



Effective: 1/12/24 8:36 AM

Page 2

SHLC Wholesale Conforming DU and LP															
1000-99				1100-99				1200-99				1300-99			
1001-99				1101-99				1201-99				1301-99			
Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed				Conventional 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		104.489	104.364	104.114	7.625		104.508	104.383	104.133	7.000		103.391	103.266	103.016	
7.500		104.109	103.984	103.734	7.500		104.161	104.036	103.786	6.875		103.200	103.075	102.825	
7.375		103.721	103.596	103.346	7.375		103.795	103.670	103.420	6.750		102.998	102.873	102.623	
7.250		103.560	103.435	103.185	7.250		103.425	103.300	103.050	6.625		102.779	102.654	102.404	
7.125		103.614	103.489	103.239	7.125		103.830	103.705	103.455	6.500		103.002	102.877	102.627	
7.000		103.340	103.215	102.965	7.000		103.462	103.337	103.087	6.375		102.790	102.665	102.415	
6.875		102.978	102.853	102.603	6.875		103.110	102.985	102.735	6.250		102.540	102.415	102.165	
6.750		102.787	102.662	102.412	6.750		102.730	102.605	102.355	6.125		102.124	101.999	101.749	
6.625		102.697	102.572	102.322	6.625		103.050	102.925	102.675	6.000		102.470	102.345	102.095	
6.500		102.435	102.310	102.060	6.500		102.669	102.544	102.294	5.875		102.184	102.059	101.809	
6.375		101.895	101.770	101.520	6.375		102.270	102.145	101.895	5.750		101.855	101.730	101.480	
6.250		101.519	101.394	101.144	6.250		101.836	101.711	101.461	5.625		101.382	101.257	101.007	
6.125		101.401	101.276	101.026	6.125		101.839	101.714	101.464	5.500		101.432	101.307	101.057	
6.000		100.970	100.845	100.595	6.000		101.380	101.255	101.005	5.375		101.078	100.953	100.703	
5.875		100.432	100.307	100.057	5.875		100.902	100.777	100.527	5.250		100.689	100.564	100.314	
5.750		99.901	99.776	99.526	5.750		100.412	100.287	100.037	5.125		100.203	100.078	99.828	
5.625		99.484	99.359	99.109	5.625		99.797	99.672	99.422	5.000		100.105	99.980	99.730	
5.500		98.977	98.852	98.602	5.500		99.184	99.059	98.809	4.875		99.739	99.614	99.364	
5.375		98.404	98.279	98.029	5.375		98.665	98.540	98.290	4.750		99.320	99.195	98.945	
5.250		97.804	97.679	97.429	5.250		98.122	97.997	97.747	4.625		98.826	98.701	98.451	

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		103.476	103.351	103.101										
6.875		103.188	103.063	102.813										
6.750		102.871	102.746	102.496										
6.625		102.828	102.703	102.453										
6.500		103.033	102.908	102.658										
6.375		102.763	102.638	102.388										
6.250		102.482	102.357	102.107										
6.125		102.189	102.064	101.814										
6.000		102.356	102.231	101.981										
5.875		102.073	101.948	101.698										
5.750		101.776	101.651	101.401										
5.625		101.405	101.280	101.030										
5.500		101.275	101.150	100.900										
5.375		100.969	100.844	100.594										
5.250		100.646	100.521	100.271										
5.125		100.262	100.137	99.887										
5.000		99.757	99.632	99.382										
4.875		99.373	99.248	98.998										
4.750		99.024	98.899	98.649										
4.625		98.635	98.510	98.260										

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

Price Adjustments: See Agency Adjusters page.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

