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SHLC Wholesale Conforming DU and LP														
1000-99		1100-99				1200-99				1300-99				
1001-99		1101-99				1201-99				1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		104.262	104.137	103.887	7.625		104.280	104.155	103.905	7.000		103.246	103.121	102.871
7.500		103.874	103.749	103.499	7.500		103.926	103.801	103.551	6.875		103.031	102.906	102.656
7.375		103.464	103.339	103.089	7.375		103.548	103.423	103.173	6.750		102.746	102.621	102.371
7.250		103.300	103.175	102.925	7.250		103.167	103.042	102.792	6.625		102.447	102.322	102.072
7.125		103.319	103.194	102.944	7.125		103.523	103.398	103.148	6.500		102.524	102.399	102.149
7.000		103.058	102.933	102.683	7.000		103.141	103.016	102.766	6.375		102.287	102.162	101.912
6.875		102.702	102.577	102.327	6.875		102.775	102.650	102.400	6.250		101.832	101.707	101.457
6.750		102.259	102.134	101.884	6.750		102.381	102.256	102.006	6.125		101.686	101.561	101.311
6.625		102.311	102.186	101.936	6.625		102.648	102.523	102.273	6.000		102.017	101.892	101.642
6.500		102.012	101.887	101.637	6.500		102.253	102.128	101.878	5.875		101.743	101.618	101.368
6.375		101.590	101.465	101.215	6.375		101.838	101.713	101.463	5.750		101.307	101.182	100.932
6.250		101.148	101.023	100.773	6.250		101.391	101.266	101.016	5.625		100.826	100.701	100.451
6.125		100.900	100.775	100.525	6.125		101.206	101.081	100.831	5.500		100.847	100.722	100.472
6.000		100.433	100.308	100.058	6.000		100.848	100.723	100.473	5.375		100.474	100.349	100.099
5.875		99.922	99.797	99.547	5.875		100.379	100.254	100.004	5.250		100.119	99.994	99.744
5.750		99.378	99.253	99.003	5.750		99.827	99.702	99.452	5.125		99.753	99.628	99.378
5.625		98.792	98.667	98.417	5.625		99.228	99.103	98.853	5.000		99.345	99.220	98.970
5.500		98.232	98.107	97.857	5.500		98.760	98.635	98.385	4.875		98.943	98.818	98.568
5.375		97.636	97.511	97.261	5.375		98.184	98.059	97.809	4.750		98.550	98.425	98.175
5.250		97.013	96.888	96.638	5.250		97.575	97.450	97.200	4.625		98.061	97.936	97.686

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		102.913	102.788	102.538										
6.875		102.684	102.559	102.309										
6.750		102.453	102.328	102.078										
6.625		102.471	102.346	102.096										
6.500		102.241	102.116	101.866										
6.375		102.026	101.901	101.651										
6.250		101.792	101.667	101.417										
6.125		101.787	101.662	101.412										
6.000		101.557	101.432	101.182										
5.875		101.312	101.187	100.937										
5.750		101.046	100.921	100.671										
5.625		100.762	100.637	100.387										
5.500		100.459	100.334	100.084										
5.375		100.129	100.004	99.754										
5.250		99.772	99.647	99.397										
5.125		99.276	99.151	98.901										
5.000		98.957	98.832	98.582										
4.875		98.619	98.494	98.244										
4.750		98.259	98.134	97.884										
4.625		97.881	97.756	97.506										

