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SHLC Wholesale Conforming DU and LP														
1000-99 1100-99 1001-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 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		104.356	104.231	103.981	7.625		104.375	104.250	104.000	7.000		103.364	103.239	102.989
7.500		103.982	103.857	103.607	7.500		104.031	103.906	103.656	6.875		103.177	103.052	102.802
7.375		103.620	103.495	103.245	7.375		103.666	103.541	103.291	6.750		102.979	102.854	102.604
7.250		103.485	103.360	103.110	7.250		103.299	103.174	102.924	6.625		102.663	102.538	102.288
7.125		103.465	103.340	103.090	7.125		103.679	103.554	103.304	6.500		102.883	102.758	102.508
7.000		103.158	103.033	102.783	7.000		103.316	103.191	102.941	6.375		102.675	102.550	102.300
6.875		102.859	102.734	102.484	6.875		102.962	102.837	102.587	6.250		102.429	102.304	102.054
6.750		102.676	102.551	102.301	6.750		102.583	102.458	102.208	6.125		102.013	101.888	101.638
6.625		102.474	102.349	102.099	6.625		102.870	102.745	102.495	6.000		102.393	102.268	102.018
6.500		102.213	102.088	101.838	6.500		102.493	102.368	102.118	5.875		102.112	101.987	101.737
6.375		101.780	101.655	101.405	6.375		102.099	101.974	101.724	5.750		101.785	101.660	101.410
6.250		101.364	101.239	100.989	6.250		101.667	101.542	101.292	5.625		101.310	101.185	100.935
6.125		101.212	101.087	100.837	6.125		101.588	101.463	101.213	5.500		101.384	101.259	101.009
6.000		100.795	100.670	100.420	6.000		101.126	101.001	100.751	5.375		101.030	100.905	100.655
5.875		100.305	100.180	99.930	5.875		100.645	100.520	100.270	5.250		100.640	100.515	100.265
5.750		99.777	99.652	99.402	5.750		100.159	100.034	99.784	5.125		100.152	100.027	99.777
5.625		99.302	99.177	98.927	5.625		99.547	99.422	99.172	5.000		100.063	99.938	99.688
5.500		98.788	98.663	98.413	5.500		98.973	98.848	98.598	4.875		99.698	99.573	99.323
5.375		98.212	98.087	97.837	5.375		98.452	98.327	98.077	4.750		99.277	99.152	98.902
5.250		97.611	97.486	97.236	5.250		97.909	97.784	97.534	4.625		98.781	98.656	98.406
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.454	103.329	103.079										
6.875		103.169	103.044	102.794										
6.750		102.856	102.731	102.481										
6.625		102.557	102.432	102.182										
6.500		102.914	102.789	102.539										
6.375		102.647	102.522	102.272										
6.250		102.369	102.244	101.994										
6.125		102.026	101.901	101.651										
6.000		102.277	102.152	101.902										
5.875		101.998	101.873	101.623										
5.750		101.703	101.578	101.328										
5.625		101.332	101.207	100.957										
5.500		101.223	101.098	100.848										
5.375		100.917	100.792	100.542										
5.250		100.596	100.471	100.221										
5.125		100.210	100.085	99.835										
5.000		99.702	99.577	99.327										
4.875		99.329	99.204	98.954										
4.750		98.979	98.854	98.604										
4.625		98.587	98.462	98.212										
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.														
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									
link to policy														
Price Adjustments: See Agency Adjusters page.														

