100.319	100.069					
6.625		NA	NA	NA	6.625		100.347	100.222	99.972	6.625		100.153	100.028	99.778	6.625		100.153	100.028	99.778	6.625		100.153	100.028	99.778					
6.500		100.045	99.920	99.670	6.500		100.086	99.961	99.711	6.500		99.806	99.681	99.431	6.500		99.806	99.681	99.431	6.500		99.806	99.681	99.431					
6.375		99.857	99.732	99.482	6.375		99.808	99.683	99.433	6.375		99.467	99.342	99.092	6.375		99.467	99.342	99.092	6.375		99.467	99.342	99.092					
6.250		99.664	99.539	99.289	6.250		99.521	99.396	99.146	6.250		99.141	99.016	98.766	6.250		99.141	99.016	98.766	6.250		99.141	99.016	98.766					
6.125		99.456	99.331	99.081	6.125		99.231	99.106	98.856	6.125		98.792	98.667	98.417	6.125		98.792	98.667	98.417	6.125		98.792	98.667	98.417					
6.000		99.208	99.083	98.833	6.000		98.913	98.788	98.538	6.000		98.396	98.271	98.021	6.000		98.396	98.271	98.021	6.000		98.396	98.271	98.021					
5.875		98.918	98.793	98.543	5.875		98.594	98.469	98.219	5.875		97.986	97.861	97.611	5.875		97.986	97.861	97.611	5.875		97.986	97.861	97.611					
5.750		98.590	98.465	98.215	5.750		98.273	98.148	97.898	5.750		97.564	97.439	97.189	5.750		97.564	97.439	97.189	5.750		97.564	97.439	97.189					
5.625		98.247	98.122	97.872	5.625		97.869	97.744	97.494	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		97.890	97.765	97.515	5.500		97.387	97.262	97.012	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.528	97.403	97.153	5.375		96.901	96.776	96.526	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.158	97.033	96.783	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	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.588	103.463	103.213	103.213	7.625	103.506	103.381	103.131	103.131
7.500	103.275	103.150	102.900	102.900	7.500	103.340	103.215	102.965	102.965
7.375	102.812	102.687	102.437	102.437	7.375	102.902	102.777	102.527	102.527
7.250	102.341	102.216	101.966	101.966	7.250	102.431	102.306	102.056	102.056
7.125	102.828	102.703	102.453	102.453	7.125	102.766	102.641	102.391	102.391
7.000	102.490	102.365	102.115	102.115	7.000	102.561	102.436	102.186	102.186
6.875	102.004	101.879	101.629	101.629	6.875	102.095	101.970	101.720	101.720
6.750	101.503	101.378	101.128	101.128	6.750	101.595	101.470	101.220	101.220
6.625	101.923	101.798	101.548	101.548	6.625	101.864	101.739	101.489	101.489
6.500	101.537	101.412	101.162	101.162	6.500	101.611	101.486	101.236	101.236
6.375	101.021	100.896	100.646	100.646	6.375	101.116	100.991	100.741	100.741
6.250	100.484	100.359	100.109	100.109	6.250	100.579	100.454	100.204	100.204
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

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

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

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

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term	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
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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3000-03					3300-03					3700-03					3800-03					3900-03				
30YR Fixed A Series Jumbo					15YR Fixed A Series Jumbo					5/6 SOFR Arm A Series Jumbo Margin 2.25 Caps 2/1/5					7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.250		102.375	102.375	102.317	7.500		101.543	101.418	101.293	7.750		101.875	101.875	101.750	7.500		101.875	101.875	101.750	7.750		101.875	101.875	101.750
8.125		102.375	102.317	102.192	7.375		101.293	101.168	101.043	7.625		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
8.000		102.317	102.192	102.067	7.250		101.043	100.918	100.793	7.500		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.875		102.192	102.067	101.942	7.125		100.793	100.668	100.543	7.375		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.750		102.067	101.942	101.817	7.000		100.418	100.293	100.168	7.250		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.625		101.942	101.817	101.692	6.875		100.043	99.918	99.793	7.125		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.500		101.817	101.692	101.567	6.750		99.543	99.418	99.293	7.000		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.375		101.692	101.567	101.442	6.625		99.043	98.918	98.793	6.875		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.250		101.442	101.317	101.192	6.500		98.418	98.293	98.168	6.750		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.125		101.192	101.067	100.942	6.375		97.793	97.668	97.543	6.625		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
7.000		100.942	100.817	100.692	6.250		97.168	97.043	96.918	6.500		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.875		100.567	100.442	100.317	6.125		96.543	96.418	96.293	6.375		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.750		100.192	100.067	99.942	6.000		95.918	95.793	95.668	6.250		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.625		99.817	99.692	99.567	5.875		95.043	94.918	94.793	6.125		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.500		99.317	99.192	99.067			NA	NA	NA	6.000		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.375		98.817	98.692	98.567			NA	NA	NA	5.875		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.250		98.317	98.192	98.067			NA	NA	NA	5.750		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.125		97.817	97.692	97.567			NA	NA	NA	5.625		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
6.000		96.817	96.692	96.567			NA	NA	NA	5.500		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750
5.875		96.317	96.192	96.067			NA	NA	NA	5.375		101.875	101.750	101.625	7.500		101.875	101.750	101.625	7.375		101.875	101.875	101.750