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		102.726	102.601	102.351	7.000		101.779	101.654	101.404
7.500		103.006	102.881	102.631	7.500		102.518	102.393	102.143	6.875		101.729	101.604	101.354
7.375		102.709	102.584	102.334	7.375		102.136	102.011	101.761	6.750		101.335	101.210	100.960
7.250		102.429	102.304	102.054	7.250		101.623	101.498	101.248	6.625		100.885	100.760	100.510
7.125		102.560	102.435	102.185	7.125		102.505	102.380	102.130	6.500		101.325	101.200	100.950
7.000		102.375	102.250	102.000	7.000		102.263	102.138	101.888	6.375		101.118	100.993	100.743
6.875		101.921	101.796	101.546	6.875		101.856	101.731	101.481	6.250		100.709	100.584	100.334
6.750		101.456	101.331	101.081	6.750		101.390	101.265	101.015	6.125		100.248	100.123	99.873
6.625		101.464	101.339	101.089	6.625		101.435	101.310	101.060	6.000		100.020	99.895	99.645
6.500		101.235	101.110	100.860	6.500		101.139	101.014	100.764	5.875		99.763	99.638	99.388
6.375		100.667	100.542	100.292	6.375		100.696	100.571	100.321	5.750		99.332	99.207	98.957
6.250		100.148	100.023	99.773	6.250		100.193	100.068	99.818	5.625		98.855	98.730	98.480
6.125		100.089	99.964	99.714	6.125		99.661	99.536	99.286	5.500		98.896	98.771	98.521
6.000		99.324	99.199	98.949	6.000		99.078	98.953	98.703	5.375		98.587	98.462	98.212
5.875		98.944	98.819	98.569	5.875		98.463	98.338	98.088	5.250		98.131	98.006	97.756
5.750		98.502	98.377	98.127	5.750		97.769	97.644	97.394	5.125		97.631	97.506	97.256
5.625		96.638	96.513	96.263	5.625		96.795	96.670	96.420	5.000		97.405	97.280	97.030
5.500		95.684	95.559	95.309	5.500		NA	NA	NA	4.875		97.031	96.906	96.656
5.375		95.086	94.961	94.711	5.375		NA	NA	NA	4.750		96.537	96.412	96.162
5.250		94.468	94.343	94.093	5.250		NA	NA	NA	4.625		95.094	94.969	94.719

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		100.594	100.469	100.219
6.500		100.925	100.800	100.550
6.375		100.736	100.611	100.361
6.250		100.353	100.228	99.978
6.125		99.955	99.830	99.580
6.000		99.589	99.464	99.214
5.875		99.373	99.248	98.998
5.750		98.974	98.849	98.599
5.625		98.559	98.434	98.184
5.500		98.437	98.312	98.062
5.375		98.189	98.064	97.814
5.250		97.769	97.644	97.394
5.125		97.332	97.207	96.957
5.000		96.943	96.818	96.568
4.875		96.617	96.492	96.242
4.750		96.169	96.044	95.794
4.625		95.717	95.592	95.342

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.

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	N/A
HB Fixed	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

Cash-out Refinance									
Applicable for all loans									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A
<= 639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A
HB Fixed	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	N/A	N/A	N/A	N/A

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	0.060	-0.550	-0.750	-0.900	-1.050	-1.260	-1.610	-1.780	-1.990