SHLC Wholesale Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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		103.462	103.337	103.087	7.625		102.447	102.322	102.072	7.000		101.336	101.211	100.961
7.500		103.297	103.172	102.922	7.500		102.176	102.051	101.801	6.875		101.149	101.024	100.774
7.375		103.055	102.930	102.680	7.375		101.890	101.765	101.515	6.750		100.960	100.835	100.585
7.250		102.775	102.650	102.400	7.250		101.623	101.498	101.248	6.625		100.591	100.466	100.216
7.125		102.283	102.158	101.908	7.125		101.449	101.324	101.074	6.500		100.408	100.283	100.033
7.000		102.060	101.935	101.685	7.000		101.161	101.036	100.786	6.375		100.239	100.114	99.864
6.875		102.001	101.876	101.626	6.875		100.904	100.779	100.529	6.250		100.056	99.931	99.681
6.750		101.744	101.619	101.369	6.750		100.542	100.417	100.167	6.125		99.850	99.725	99.475
6.625		101.500	101.375	101.125	6.625		100.944	100.819	100.569	6.000		99.625	99.500	99.250
6.500		101.146	101.021	100.771	6.500		100.707	100.582	100.332	5.875		99.380	99.255	99.005
6.375		100.926	100.801	100.551	6.375		100.413	100.288	100.038	5.750		99.112	98.987	98.737
6.250		100.873	100.748	100.498	6.250		100.803	100.678	100.428	5.625		98.752	98.627	98.377
6.125		100.436	100.311	100.061	6.125		100.562	100.437	100.187	5.500		98.484	98.359	98.109
6.000		99.781	99.656	99.406	6.000		100.114	99.989	99.739	5.375		98.192	98.067	97.817
5.875		99.240	99.115	98.865	5.875		99.615	99.490	99.240	5.250		97.854	97.729	97.479
5.750		98.719	98.594	98.344	5.750		99.110	98.985	98.735	5.125		97.299	97.174	96.924
5.625		97.248	97.123	96.873	5.625		97.042	96.917	96.667	5.000		97.065	96.940	96.690
5.500		96.734	96.609	96.359	5.500		96.412	96.287	96.037	4.875		96.699	96.574	96.324
5.375		96.120	95.995	95.745	5.375		95.768	95.643	95.393	4.750		96.348	96.223	95.973
5.250		95.456	95.331	95.081	5.250		95.121	94.996	94.746	4.625		95.608	95.483	95.233

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.555	99.430	99.180
6.875		99.369	99.244	98.994
6.750		99.075	98.950	98.700
6.625		98.763	98.638	98.388
6.500		99.147	99.022	98.772
6.375		98.913	98.788	98.538
6.250		98.608	98.483	98.233
6.125		98.294	98.169	97.919
6.000		98.769	98.644	98.394
5.875		98.462	98.337	98.087
5.750		98.122	97.997	97.747
5.625		97.704	97.579	97.329
5.500		97.909	97.784	97.534
5.375		97.528	97.403	97.153
5.250		97.099	96.974	96.724
5.125		96.602	96.477	96.227
5.000		96.576	96.451	96.201
4.875		96.243	96.118	95.868
4.750		95.785	95.660	95.410
4.625		95.269	95.144	94.894

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

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[link to policy](#)

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

Page 4

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

ARM Additional Adjustments	
Base Loan Amount Adjustments	
60,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250

Other Adjustments	
No Escrow (Non CA)	-0.250
No Escrow (CA)	-0.125
TX Property	0.000
NY Property	0.250

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

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

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

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	-0.490	

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

Page 6

SHLC Wholesale Government																																												
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																																		
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750		102.036	101.911	101.661	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
Government Adjusters																																												
Manual	-0.250																																											
2 unit	-0.750																																											
3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		102.219	102.094	101.844	7.000		NA	NA	NA																																			
7.500		102.019	101.894	101.644	6.875		NA	NA	NA																																			
7.375		101.612	101.487	101.237	6.750		NA	NA	NA																																			
7.250		101.169	101.044	100.794	6.625		98.088	97.963	97.713																																			
7.125		101.767	101.642	101.392	6.500		97.986	97.861	97.611																																			
7.000		101.343	101.218	100.968	6.375		97.605	97.480	97.230																																			
6.875		100.884	100.759	100.509	6.250		98.370	98.245	97.995																																			
6.750		100.406	100.281	100.031	6.125		98.116	97.991	97.741																																			
6.625		101.517	101.392	101.142	6.000		97.596	97.471	97.221																																			
6.500		101.160	101.035	100.785	5.875		97.307	97.182	96.932																																			
6.375		100.707	100.582	100.332	5.750		97.788	97.663	97.413																																			
6.250		99.965	99.840	99.590	5.625		97.517	97.392	97.142																																			
6.125		100.658	100.533	100.283	5.500		97.234	97.109	96.859																																			
6.000		100.222	100.097	99.847	5.375		96.941	96.816	96.566																																			
5.875		99.707	99.582	99.332	5.250		96.814	96.689	96.439																																			
5.750		99.452	99.327	99.077	5.125		96.521	96.396	96.146																																			
5.625		99.098	98.973	98.723	5.000		96.216	96.091	95.841																																			
5.500		97.887	97.762	97.512	4.875		95.899	95.774	95.524																																			
5.375		97.089	96.964	96.714	4.750		95.569	95.444	95.194																																			
*FHA Only																																												
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																								
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																						
Note: Pricing and LLPAs subject to change without notice				7 Day	-0.150	15 Day	-0.125																																					
				10 Day	-0.250	30 Day	-0.250																																					
				15 Day	-0.375																																							
				link to policy																																								