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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		103.354	103.229	102.979	7.625		102.447	102.322	102.072	7.000		100.868	100.743	100.493
7.500		103.179	103.054	102.804	7.500		102.176	102.051	101.801	6.875		100.681	100.556	100.306
7.375		102.976	102.851	102.601	7.375		101.890	101.765	101.515	6.750		100.494	100.369	100.119
7.250		102.673	102.548	102.298	7.250		101.623	101.498	101.248	6.625		100.189	100.064	99.814
7.125		102.283	102.158	101.908	7.125		101.449	101.324	101.074	6.500		100.002	99.877	99.627
7.000		101.973	101.848	101.598	7.000		101.161	101.036	100.786	6.375		99.834	99.709	99.459
6.875		101.883	101.758	101.508	6.875		100.904	100.779	100.529	6.250		99.652	99.527	99.277
6.750		101.576	101.451	101.201	6.750		100.542	100.417	100.167	6.125		99.447	99.322	99.072
6.625		101.295	101.170	100.920	6.625		100.944	100.819	100.569	6.000		99.224	99.099	98.849
6.500		100.993	100.868	100.618	6.500		100.707	100.582	100.332	5.875		98.982	98.857	98.607
6.375		100.728	100.603	100.353	6.375		100.413	100.288	100.038	5.750		98.713	98.588	98.338
6.250		100.679	100.554	100.304	6.250		100.608	100.483	100.233	5.625		98.380	98.255	98.005
6.125		100.234	100.109	99.859	6.125		100.338	100.213	99.963	5.500		98.113	97.988	97.738
6.000		99.563	99.438	99.188	6.000		99.916	99.791	99.541	5.375		97.819	97.694	97.444
5.875		99.019	98.894	98.644	5.875		99.424	99.299	99.049	5.250		97.492	97.367	97.117
5.750		98.491	98.366	98.116	5.750		98.923	98.798	98.548	5.125		96.920	96.795	96.545
5.625		97.065	96.940	96.690	5.625		96.855	96.730	96.480	5.000		97.065	96.940	96.690
5.500		96.546	96.421	96.171	5.500		96.214	96.089	95.839	4.875		96.699	96.574	96.324
5.375		95.930	95.805	95.555	5.375		95.567	95.442	95.192	4.750		96.348	96.223	95.973
5.250		95.263	95.138	94.888	5.250		94.922	94.797	94.547	4.625		95.259	95.134	94.884

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.522	99.397	99.147
6.875		99.342	99.217	98.967
6.750		99.054	98.929	98.679
6.625		98.743	98.618	98.368
6.500		99.019	98.894	98.644
6.375		98.791	98.666	98.416
6.250		98.490	98.365	98.115
6.125		98.182	98.057	97.807
6.000		98.693	98.568	98.318
5.875		98.395	98.270	98.020
5.750		98.060	97.935	97.685
5.625		97.639	97.514	97.264
5.500		97.870	97.745	97.495
5.375		97.487	97.362	97.112
5.250		97.055	96.930	96.680
5.125		96.553	96.428	96.178
5.000		96.534	96.409	96.159
4.875		96.202	96.077	95.827
4.750		95.742	95.617	95.367
4.625		95.224	95.099	94.849

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

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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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 Manti, Home, zone and loan amt adj's

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

Note: Pricing and LLPAs subject to change without notice

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	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-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																																												
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																		
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750		103.774	103.649	103.399	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 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> <p>Note: Pricing and LLPAs subject to change without notice</p>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680-699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
Government Adjusters																																												
Manual	-0.250																																											
2 unit	-0.750																																											
3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRL N/Q/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		103.856	103.731	103.481	7.000		NA	NA	NA																																			
7.500		103.651	103.526	103.276	6.875		NA	NA	NA																																			
7.375		102.921	102.796	102.546	6.750		NA	NA	NA																																			
7.250		103.458	103.333	103.083	6.625		100.953	100.828	100.578																																			
7.125		103.884	103.759	103.509	6.500		100.708	100.583	100.333																																			
7.000		103.633	103.508	103.258	6.375		100.456	100.331	100.081																																			
6.875		103.484	103.359	103.109	6.250		100.275	100.150	99.900																																			
6.750		103.619	103.494	103.244	6.125		100.482	100.357	100.107																																			
6.625		103.376	103.251	103.001	6.000		99.765	99.640	99.390																																			
6.500		103.015	102.890	102.640	5.875		99.496	99.371	99.121																																			
6.375		102.728	102.603	102.353	5.750		99.698	99.573	99.323																																			
6.250		102.937	102.812	102.562	5.625		99.823	99.698	99.448																																			
6.125		102.588	102.463	102.213	5.500		99.152	99.027	98.777																																			
6.000		102.138	102.013	101.763	5.375		98.862	98.737	98.487																																			
5.875		101.614	101.489	101.239	5.250		98.700	98.575	98.325																																			
5.750		101.824	101.699	101.449	5.125		98.781	98.656	98.406																																			
5.625		101.452	101.327	101.077	5.000		98.110	97.985	97.735																																			
5.500		101.026	100.901	100.651	4.875		97.796	97.671	97.421																																			
5.375		100.491	100.366	100.116	4.750		97.469	97.344	97.094																																			
7000-99																																												
USDA 30 Yr Fixed																																												