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.490	

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SHLC Wholesale Government																																												
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8100-99					8100-99																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750	104.138	104.013	104.013	103.763	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680-699</td> <td>0.000</td> </tr> <tr> <td>660-679</td> <td>-0.125</td> </tr> <tr> <td>640-659</td> <td>-0.500</td> </tr> <tr> <td>620-639</td> <td>-1.000</td> </tr> <tr> <td>600-619</td> <td>-1.500</td> </tr> <tr> <td>580-599</td> <td>-2.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>0.000</td> </tr> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> <tr> <td>Ln Amt <=150K</td> <td>-0.375</td> </tr> <tr> <td>VA IRRL N/Q/O</td> <td>-1.000</td> </tr> <tr> <td>Cash Out</td> <td>-0.250</td> </tr> <tr> <td>Cash Out > 90% (VA)</td> <td>-1.75</td> </tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680-699	0.000																																											
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7.625	103.863	103.738	103.738	103.488	7.000	NA	NA	NA	NA																																			
7.500	103.468	103.343	103.343	103.093	6.875	NA	NA	NA	NA																																			
7.375	102.887	102.762	102.762	102.512	6.750	100.611	100.486	100.236	100.236																																			
7.250	103.897	103.772	103.772	103.522	6.625	100.576	100.451	100.201	100.201																																			
7.125	103.583	103.458	103.458	103.208	6.500	100.325	100.200	99.950	99.950																																			
7.000	103.551	103.426	103.426	103.176	6.375	100.067	99.942	99.692	99.692																																			
6.875	103.378	103.253	103.253	103.003	6.250	99.901	99.776	99.526	99.526																																			
6.750	103.411	103.286	103.286	103.036	6.125	99.644	99.519	99.269	99.269																																			
6.625	103.310	103.185	103.185	102.935	6.000	99.377	99.252	99.002	99.002																																			
6.500	102.973	102.848	102.848	102.598	5.875	99.101	98.976	98.726	98.726																																			
6.375	102.614	102.489	102.489	102.239	5.750	99.193	99.068	98.818	98.818																																			
6.250	102.423	102.298	102.298	102.048	5.625	98.918	98.793	98.543	98.543																																			
6.125	102.043	101.918	101.918	101.668	5.500	98.631	98.506	98.256	98.256																																			
6.000	101.779	101.654	101.654	101.404	5.375	98.334	98.209	97.959	97.959																																			
5.875	101.328	101.203	101.203	100.953	5.250	98.122	97.997	97.747	97.747																																			
5.750	101.231	101.106	101.106	100.856	5.125	97.825	97.700	97.450	97.450																																			
5.625	101.219	101.094	101.094	100.844	5.000	97.516	97.391	97.141	97.141																																			
5.500	100.771	100.646	100.646	100.396	4.875	97.195	97.070	96.820	96.820																																			
5.375	100.233	100.108	100.108	99.858	4.750	96.862	96.737	96.487	96.487																																			

USDA 30 Yr Fixed				

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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](#)