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

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

Page 7

8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					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		97.000	96.875	96.625	6.250		97.000	96.875	96.625	600-619	-1.500
6.125		97.720	97.595	97.345	6.125		97.720	97.595	97.345	580-599	-2.000
6.000		97.329	97.204	96.954	6.000		97.329	97.204	96.954	Government Adjusters	
5.875		96.881	96.756	96.506	5.875		96.881	96.756	96.506	Manual	-0.250
5.750		96.401	96.276	96.026	5.750		96.401	96.276	96.026	2 unit	-0.750
5.625		96.327	96.202	95.952	5.625		96.327	96.202	95.952	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		95.344	95.219	94.969	5.375		95.344	95.219	94.969	Manufactured	-1.250
5.250		94.811	94.686	94.436	5.250		94.811	94.686	94.436	Ln Amt <=150K	-0.375
5.125		94.877	94.752	94.502	5.125		94.877	94.752	94.502	VA IRRL N/O/O	-1.000
5.000		94.375	94.250	94.000	5.000		94.375	94.250	94.000	Cash Out	-0.250
4.875		94.227	94.102	93.852	4.875		94.077	93.952	93.702	Cash Out > 90% (VA)	-1.75
4.750		94.227	94.102	93.852	4.750		94.077	93.952	93.702	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		93.046	92.921	92.671	4.625		92.896	92.771	92.521		
4.500		93.046	92.921	92.671	4.500		92.896	92.771	92.521		
4.375		93.046	92.921	92.671	4.375		92.896	92.771	92.521		

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

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

Page 8

SHLC Wholesale Conforming SOFR ARMS																							
1700-25 Margin 3.00				5/6 SOFR Arm Caps 2/1/5				1800-25 Margin 3.00				7/6 SOFR ARM Caps 5/1/5				1900-25 Margin 3.00				10/6 SOFR ARM Caps 5/1/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day				
7.500		102.157	102.032	101.782	7.500		102.220	102.095	101.845	7.500		101.800	101.675	101.425	7.500		101.800	101.675	101.425				
7.375		101.956	101.831	101.581	7.375		101.913	101.788	101.538	7.375		101.695	101.570	101.320	7.375		101.695	101.570	101.320				
7.250		101.755	101.630	101.380	7.250		101.511	101.386	101.136	7.250		101.530	101.405	101.155	7.250		101.530	101.405	101.155				
7.125		101.554	101.429	101.179	7.125		101.259	101.134	100.884	7.125		101.294	101.169	100.919	7.125		101.294	101.169	100.919				
7.000		101.383	101.258	101.008	7.000		101.246	101.121	100.871	7.000		100.989	100.864	100.614	7.000		100.989	100.864	100.614				
6.875		101.190	101.065	100.815	6.875		101.161	101.036	100.786	6.875		100.731	100.606	100.356	6.875		100.731	100.606	100.356				
6.750		100.961	100.836	100.586	6.750		100.966	100.841	100.591	6.750		100.534	100.409	100.159	6.750		100.534	100.409	100.159				
6.625		100.733	100.608	100.358	6.625		100.781	100.656	100.406	6.625		100.340	100.215	99.965	6.625		100.340	100.215	99.965				
6.500		100.507	100.382	100.132	6.500		100.606	100.481	100.231	6.500		100.145	100.020	99.770	6.500		100.145	100.020	99.770				
6.375		100.292	100.167	99.917	6.375		100.409	100.284	100.034	6.375		99.910	99.785	99.535	6.375		99.910	99.785	99.535				
6.250		100.094	99.969	99.719	6.250		100.181	100.056	99.806	6.250		99.616	99.491	99.241	6.250		99.616	99.491	99.241				
6.125		99.883	99.758	99.508	6.125		99.937	99.812	99.562	6.125		99.296	99.171	98.921	6.125		99.296	99.171	98.921				
6.000		99.655	99.530	99.280	6.000		99.671	99.546	99.296	6.000		98.940	98.815	98.565	6.000		98.940	98.815	98.565				
5.875		99.419	99.294	99.044	5.875		99.381	99.256	99.006	5.875		98.581	98.456	98.206	5.875		98.581	98.456	98.206				
5.750		98.793	98.668	98.418	5.750		98.320	98.195	97.945	5.750		97.607	97.482	97.232	5.750		97.607	97.482	97.232				
5.625		98.469	98.344	98.094	5.625		97.920	97.795	97.545	5.625		NA	NA	NA	5.625		NA	NA	NA				
5.500		98.114	97.989	97.739	5.500		97.440	97.315	97.065	5.500		NA	NA	NA	5.500		NA	NA	NA				
5.375		97.757	97.632	97.382	5.375		96.958	96.833	96.583	5.375		NA	NA	NA	5.375		NA	NA	NA				
5.250		97.391	97.266	97.016	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA				
5.125		97.018	96.893	96.643	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.