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

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		

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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		101.861	101.736	101.486	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> <p>Note: Pricing and LLPA's subject to change without notice</p>	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																																											
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Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.900	101.775	101.525	7.000		NA	NA	NA																																			
7.500		101.695	101.570	101.320	6.875		NA	NA	NA																																			
7.375		101.009	100.884	100.634	6.750		NA	NA	NA																																			
7.250		101.014	100.889	100.639	6.625		97.618	97.493	97.243																																			
7.125		101.643	101.518	101.268	6.500		97.522	97.397	97.147																																			
7.000		101.206	101.081	100.831	6.375		97.146	97.021	96.771																																			
6.875		100.733	100.608	100.358	6.250		98.175	98.050	97.800																																			
6.750		100.131	100.006	99.756	6.125		97.925	97.800	97.550																																			
6.625		101.323	101.198	100.948	6.000		97.308	97.183	96.933																																			
6.500		100.953	100.828	100.578	5.875		97.026	96.901	96.651																																			
6.375		100.483	100.358	100.108	5.750		97.598	97.473	97.223																																			
6.250		99.477	99.352	99.102	5.625		97.331	97.206	96.956																																			
6.125		100.411	100.286	100.036	5.500		97.052	96.927	96.677																																			
6.000		99.960	99.835	99.585	5.375		96.762	96.637	96.387																																			
5.875		99.436	99.311	99.061	5.250		96.600	96.475	96.225																																			
5.750		99.111	98.986	98.736	5.125		96.311	96.186	95.936																																			
5.625		98.761	98.636	98.386	5.000		96.010	95.885	95.635																																			
5.500		97.606	97.481	97.231	4.875		95.696	95.571	95.321																																			
5.375		96.886	96.761	96.511	4.750		95.369	95.244	94.994																																			

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

Streamline/IRRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 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		

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

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8700-99 FHA 5/1 ARM					6700-99 SHLC Wholesale Government ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.000	96.875	96.625	6.250		97.000	96.875	96.625	620-639	-1.000
6.125		96.750	96.625	96.375	6.125		96.750	96.625	96.375	600-619	-1.500
6.000		96.500	96.375	96.125	6.000		96.500	96.375	96.125	580-599	-2.000
5.875		96.250	96.125	95.875	5.875		96.250	96.125	95.875	Government Adjusters	
5.750		96.000	95.875	95.625	5.750		96.000	95.875	95.625	Manual	-0.250
5.625		95.750	95.625	95.375	5.625		95.750	95.625	95.375	2 unit	-0.750
5.500		95.500	95.375	95.125	5.500		95.500	95.375	95.125	3-4 unit	-1.000
5.375		95.250	95.125	94.875	5.375		95.250	95.125	94.875	VA	0.000
5.250		95.000	94.875	94.625	5.250		95.000	94.875	94.625	Manufactured	-1.250
5.125		94.750	94.625	94.375	5.125		94.750	94.625	94.375	Ln Amt <=150K	-0.375
5.000		94.500	94.375	94.125	5.000		94.500	94.375	94.125	VA IRRL N/O/O	-1.000
4.875		94.250	94.125	93.875	4.875		94.250	94.125	93.875	Cash Out	-0.250
4.750		94.000	93.875	93.625	4.750		94.000	93.875	93.625	Cash Out > 90% (VA)	-1.75
4.625		93.750	93.625	93.375	4.625		93.750	93.625	93.375	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		93.500	93.375	93.125	4.500		93.500	93.375	93.125		
4.375		93.250	93.125	92.875	4.375		93.250	93.125	92.875		