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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		101.839	101.714	101.464	7.125		NA	NA	NA																																					
7.625		101.558	101.433	101.183	7.000		NA	NA	NA																																					
7.500		101.270	101.145	100.895	6.875		NA	NA	NA																																					
7.375		100.974	100.849	100.599	6.750		NA	NA	NA																																					
7.250		100.671	100.546	100.296	6.625		97.617	97.492	97.242																																					
7.125		101.152	101.027	100.777	6.500		97.509	97.384	97.134																																					
7.000		100.725	100.600	100.350	6.375		97.112	96.987	96.737																																					
6.875		100.284	100.159	99.909	6.250		97.801	97.676	97.426																																					
6.750		100.912	100.787	100.537	6.125		97.544	97.419	97.169																																					
6.625		100.604	100.479	100.229	6.000		97.108	96.983	96.733																																					
6.500		100.198	100.073	99.823	5.875		96.799	96.674	96.424																																					
6.375		99.545	99.420	99.170	5.750		97.093	96.968	96.718																																					
6.250		99.880	99.755	99.505	5.625		96.818	96.693	96.443																																					
6.125		99.549	99.424	99.174	5.500		96.531	96.406	96.156																																					
6.000		99.204	99.079	98.829	5.375		96.234	96.109	95.859																																					
5.875		98.846	98.721	98.471	5.250		96.022	95.897	95.647																																					
5.750		98.817	98.692	98.442	5.125		95.725	95.600	95.350																																					
5.625		98.460	98.335	98.085	5.000		95.416	95.291	95.041																																					
5.500		97.291	97.166	96.916	4.875		95.095	94.970	94.720																																					
5.375		96.628	96.503	96.253	4.750		94.762	94.637	94.387																																					
*FHA Only																																														
<table border="1" style="width: 100%;"> <thead> <tr> <th colspan="4">Streamline/IRRRL Product Codes</th> <th colspan="4">Extension and Re-lock Fees</th> </tr> </thead> <tbody> <tr> <td>8038-99</td> <td>FHA 30 Year Fixed Streamline</td> <td>6038-99</td> <td>VA 30 Year IRRRL</td> <td>5 Day</td> <td>-0.125</td> <td>Relock</td> <td></td> </tr> <tr> <td colspan="4" rowspan="4">Note: Pricing and LLPAs subject to change without notice</td> <td>7 Day</td> <td>-0.150</td> <td>15 Day</td> <td>-0.125</td> </tr> <tr> <td>10 Day</td> <td>-0.250</td> <td>30 Day</td> <td>-0.250</td> </tr> <tr> <td>15 Day</td> <td>-0.375</td> <td></td> <td></td> </tr> <tr> <td colspan="4" style="text-align: center;">link to policy</td> </tr> </tbody> </table>											Streamline/IRRRL Product Codes				Extension and Re-lock Fees				8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock		Note: Pricing and LLPAs subject to change without notice				7 Day	-0.150	15 Day	-0.125	10 Day	-0.250	30 Day	-0.250	15 Day	-0.375			link to policy			
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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	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		97.402	97.277	97.027	6.250		97.402	97.277	97.027	600-619	-1.500
6.125		97.743	97.618	97.368	6.125		97.743	97.618	97.368	580-599	-2.000
6.000		97.338	97.213	96.963	6.000		97.338	97.213	96.963	Government Adjusters	
5.875		96.877	96.752	96.502	5.875		96.877	96.752	96.502	Manual	-0.250
5.750		96.384	96.259	96.009	5.750		96.384	96.259	96.009	2 unit	-0.750
5.625		96.333	96.208	95.958	5.625		96.333	96.208	95.958	3-4 unit	-1.000
5.500		95.861	95.736	95.486	5.500		95.861	95.736	95.486	VA	0.000
5.375		95.333	95.208	94.958	5.375		95.333	95.208	94.958	Manufactured	-1.250
5.250		94.788	94.663	94.413	5.250		94.788	94.663	94.413	Ln Amt <=150K	-0.375
5.125		94.878	94.753	94.503	5.125		94.878	94.753	94.503	VA IRRL N/O/O	-1.000
5.000		94.367	94.242	93.992	5.000		94.367	94.242	93.992	Cash Out	-0.250
4.875		93.852	93.727	93.477	4.875		93.702	93.577	93.327	Cash Out > 90% (VA)	-1.75
4.750		93.852	93.727	93.477	4.750		93.702	93.577	93.327		
4.625		93.314	93.189	92.939	4.625		93.314	93.189	92.939		
4.500		92.674	92.549	92.299	4.500		92.524	92.399	92.149		
4.375		92.674	92.549	92.299	4.375		92.524	92.399	92.149		