Effective: 1/12/24 8:36 AM

Page 9

SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.729	103.604	103.354	7.625		103.618	103.493	103.243
7.500		103.349	103.224	102.974	7.500		103.419	103.294	103.044
7.375		103.012	102.887	102.637	7.375		103.171	103.046	102.796
7.250		102.749	102.624	102.374	7.250		102.783	102.658	102.408
7.125		103.074	102.949	102.699	7.125		103.103	102.978	102.728
7.000		102.622	102.497	102.247	7.000		102.840	102.715	102.465
6.875		102.285	102.160	101.910	6.875		102.513	102.388	102.138
6.750		101.881	101.756	101.506	6.750		102.001	101.876	101.626
6.625		102.133	102.008	101.758	6.625		102.217	102.092	101.842
6.500		101.687	101.562	101.312	6.500		101.895	101.770	101.520
6.375		101.230	101.105	100.855	6.375		101.426	101.301	101.051
6.250		100.784	100.659	100.409	6.250		100.891	100.766	100.516
6.125		100.816	100.691	100.441	6.125		100.911	100.786	100.536
6.000		100.310	100.185	99.935	6.000		100.480	100.355	100.105
5.875		99.795	99.670	99.420	5.875		99.942	99.817	99.567
5.750		99.316	99.191	98.941	5.750		99.411	99.286	99.036
5.625		98.831	98.706	98.456	5.625		98.994	98.869	98.619
5.500		98.311	98.186	97.936	5.500		98.487	98.362	98.112
5.375		97.771	97.646	97.396	5.375		97.914	97.789	97.539
5.250		97.226	97.101	96.851	5.250		97.314	97.189	96.939

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

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

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

Page 13

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	102.286	7.500		101.589	101.464	101.339
7.875		102.375	102.286	102.161	7.375		101.464	101.339	101.214
7.750		102.286	102.161	102.036	7.250		101.214	101.089	100.964
7.625		102.161	102.036	101.911	7.125		100.964	100.839	100.714
7.500		102.036	101.911	101.786	7.000		100.714	100.589	100.464
7.375		101.911	101.786	101.661	6.875		100.339	100.214	100.089
7.250		101.661	101.536	101.411	6.750		99.964	99.839	99.714
7.125		101.411	101.286	101.161	6.625		99.464	99.339	99.214
7.000		101.161	101.036	100.911	6.500		98.964	98.839	98.714
6.875		100.786	100.661	100.536	6.375		98.339	98.214	98.089
6.750		100.411	100.286	100.161	6.250		97.714	97.589	97.464
6.625		100.036	99.911	99.786	6.125		97.089	96.964	96.839
6.500		99.536	99.411	99.286	6.000		96.464	96.339	96.214
6.375		99.036	98.911	98.786	5.875		95.714	95.589	95.464
6.250		98.411	98.286	98.161			NA	NA	NA
6.125		97.786	97.661	97.536			NA	NA	NA
6.000		97.161	97.036	96.911			NA	NA	NA
5.875		96.411	96.286	96.161			NA	NA	NA
5.750		95.661	95.536	95.411			NA	NA	NA
		NA	NA	NA			NA	NA	NA