Extension and Re-lock Fees  
Please email lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments							
0	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

The below adds also apply:	
Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

Zone Adjustments

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		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

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		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		101.958	101.833	101.646	8.250		101.401	101.276	101.089	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500
8.500		101.877	101.752	101.565	8.125		101.370	101.245	101.058	
8.375		101.772	101.647	101.460	8.000		101.337	101.212	101.025	
8.250		101.655	101.530	101.342	7.875		101.270	101.145	100.958	
8.125		101.525	101.400	101.213	7.750		101.133	101.008	100.821	
8.000		101.384	101.259	101.071	7.625		100.933	100.808	100.621	
7.875		101.221	101.096	100.908	7.500		100.758	100.633	100.446	
7.750		101.013	100.888	100.701	7.375		100.543	100.418	100.231	
7.625		100.788	100.663	100.475	7.250		100.321	100.196	100.009	
7.500		100.538	100.413	100.225	7.125		100.051	99.926	99.738	
7.375		100.273	100.148	99.961	7.000		99.759	99.634	99.446	
7.250		100.011	99.886	99.698	6.875		99.451	99.326	99.139	
7.125		99.742	99.617	99.430	6.750		99.123	98.998	98.811	
7.000		99.458	99.333	99.145	6.625		98.774	98.649	98.461	
6.875		99.165	99.040	98.852	6.500		98.405	98.280	98.092	
6.750		98.872	98.747	98.560			NA	NA	NA	
6.625		98.573	98.448	98.260			NA	NA	NA	
6.500		98.269	98.144	97.956			NA	NA	NA	
6.375		97.964	97.839	97.652			NA	NA	NA	
6.250		97.631	97.506	97.319			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		100.345	100.173	99.954	7.250		99.229	99.058	98.839	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.99  Loan Amount < \$700,000 0.500
8.375		100.293	100.121	99.903	7.125		99.178	99.006	98.787	
8.250		100.242	100.070	99.851	7.000		99.128	98.956	98.737	
8.125		100.196	100.024	99.805	6.875		99.077	98.905	98.686	
8.000		100.150	99.978	99.759	6.750		99.027	98.855	98.636	
7.875		100.035	99.863	99.645	6.625		98.829	98.657	98.439	
7.750		100.011	99.840	99.621	6.500		98.632	98.460	98.241	
7.625		99.897	99.725	99.507	6.375		97.928	97.757	97.538	
7.500		99.784	99.612	99.393	6.250		97.226	97.054	96.835	
7.375		99.701	99.529	99.310	6.125		96.939	96.767	96.548	
7.250		99.618	99.446	99.228	6.000		96.652	96.480	96.261	
7.125		99.575	99.404	99.185	5.875		NA	NA	NA	
7.000		99.532	99.361	99.142	5.750		NA	NA	NA	
6.875		99.521	99.349	99.130	5.625		NA	NA	NA	
6.750		99.509	99.337	99.119	5.500		NA	NA	NA	
6.625		99.061	98.889	98.670	5.375		NA	NA	NA	
6.500		98.613	98.441	98.222	5.250		NA	NA	NA	
6.375		98.047	97.876	97.657	5.125		NA	NA	NA	
6.250		97.482	97.310	97.092	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										