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

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

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA					
7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA					
7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA					
7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA					
7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.497	100.372	100.122	100.000	6.875	100.497	100.372	100.122	100.000	6.875	100.497	100.372	100.122	100.000					
6.750	NA	NA	NA	NA	6.750	100.427	100.302	100.052	100.000	6.750	100.254	100.129	99.879	99.800	6.750	100.254	100.129	99.879	99.800	6.750	100.254	100.129	99.879	99.800					
6.625	100.109	99.984	99.734	99.734	6.625	100.180	100.055	99.805	99.800	6.625	99.963	99.838	99.588	99.500	6.625	99.963	99.838	99.588	99.500	6.625	99.963	99.838	99.588	99.500					
6.500	99.974	99.849	99.599	99.599	6.500	99.912	99.787	99.537	99.537	6.500	99.625	99.500	99.250	99.200	6.500	99.625	99.500	99.250	99.200	6.500	99.625	99.500	99.250	99.200					
6.375	99.802	99.677	99.427	99.427	6.375	99.633	99.508	99.258	99.258	6.375	99.292	99.167	98.917	98.917	6.375	99.292	99.167	98.917	98.917	6.375	99.292	99.167	98.917	98.917					
6.250	99.605	99.480	99.230	99.230	6.250	99.349	99.224	98.974	98.974	6.250	98.969	98.844	98.594	98.594	6.250	98.969	98.844	98.594	98.594	6.250	98.969	98.844	98.594	98.594					
6.125	99.389	99.264	99.014	99.014	6.125	99.052	98.927	98.677	98.677	6.125	98.612	98.487	98.237	98.237	6.125	98.612	98.487	98.237	98.237	6.125	98.612	98.487	98.237	98.237					
6.000	99.150	99.025	98.775	98.775	6.000	98.734	98.609	98.359	98.359	6.000	98.217	98.092	97.842	97.842	6.000	98.217	98.092	97.842	97.842	6.000	98.217	98.092	97.842	97.842					
5.875	98.881	98.756	98.506	98.506	5.875	98.419	98.294	98.044	98.044	5.875	97.807	97.682	97.432	97.432	5.875	97.807	97.682	97.432	97.432	5.875	97.807	97.682	97.432	97.432					
5.750	98.584	98.459	98.209	98.209	5.750	98.107	97.982	97.732	97.732	5.750	97.385	97.260	97.010	97.010	5.750	97.385	97.260	97.010	97.010	5.750	97.385	97.260	97.010	97.010					
5.625	98.255	98.130	97.880	97.880	5.625	97.706	97.581	97.331	97.331	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	97.898	97.773	97.523	97.523	5.500	97.224	97.099	96.849	96.849	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	97.536	97.411	97.161	97.161	5.375	96.736	96.611	96.361	96.361	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	97.164	97.039	96.789	96.789	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA					
5.125	96.788	96.663	96.413	96.413	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA					

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	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	103.725	103.600	103.600	103.350	7.625	103.643	103.518	103.518	103.268
7.500	103.415	103.290	103.040	103.040	7.500	103.480	103.355	103.105	103.105
7.375	102.953	102.828	102.578	102.578	7.375	103.042	102.917	102.667	102.667
7.250	102.482	102.357	102.107	102.107	7.250	102.572	102.447	102.197	102.197
7.125	102.863	102.738	102.488	102.488	7.125	102.801	102.676	102.426	102.426
7.000	102.525	102.400	102.150	102.150	7.000	102.596	102.471	102.221	102.221
6.875	102.040	101.915	101.665	101.665	6.875	102.132	102.007	101.757	101.757
6.750	101.540	101.415	101.165	101.165	6.750	101.633	101.508	101.258	101.258
6.625	101.802	101.677	101.427	101.427	6.625	101.743	101.618	101.368	101.368
6.500	101.415	101.290	101.040	101.040	6.500	101.489	101.364	101.114	101.114
6.375	100.901	100.776	100.526	100.526	6.375	100.996	100.871	100.621	100.621
6.250	100.366	100.241	99.991	99.991	6.250	100.461	100.336	100.086	100.086
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

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

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

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

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.490	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
Other LPMI Adjustments - All LPMI Products										
All Terms	Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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

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SHLC Wholesale A Series Jumbo												
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.000		102.375	102.375	102.269	7.500		101.487	101.362	101.237	<p style="text-align: center;">Extension and Re-lock Fees</p> <p style="text-align: center;">Please email lock deck for extensions and relocks</p>		
7.875		102.375	102.269	102.144	7.375		101.237	101.112	100.987			
7.750		102.269	102.144	102.019	7.250		100.987	100.862	100.737			
7.625		102.144	102.019	101.894	7.125		100.737	100.612	100.487			
7.500		102.019	101.894	101.769	7.000		100.362	100.237	100.112			
7.375		101.769	101.644	101.519	6.875		99.987	99.862	99.737			
7.250		101.519	101.394	101.269	6.750		99.487	99.362	99.237			
7.125		101.269	101.144	101.019	6.625		98.987	98.862	98.737			
7.000		100.894	100.769	100.644	6.500		98.362	98.237	98.112			
6.875		100.519	100.394	100.269	6.375		97.737	97.612	97.487			
6.750		100.144	100.019	99.894	6.250		97.112	96.987	96.862			
6.625		99.644	99.519	99.394	6.125		96.487	96.362	96.237			
6.500		99.144	99.019	98.894	6.000		95.737	95.612	95.487			
6.375		98.519	98.394	98.269	5.875		94.987	94.862	94.737			
6.250		97.894	97.769	97.644			NA	NA	NA			
6.125		97.269	97.144	97.019			NA	NA	NA			
6.000		96.519	96.394	96.269			NA	NA	NA			
5.875		95.769	95.644	95.519			NA	NA	NA			
5.750		94.894	94.769	94.644			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