3700-03 5/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.875		101.875	101.875	101.835	7.250		101.375	101.375	101.286	7.875		101.875	101.875	101.825
8.750		101.875	101.835	101.710	7.125		101.375	101.286	101.161	7.750		101.875	101.825	101.700
8.625		101.835	101.710	101.585	7.000		101.286	101.161	101.036	7.625		101.825	101.700	101.575
8.500		101.710	101.585	101.460	6.875		101.161	101.036	100.911	7.500		101.700	101.575	101.450
8.375		101.585	101.460	101.335	6.750		100.911	100.786	100.661	7.375		101.575	101.450	101.325
8.250		101.460	101.335	101.210	6.625		100.536	100.411	100.286	7.250		101.450	101.325	101.200
8.125		101.335	101.210	101.085	6.500		100.161	100.036	99.911	7.125		101.325	101.200	101.075
8.000		101.210	101.085	100.960	6.375		99.661	99.536	99.411	7.000		101.200	101.075	100.950
7.875		101.085	100.960	100.835	6.250		99.161	99.036	98.911	6.875		101.075	100.950	100.825
7.750		100.960	100.835	100.710	6.125		98.661	98.536	98.411	6.750		100.825	100.700	100.575
7.625		100.710	100.585	100.460	6.000		98.161	98.036	97.911	6.625		100.575	100.450	100.325
7.500		100.460	100.335	100.210	5.875		97.536	97.411	97.286	6.500		100.200	100.075	99.950
7.375		100.085	99.960	99.835	5.750		96.911	96.786	96.661	6.375		99.825	99.700	99.575
7.250		99.710	99.585	99.460	5.625		96.286	96.161	96.036	6.250		99.325	99.200	99.075
7.125		99.210	99.085	98.960			NA	NA	NA	6.125		98.825	98.700	98.575
7.000		98.710	98.585	98.460			NA	NA	NA	6.000		98.325	98.200	98.075
6.875		98.210	98.085	97.960			NA	NA	NA	5.875		97.700	97.575	97.450
6.750		97.710	97.585	97.460			NA	NA	NA	5.750		97.075	96.950	96.825
6.625		97.085	96.960	96.835			NA	NA	NA	5.625		96.325	96.200	96.075
6.500		96.460	96.335	96.210			NA	NA	NA	5.500		95.575	95.450	95.325

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

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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[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

Page 14

SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625	102.737	102.612	102.612	102.424	8.250	102.028	101.903	101.715		
8.500	102.653	102.528	102.528	102.340	8.125	102.013	101.888	101.701	Lock Cutoff: 3:30 PM PST	
8.375	102.545	102.420	102.420	102.232	8.000	101.997	101.872	101.684	MUST BE UW APPROVED TO LOCK	
8.250	102.424	102.299	102.299	102.112	7.875	101.946	101.821	101.633		
8.125	102.293	102.168	102.168	101.981	7.750	101.824	101.699	101.512	MAX PRICE 101.94	
8.000	102.151	102.026	102.026	101.838	7.625	101.646	101.521	101.333		
7.875	101.987	101.862	101.862	101.674	7.500	101.493	101.368	101.180		
7.750	101.779	101.654	101.654	101.466	7.375	101.296	101.171	100.983		
7.625	101.552	101.427	101.427	101.240	7.250	101.092	100.967	100.780	Loan Amount < \$700,000 0.500	
7.500	101.301	101.176	101.176	100.989	7.125	100.840	100.715	100.528		
7.375	101.036	100.911	100.911	100.724	7.000	100.567	100.442	100.254		
7.250	100.774	100.649	100.649	100.461	6.875	100.278	100.153	99.966		
7.125	100.505	100.380	100.380	100.192	6.750	99.970	99.845	99.657		
7.000	100.220	100.095	100.095	99.907	6.625	99.640	99.515	99.327		
6.875	99.919	99.794	99.794	99.606	6.500	99.291	99.166	98.979		
6.750	99.626	99.501	99.501	99.314		NA	NA	NA		
6.625	99.327	99.202	99.202	99.014		NA	NA	NA		
6.500	99.023	98.898	98.898	98.710		NA	NA	NA		
6.375	98.720	98.595	98.595	98.408		NA	NA	NA		
6.250	98.389	98.264	98.264	98.076		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	100.503	100.331	100.331	100.112	7.250	98.883	98.711	98.492		
8.375	100.451	100.280	100.280	100.061	7.125	98.831	98.659	98.441	Lock Cutoff: 3:30 PM PST	
8.250	100.400	100.228	100.228	100.010	7.000	98.781	98.609	98.390	MUST BE UW APPROVED TO LOCK	
8.125	100.354	100.182	100.182	99.963	6.875	98.730	98.558	98.339		
8.000	100.308	100.136	100.136	99.917	6.750	98.680	98.508	98.289		
7.875	100.193	100.022	100.022	99.803	6.625	98.630	98.458	98.239	MAX PRICE 101.99	
7.750	100.169	99.997	99.997	99.779	6.500	98.580	98.408	98.189		
7.625	100.087	99.915	99.915	99.697	6.375	98.024	97.852	97.633		
7.500	100.006	99.834	99.834	99.615	6.250	97.469	97.297	97.078		
7.375	99.955	99.783	99.783	99.565	6.125	97.183	97.011	96.792	Loan Amount < \$700,000 0.500	
7.250	99.905	99.733	99.733	99.514	6.000	96.898	96.726	96.507		
7.125	99.850	99.678	99.678	99.459	5.875	NA	NA	NA		
7.000	99.794	99.622	99.622	99.404	5.750	NA	NA	NA		
6.875	99.770	99.598	99.598	99.379	5.625	NA	NA	NA		
6.750	99.746	99.574	99.574	99.356	5.500	NA	NA	NA		
6.625	99.332	99.160	99.160	98.941	5.375	NA	NA	NA		
6.500	98.918	98.746	98.746	98.527	5.250	NA	NA	NA		
6.375	98.387	98.215	98.215	97.996	5.125	NA	NA	NA		
6.250	97.856	97.684	97.684	97.465	5.000	NA	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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Return to Home Tab