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Tonaz Lumber Adjusters

Credit Score	Fixed Rate LLPA's									
	CLTV									
	0-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.008	-0.070	-0.132	-0.194
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.223	-0.285	-0.347	-0.409
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.222	-0.284	-0.346	-0.408
740-759	0.278	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283
720-739	0.215	0.153	0.090	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
700-719	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346	-0.408	-0.470	-0.532
680-699	0.090	0.028	-0.035	-0.160	-0.222	-0.284	-0.346	-0.408	-0.470	-0.532
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283
760-779	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
740-759	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
720-739	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
700-719	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
680-699	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
780-799	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
760-779	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
740-759	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
720-739	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
700-719	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655
680-699	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.465	0.340	0.278	0.215	0.153	0.090	-0.160	-0.222	-0.284	-0.346
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.223	-0.285	-0.347	-0.409
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.222	-0.284	-0.346	-0.408
740-759	0.278	0.215	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346	-0.408
720-739	0.215	0.153	0.090	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
700-719	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346	-0.408	-0.470	-0.532
680-699	0.090	0.028	-0.035	-0.160	-0.222	-0.284	-0.346	-0.408	-0.470	-0.532
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283
760-779	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
740-759	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
720-739	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
700-719	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
680-699	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
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									
	CLTV									
	0-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283
760-779	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
740-759	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
720-739	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
700-719	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
680-699	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
780-799	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
760-779	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
740-759	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
720-739	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
700-719	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655
680-699	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
780-799	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
760-779	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
740-759	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655
720-739	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717
700-719	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717	-0.779
680-699	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717	-0.779	-0.841
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
780-799	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
760-779	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
740-759	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
720-739	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593
700-719	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655
680-699	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531	-0.593	-0.655	-0.717
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	-0.222	-0.284	-0.346
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283
760-779	0.215	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345
740-759	0.153	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407
720-739	0.090	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469
700-719	0.028	-0.035	-0.097	-0.159	-0.221	-0.283	-0.345	-0.407	-0.469	-0.531
680-699	-0.035	-0.097	-0.159	-0.221	-0.283</					

[Return to Home Tab](#)



Effective: 1/10/24 8:34 AM

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

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ONYS DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.595	105.470	105.345	105.157					
9.250	105.446	105.321	105.196	105.008					
9.125	105.276	105.151	105.026	104.839					
9.000	105.092	104.967	104.842	104.654					
8.875	104.872	104.747	104.622	104.435					
8.750	104.646	104.521	104.396	104.208					
8.625	104.418	104.293	104.168	103.981					
8.500	104.207	104.082	103.957	103.769					
8.375	103.938	103.813	103.688	103.501					
8.250	103.649	103.524	103.399	103.211					
8.125	103.311	103.186	103.061	102.874					
8.000	102.964	102.839	102.714	102.527					
7.875	102.595	102.470	102.345	102.158					
7.750	102.209	102.084	101.959	101.771					
7.625	101.792	101.667	101.542	101.354					
7.500	101.340	101.215	101.090	100.903					
7.375	100.855	100.730	100.605	100.418					
7.250	100.385	100.260	100.135	99.948					
7.125	99.881	99.756	99.631	99.443					
7.000	99.344	99.219	99.094	98.907					

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	Term
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
15.625	NA
15.875	NA
16.125	NA
16.375	NA
16.625	NA
16.875	NA
17.125	NA
17.375	NA
17.625	NA
17.875	NA
18.125	NA
18.375	NA
18.625	NA
18.875	NA
19.125	NA
19.375	NA
19.625	NA
19.875	NA
20.125	NA
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20.875	NA
21.125	NA
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22.125	NA
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23.125	NA
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40.875	NA
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41.875	NA
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42.375	NA
42.625	NA
42.875	NA
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43.625	NA
43.875	NA
44.125	NA
44.375	NA
44.625	NA
44.875	NA
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45.625	NA
45.875	NA
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96.625	NA
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118.625	NA
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122.625	NA
122.875	NA
123.125	NA
123.375	NA
123.625	NA
123.875	NA
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124.375	NA
124.625	NA
124.875	NA
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126.625	NA
126.875	NA
127.125	NA
127.375	NA
127.625	NA
127.875	NA
128.125	NA
128.375	NA
128.625	NA
128.875	NA
129.125	NA
129.375	NA
129.625	NA
129.875	NA
130.125	NA
130.375	NA
130.625	NA
130.875	NA
131.125	NA
131.375	NA
131.625	NA
131.875	NA
132.125	NA
132.375	NA
132.625	NA
132.875	NA
133.125	NA
133.375	NA
133.625	NA
133.875	NA
134.125	NA
134.375	NA
134.625	NA
134.875	NA
135.125	NA
135.375	NA
135.625	NA
135.875	NA
136.125	NA
136.375	NA
136.625	NA
136.875	NA
137.125	NA
137.375	NA
137.625	NA
137.875	NA
138.125	NA
138.375	NA
138.625	NA
138.875	NA
139.125	NA
139.375	NA
139.625	NA
139.875	NA
140.125	NA
140.375	NA
140.625	NA
14	