Price Adjustments

Risk Based Adjustments									The below adds also apply:				
0	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		Parameter	Adjustment			
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000		Purchase	0.625			
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000		Cash Out	-0.500			
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000		Escrow Waiver	-0.125			
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000		Condo > 65% LTV	-0.125			
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000		Second Home	-0.125			
									2-4 Units <65% LTV	-0.125			
									2-4 Units >65% LTV	-0.250			
									Loan Amount > \$2MM	-0.250			

Zone Adjustments

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	-0.250	-0.250	-0.250	-0.250
CO	0.000	0.000	0.000	0.000
CT	-0.250	-0.250	-0.250	-0.250
DC	-0.250	-0.250	-0.250	-0.250
DE	0.000	0.000	0.000	0.000
FL	-0.250	-0.250	-0.250	-0.250
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	-0.250	-0.250	-0.250	-0.250
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	-0.250	-0.250	-0.250	-0.250
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	-0.250	-0.250	-0.250	-0.250
NM	0.000	0.000	0.000	0.000
NV	-0.250	-0.250	-0.250	-0.250
NY	-0.250	-0.250	-0.250	-0.250
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	-0.250	-0.250	-0.250	-0.250
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625		102.286	102.161	101.974	8.250		101.656	101.531	101.343	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		102.204	102.079	101.892	8.125		101.634	101.509	101.321	
8.375		102.098	101.973	101.785	8.000		101.611	101.486	101.298	
8.250		101.979	101.854	101.666	7.875		101.553	101.428	101.241	
8.125		101.849	101.724	101.536	7.750		101.426	101.301	101.114	
8.000		101.707	101.582	101.394	7.625		101.238	101.113	100.925	
7.875		101.543	101.418	101.231	7.500		101.074	100.949	100.761	
7.750		101.336	101.211	101.023	7.375		100.867	100.742	100.555	
7.625		101.109	100.984	100.797	7.250		100.654	100.529	100.342	
7.500		100.859	100.734	100.546	7.125		100.393	100.268	100.080	
7.375		100.594	100.469	100.282	7.000		100.110	99.985	99.797	
7.250		100.331	100.206	100.019	6.875		99.812	99.687	99.500	
7.125		100.063	99.938	99.750	6.750		99.494	99.369	99.182	
7.000		99.778	99.653	99.466	6.625		99.154	99.029	98.842	
6.875		99.482	99.357	99.169	6.500		98.796	98.671	98.484	
6.750		99.189	99.064	98.876			NA	NA	NA	
6.625		98.889	98.764	98.577			NA	NA	NA	
6.500		98.585	98.460	98.273			NA	NA	NA	
6.375		98.282	98.157	97.969			NA	NA	NA	
6.250		97.949	97.824	97.637			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		100.270	100.098	99.880	7.250		98.594	98.422	98.203	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.219	100.047	99.828	7.125		98.543	98.371	98.152	
8.250		100.168	99.996	99.777	7.000		98.492	98.320	98.101	
8.125		100.121	99.949	99.731	6.875		98.441	98.269	98.051	
8.000		100.075	99.903	99.685	6.750		98.391	98.219	98.000	
7.875		99.961	99.789	99.570	6.625		98.341	98.169	97.950	
7.750		99.937	99.765	99.546	6.500		98.291	98.119	97.900	
7.625		99.827	99.655	99.436	6.375		97.735	97.563	97.344	
7.500		99.718	99.546	99.327	6.250		97.180	97.008	96.789	
7.375		99.640	99.468	99.249	6.125		96.907	96.735	96.517	
7.250		99.562	99.390	99.171	6.000		96.635	96.464	96.245	
7.125		99.479	99.307	99.088	5.875		NA	NA	NA	
7.000		99.396	99.224	99.005	5.750		NA	NA	NA	
6.875		99.344	99.172	98.953	5.625		NA	NA	NA	
6.750		99.292	99.120	98.902	5.500		NA	NA	NA	
6.625		98.852	98.681	98.462	5.375		NA	NA	NA	
6.500		98.413	98.241	98.022	5.250		NA	NA	NA	
6.375		97.856	97.685	97.466	5.125		NA	NA	NA	
6.250		97.300	97.128	96.909	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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3869-50		SHLC Wholesale Ruby AUS Jumbo					3969-50						
Ruby AUS Jumbo 7/6 ARM		Ruby AUS Jumbo 10/6 ARM											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day				
7.500	96.465	96.215	NA	NA	7.750	96.975	96.725	96.725	NA	Lock Cutoff: 3:30 PM PST			
7.375	96.253	96.003	NA	NA	7.625	96.721	96.471	96.471	NA	MUST BE UW APPROVED TO LOCK			
7.250	96.037	95.787	NA	NA	7.500	96.461	96.211	96.211	NA	MAX PRICE: 101.09			
7.125	95.813	95.563	NA	NA	7.375	96.193	95.943	95.943	NA				
7.000	95.582	95.332	NA	NA	7.250	95.916	95.666	95.666	NA	Loan Amount < \$700,000 (.500)			
6.875	95.342	95.092	NA	NA	7.125	95.628	95.378	95.378	NA	Margin 2.75			
6.750	95.092	94.842	NA	NA	7.000	95.329	95.079	95.079	NA	Caps: 5/1/5			
6.625	94.831	94.581	NA	NA	6.875	95.016	94.766	94.766	NA				
6.500	94.557	94.307	NA	NA	6.750	94.688	94.438	94.438	NA				
6.375	94.272	94.022	NA	NA	6.625	94.345	94.095	94.095	NA				
6.250	93.973	93.723	NA	NA	6.500	93.985	93.735	93.735	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				