Ruby AUS Jumbo Adjusters

Effective: 1/12/24 8:36 AM

Credit Score	ARM LRPAs									
	Fixed Rate LRPAs					LTV				
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
760-779	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary P/B Ratio										
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na
740-759	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
720-739	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
700-719	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	-0.420	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Global LRPAs										
SPR	Global LRPAs									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
FUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
5 unit property	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
10/ARM only Owner Occupied	na	na	na	na	na	na	na	na	na	na
15/ARM only Second Home	na	na	na	na	na	na	na	na	na	na
Minimum Loan Amount <= \$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5MM <= \$5.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
140 LTV Max	na	na	na	na	na	na	na	na	na	na
DTI <= 35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
CA	0.000	0.000	0.000	0.000	-0.150	-1.000	-1.500	na	na	na

Deal Jumbo Adjusters

Credit Score	Fixed Rate LRPAs									
	Fixed Rate LRPAs					LTV				
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
740-759	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
700-719	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary P/B Ratio										
800+	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
740-759	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
700-719	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
740-759	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
700-719	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second P/B Ratio										
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na
720-739	-0.535	-0.535	-0.535	-0.535	-0.660	-0.910	-1.285	-1.535	na	na
700-719	-0.660	-0.660	-0.660	-0.660	-0.910	-1.285	-1.535	-2.160	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.535	-0.660	-0.910	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.535	-0.660	-0.910	-1.285	na	na
720-739	-0.535	-0.535	-0.535	-0.535	-0.660	-0.910	-1.285	-1.535	na	na
700-719	-0.660	-0.660	-0.660	-0.660	-0.910	-1.285	-1.535	-2.160	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NDD P/B Ratio										
800+	-0.06	-0.06	-0.06	-0.06	-0.285	-0.91	-1.16	-1.66	na	na
780-799	-0.06	-0.06	-0.06	-0.06	-0.285	-0.91	-1.16	-1.66	na	na
760-779	-0.06	-0.06	-0.06	-0.06	-0.285	-0.91	-1.16	-1.66	na	na
740-759	-0.285									