3074-50		SHLC Wholesale Opal Jumbo										
Opal Jumbo 30 Yr Fixed		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	102.994	102.869	102.744	102.744	9.000	102.994	102.869	102.744	102.744	Lock Cutoff: 3:30 PM PST		
8.875	102.797	102.672	102.547	102.547	8.875	102.797	102.672	102.547	102.547	MUST BE UW APPROVED TO LOCK		
8.750	102.601	102.476	102.351	102.351	8.750	102.601	102.476	102.351	102.351	MAX PRICE 101.09		
8.625	102.405	102.280	102.155	102.155	8.625	102.405	102.280	102.155	102.155			
8.500	102.209	102.084	101.959	101.959	8.500	102.209	102.084	101.959	101.959	Loan Amount < \$700,000 0.500		
8.375	102.013	101.888	101.763	101.763	8.375	102.013	101.888	101.763	101.763			
8.250	101.817	101.692	101.567	101.567	8.250	101.817	101.692	101.567	101.567			
8.125	101.622	101.497	101.372	101.372	8.125	101.622	101.497	101.372	101.372			
8.000	101.428	101.303	101.178	101.178	8.000	101.428	101.303	101.178	101.178			
7.875	101.233	101.108	100.983	100.983	7.875	101.233	101.108	100.983	100.983			
7.750	101.036	100.911	100.786	100.786	7.750	101.036	100.911	100.786	100.786			
7.625	100.839	100.714	100.589	100.589	7.625	100.839	100.714	100.589	100.589			
7.500	100.629	100.504	100.379	100.379	7.500	100.629	100.504	100.379	100.379			
7.375	100.412	100.287	100.162	100.162	7.375	100.412	100.287	100.162	100.162			
7.250	100.299	100.174	100.049	100.049	7.250	100.299	100.174	100.049	100.049			
7.125	100.043	99.918	99.793	99.793	7.125	100.043	99.918	99.793	99.793			
7.000	99.907	99.782	99.657	99.657	7.000	99.907	99.782	99.657	99.657			
6.875	99.751	99.626	99.501	99.501	6.875	99.751	99.626	99.501	99.501			
6.750	99.561	99.436	99.311	99.311	6.750	99.561	99.436	99.311	99.311			
6.625	99.193	99.068	98.943	98.943	6.625	99.193	99.068	98.943	98.943			

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					
	Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.457	101.357	101.257	7.500		101.275	101.185	101.095	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500
7.625		101.265	101.169	101.074	7.375		101.032	100.948	100.863	
7.500		101.022	100.932	100.842	7.250		100.749	100.669	100.590	
7.375		100.748	100.663	100.578	7.125		100.441	100.366	100.292	
7.250		100.462	100.382	100.302	7.000		100.123	100.054	99.985	
7.125		100.175	100.101	100.026	6.875		99.774	99.710	99.646	
7.000		99.873	99.804	99.735	6.750		99.381	99.323	99.264	
6.875		99.540	99.476	99.412	6.625		98.932	98.879	98.825	
6.750		99.159	99.101	99.042	6.500		98.415	98.366	98.318	
6.625		98.717	98.663	98.610	6.375		97.816	97.773	97.729	
		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	

3876-50										
	Topaz Jumbo 7/6 ARM					3976-50				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.717	101.617	101.517	7.750		100.457	100.356	100.256	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500 Margin 2.75 Caps: 5/1/5
7.625		101.456	101.361	101.266	7.625		100.308	100.213	100.117	
7.500		101.163	101.073	100.983	7.500		100.071	99.981	99.891	
7.375		100.846	100.761	100.676	7.375		99.772	99.688	99.603	
7.250		100.509	100.429	100.350	7.250		99.436	99.356	99.277	
7.125		100.160	100.086	100.011	7.125		99.087	99.013	98.938	
7.000		99.811	99.742	99.673	7.000		98.738	98.669	98.600	
6.875		99.450	99.386	99.322	6.875		98.377	98.313	98.249	
6.750		99.063	99.004	98.946	6.750		97.990	97.931	97.873	
6.625		98.639	98.586	98.532	6.625		97.566	97.513	97.459	
		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	

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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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	105.421	105.296	105.171	104.984					
9.250	105.270	105.145	105.020	104.833					
9.125	105.100	104.975	104.850	104.662					
9.000	104.914	104.789	104.664	104.477					
8.875	104.695	104.570	104.445	104.258					
8.750	104.468	104.343	104.218	104.031					
8.625	104.239	104.114	103.989	103.801					
8.500	104.020	103.895	103.770	103.583					
8.375	103.751	103.626	103.501	103.314					
8.250	103.462	103.337	103.212	103.024					
8.125	103.125	103.000	102.875	102.687					
8.000	102.779	102.654	102.529	102.341					
7.875	102.411	102.286	102.161	101.973					
7.750	102.025	101.900	101.775	101.588					
7.625	101.609	101.484	101.359	101.172					
7.500	101.159	101.034	100.909	100.722					
7.375	100.676	100.551	100.426	100.238					
7.250	100.201	100.076	99.951	99.764					
7.125	99.693	99.568	99.443	99.255					
7.000	99.152	99.027	98.902	98.714					

Lock Cutoff: 3:30 PM PST
MUST BE LW APPROVED TO LOCK
MAX PRICE 101.49

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
NOO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO NCO Refi										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-3.000	na	na	na	na
680-699	-0.250	-0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPAs										
	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>=\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <= \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <= \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <= \$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

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

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