Effective: 1/12/24 8:38 AM

Tonaz Jumbo Adjusters

		Fixed Rate LLPA's									
		CLTV									
Credit Score	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	
Primary Purchase											
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.015	na	na	na	
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na	
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na	
740-759	0.278	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.285	na	na	
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.160	na	na	na	
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.660	na	na	na	
680-699	0.090	0.028	-0.035	-0.160	-0.535	-0.910	-1.660	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Primary NCO Ref											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.910	-1.285	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.785	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Primary CO Ref											
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na	
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na	
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na	na	
740-759	0.028	-0.035	-0.098	-0.160	-0.473	-0.785	na	na	na	na	
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.160	na	na	na	na	
700-719	-0.098	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na	
680-699	na	na	na	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Second Purchase											
800+	0.465	0.278	0.153	-0.035	-0.160	-0.285	na	na	na	na	
780-799	0.463	0.215	0.090	-0.098	-0.233	-0.535	na	na	na	na	
760-779	0.340	0.153	0.028	-0.160	-0.285	-0.535	na	na	na	na	
740-759	0.278	0.090	-0.035	-0.233	-0.410	-0.723	na	na	na	na	
720-739	0.215	0.028	-0.098	-0.160	-0.660	-1.160	na	na	na	na	
700-719	0.153	-0.035	-0.160	-0.473	-0.910	-1.348	na	na	na	na	
680-699	0.090	-0.098	-0.233	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Second CO Ref											
800+	0.340	0.153	0.028	-0.035	-0.233	-0.410	na	na	na	na	
780-799	0.278	0.090	-0.035	-0.233	-0.348	-0.473	na	na	na	na	
760-779	0.215	0.028	-0.098	-0.160	-0.410	-0.535	na	na	na	na	
740-759	0.153	-0.035	-0.160	-0.348	-0.535	-0.848	na	na	na	na	
720-739	0.090	-0.098	-0.233	-0.473	-0.785	-1.098	na	na	na	na	
700-719	0.028	-0.160	-0.348	-0.598	-1.035	-1.473	na	na	na	na	
680-699	-0.035	-0.233	-0.348	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
ARM LLPA's											
		CLTV									
Credit Score	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	
Primary Purchase											
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na	
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.160	na	na	na	
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.535	na	na	na	
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na	
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na	
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.785	na	na	na	
680-699	-0.035	-0.098	-0.160	-0.473	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Primary NCO Ref											
800+	0.215	0.153	0.090	0.028	0.028	-0.035	-0.285	na	na	na	
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.160	-0.473	na	na	na	
760-779	0.090	0.028	-0.035	-0.098	-0.160	-0.410	-0.660	na	na	na	
740-759	0.028	-0.035	-0.098	-0.160	-0.410	-0.848	na	na	na	na	
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.160	na	na	na	na	
700-719	-0.098	-0.160	-0.285	-0.410	-0.723	-1.160	na	na	na	na	
680-699	na	na	na	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Primary CO Ref											
800+	0.090	0.028	-0.035	-0.098	-0.233	-0.348	na	na	na	na	
780-799	0.028	-0.035	-0.098	-0.160	-0.348	-0.473	na	na	na	na	
760-779	-0.035	-0.098	-0.160	-0.233	-0.410	-0.535	na	na	na	na	
740-759	-0.098	-0.160	-0.233	-0.348	-0.535	-0.848	na	na	na	na	
720-739	-0.160	-0.233	-0.348	-0.473	-0.785	-1.098	na	na	na	na	
700-719	-0.233	-0.348	-0.473	-0.598	-1.035	-1.473	na	na	na	na	
680-699	na	na	na	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Second Purchase											
800+	0.340	0.153	0.028	-0.035	-0.160	-0.410	na	na	na	na	
780-799	0.278	0.090	-0.035	-0.233	-0.348	-0.473	na	na	na	na	
760-779	0.215	0.028	-0.098	-0.160	-0.410	-0.535	na	na	na	na	
740-759	0.153	-0.035	-0.160	-0.348	-0.535	-0.848	na	na	na	na	
720-739	0.090	-0.098	-0.233	-0.473	-0.785	-1.098	na	na	na	na	
700-719	0.028	-0.160	-0.348	-0.598	-1.035	-1.473	na	na	na	na	
680-699	-0.035	-0.233	-0.348	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Second CO Ref											
800+	0.090	-0.035	-0.098	-0.160	-0.233	-0.348	na	na	na	na	
780-799	0.028	-0.098	-0.160	-0.233	-0.348	-0.473	na	na	na	na	
760-779	-0.035	-0.233	-0.348	-0.473	-0.535	-0.848	na	na	na	na	
740-759	-0.098	-0.160	-0.233	-0.348	-0.535	-0.848	na	na	na	na	
720-739	-0.160	-0.233	-0.348	-0.473	-0.660	-1.098	na	na	na	na	
700-719	-0.233	-0.348	-0.473	-0.598	-0.910	-1.223	na	na	na	na	
680-699	na	na	na	na	na	na	na	na	na	na	
660-679	na	na	na	na	na	na	na	na	na	na	
640-659	na	na	na	na	na	na	na	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	
Global LLPA's											
		CLTV									
Credit Score	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	
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
PILO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 unit property	0.250	-0.175	-0.750	-1.000	-1.500	-2.000	-3.000	na	na	na	
3 unit property	-0.250	-0.375	-0.								

[Return to Home Tab](#)



Effective: 1/12/24 8:36 AM

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

Page 20

ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.770	105.645	105.520	105.333					
9.250	105.621	105.496	105.371	105.184					
9.125	105.452	105.327	105.202	105.015					
9.000	105.267	105.142	105.017	104.830					
8.875	105.049	104.924	104.799	104.611					
8.750	104.822	104.697	104.572	104.385					
8.625	104.594	104.469	104.344	104.157					
8.500	104.381	104.256	104.131	103.943					
8.375	104.112	103.987	103.862	103.674					
8.250	103.822	103.697	103.572	103.385					
8.125	103.485	103.360	103.235	103.047					
8.000	103.138	103.013	102.888	102.701					
7.875	102.769	102.644	102.519	102.332					
7.750	102.383	102.258	102.133	101.945					
7.625	101.965	101.840	101.715	101.528					
7.500	101.514	101.389	101.264	101.076					
7.375	101.028	100.903	100.778	100.591					
7.250	100.556	100.431	100.306	100.119					
7.125	100.049	99.924	99.799	99.611					
7.000	99.509	99.384	99.259	99.072					

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

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

VIP Prime - "Owner Occupied"

Rate	APR
6.125	NA
6.375	NA
6.625	NA
6.875	NA
7.125	NA
7.375	NA
7.625	NA
7.875	NA
8.125	NA
8.375	NA
8.625	NA
8.875	NA
9.125	NA
9.375	NA
9.625	NA
9.875	NA
10.125	NA
10.375	NA
10.625	NA
10.875	NA
11.125	NA
11.375	NA
11.625	NA
11.875	NA
12.125	NA
12.375	NA
12.625	NA
12.875	NA
13.125	NA
13.375	NA
13.625	NA
13.875	NA
14.125	NA
14.375	NA
14.625	NA
14.875	NA
15.125	NA
15.375	NA
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
20.375	NA
20.625	NA
20.875	NA
21.125	NA
21.375	NA
21.625	NA
21.875	NA
22.125	NA
22.375	NA
22.625	NA
22.875	NA
23.125	NA
23.375	NA
23.625	NA
23.875	NA
24.125	NA
24.375	NA
24.625	NA
24.875	NA
25.125	NA
25.375	NA
25.625	NA
25.875	NA
26.125	NA
26.375	NA
26.625	NA
26.875	NA
27.125	NA
27.375	NA
27.625	NA
27.875	NA
28.125	NA
28.375	NA
28.625	NA
28.875	NA
29.125	NA
29.375	NA
29.625	NA
29.875	NA
30.125	NA
30.375	NA
30.625	NA
30.875	NA
31.125	NA
31.375	NA
31.625	NA
31.875	NA
32.125	NA
32.375	NA
32.625	NA
32.875	NA
33.125	NA
33.375	NA
33.625	NA
33.875	NA
34.125	NA
34.375	NA
34.625	NA
34.875	NA
35.125	NA
35.375	NA
35.625	NA
35.875	NA
36.125	NA
36.375	NA
36.625	NA
36.875	NA
37.125	NA
37.375	NA
37.625	NA
37.875	NA
38.125	NA
38.375	NA
38.625	NA
38.875	NA
39.125	NA
39.375	NA
39.625	NA
39.875	NA
40.125	NA
40.375	NA
40.625	NA
40.875	NA
41.125	NA
41.375	NA
41.625	NA
41.875	NA
42.125	NA
42.375	NA
42.625	NA
42.875	NA
43.125	NA
43.375	NA
43.625	NA
43.875	NA
44.125	NA
44.375	NA
44.625	NA
44.875	NA
45.125	NA
45.375	NA
45.625	NA
45.875	NA
46.125	NA
46.375	NA
46.625	NA
46.875	NA
47.125	NA
47.375	NA
47.625	NA
47.875	NA
48.125	NA
48.375	NA
48.625	NA
48.875	NA
49.125	NA
49.375	NA
49.625	NA
49.875	NA
50.125	NA
50.375	NA
50.625	NA
50.875	NA
51.125	NA
51.375	NA
51.625	NA
51.875	NA
52.125	NA
52.375	NA
52.625	NA
52.875	NA
53.125	NA
53.375	NA
53.625	NA
53.875	NA
54.125	NA
54.375	NA
54.625	NA
54.875	NA
55.125	NA
55.375	NA
55.625	NA
55.875	NA
56.125	NA
56.375	NA
56.625	NA
56.875	NA
57.125	NA
57.375	NA
57.625	NA
57.875	NA
58.125	NA
58.375	NA
58.625	NA
58.875	NA
59.125	NA
59.375	NA
59.625	NA
59.875	NA
60.125	NA
60.375	NA
60.625	NA
60.875	NA
61.125	NA
61.375	NA
61.625	NA
61.875	NA
62.125	NA
62.375	NA
62.625	NA
62.875	NA
63.125	NA
63.375	NA
63.625	NA
63.875	NA
64.125	NA
64.375	NA
64.625	NA
64.875	NA
65.125	NA
65.375	NA
65.625	NA
65.875	NA
66.125	NA
66.375	NA
66.625	NA
66.875	NA
67.125	NA
67.375	NA
67.625	NA
67.875	NA
68.125	NA
68.375	NA
68.625	NA
68.875	NA
69.125	NA
69.375	NA
69.625	NA
69.875	NA
70.125	NA
70.375	NA
70.625	NA
70.875	NA
71.125	NA
71.375	NA
71.625	NA
71.875	NA
72.125	NA
72.375	NA
72.625	NA
72.875	NA
73.125	NA
73.375	NA
73.625	NA
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