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

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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		102.011	101.886	101.636	7.500		102.051	101.926	101.676	7.500		101.611	101.486	101.236	7.500		101.611	101.486	101.236	7.500		101.611	101.486	101.236					
7.375		101.811	101.686	101.436	7.375		101.746	101.621	101.371	7.375		101.507	101.382	101.132	7.375		101.507	101.382	101.132	7.375		101.507	101.382	101.132					
7.250		101.612	101.487	101.237	7.250		101.346	101.221	100.971	7.250		101.344	101.219	100.969	7.250		101.344	101.219	100.969	7.250		101.344	101.219	100.969					
7.125		101.412	101.287	101.037	7.125		101.096	100.971	100.721	7.125		101.110	100.985	100.735	7.125		101.110	100.985	100.735	7.125		101.110	100.985	100.735					
7.000		101.243	101.118	100.868	7.000		101.084	100.959	100.709	7.000		100.807	100.682	100.432	7.000		100.807	100.682	100.432	7.000		100.807	100.682	100.432					
6.875		101.052	100.927	100.677	6.875		100.985	100.860	100.610	6.875		100.535	100.410	100.160	6.875		100.535	100.410	100.160	6.875		100.535	100.410	100.160					
6.750		100.825	100.700	100.450	6.750		100.758	100.633	100.383	6.750		100.302	100.177	99.927	6.750		100.302	100.177	99.927	6.750		100.302	100.177	99.927					
6.625		100.592	100.467	100.217	6.625		100.555	100.430	100.180	6.625		100.087	99.962	99.712	6.625		100.087	99.962	99.712	6.625		100.087	99.962	99.712					
6.500		100.353	100.228	99.978	6.500		100.382	100.257	100.007	6.500		99.894	99.769	99.519	6.500		99.894	99.769	99.519	6.500		99.894	99.769	99.519					
6.375		100.126	100.001	99.751	6.375		100.188	100.063	99.813	6.375		99.661	99.536	99.286	6.375		99.661	99.536	99.286	6.375		99.661	99.536	99.286					
6.250		99.915	99.790	99.540	6.250		99.962	99.837	99.587	6.250		99.369	99.244	98.994	6.250		99.369	99.244	98.994	6.250		99.369	99.244	98.994					
6.125		99.697	99.572	99.322	6.125		99.719	99.594	99.344	6.125		99.050	98.925	98.675	6.125		99.050	98.925	98.675	6.125		99.050	98.925	98.675					
6.000		99.471	99.346	99.096	6.000		99.454	99.329	99.079	6.000		98.695	98.570	98.320	6.000		98.695	98.570	98.320	6.000		98.695	98.570	98.320					
5.875		99.250	99.125	98.875	5.875		99.166	99.041	98.791	5.875		98.337	98.212	97.962	5.875		98.337	98.212	97.962	5.875		98.337	98.212	97.962					
5.750		98.830	98.705	98.455	5.750		98.344	98.219	97.969	5.750		97.619	97.494	97.244	5.750		97.619	97.494	97.244	5.750		97.619	97.494	97.244					
5.625		98.508	98.383	98.133	5.625		97.946	97.821	97.571	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		98.159	98.034	97.784	5.500		97.472	97.347	97.097	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.806	97.681	97.431	5.375		96.993	96.868	96.618	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.449	97.324	97.074	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		97.082	96.957	96.707	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA					

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

See Agency Adjusters page.



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.592	103.467	103.217	7.625		103.525	103.400	103.150
7.500		103.217	103.092	102.842	7.500		103.327	103.202	102.952
7.375		102.878	102.753	102.503	7.375		103.070	102.945	102.695
7.250		102.670	102.545	102.295	7.250		102.655	102.530	102.280
7.125		102.891	102.766	102.516	7.125		102.932	102.807	102.557
7.000		102.416	102.291	102.041	7.000		102.658	102.533	102.283
6.875		102.070	101.945	101.695	6.875		102.318	102.193	101.943
6.750		101.668	101.543	101.293	6.750		101.789	101.664	101.414
6.625		101.901	101.776	101.526	6.625		101.994	101.869	101.619
6.500		101.446	101.321	101.071	6.500		101.673	101.548	101.298
6.375		100.997	100.872	100.622	6.375		101.210	101.085	100.835
6.250		100.558	100.433	100.183	6.250		100.671	100.546	100.296
6.125		100.585	100.460	100.210	6.125		100.690	100.565	100.315
6.000		100.071	99.946	99.696	6.000		100.260	100.135	99.885
5.875		99.558	99.433	99.183	5.875		99.720	99.595	99.345
5.750		99.081	98.956	98.706	5.750		99.182	99.057	98.807
5.625		98.641	98.516	98.266	5.625		98.812	98.687	98.437
5.500		98.113	97.988	97.738	5.500		98.298	98.173	97.923
5.375		97.570	97.445	97.195	5.375		97.722	97.597	97.347
5.250		97.027	96.902	96.652	5.250		97.121	96.996	96.746

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 LLPAs - 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 Manu 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 >=\$0,000 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 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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA 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	-4.890	-5.430	-6.070
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										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
All Terms	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	-0.780	-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			
8.125		102.375	102.375	102.347	7.500		101.541	101.416	101.291			
8.000		102.375	102.347	102.222	7.375		101.416	101.291	101.166			
7.875		102.347	102.222	102.097	7.250		101.166	101.041	100.916			
7.750		102.222	102.097	101.972	7.125		100.916	100.791	100.666			
7.625		102.097	101.972	101.847	7.000		100.666	100.541	100.416			
7.500		101.972	101.847	101.722	6.875		100.291	100.166	100.041			
7.375		101.847	101.722	101.597	6.750		99.916	99.791	99.666			
7.250		101.597	101.472	101.347	6.625		99.416	99.291	99.166			
7.125		101.347	101.222	101.097	6.500		98.916	98.791	98.666			
7.000		101.097	100.972	100.847	6.375		98.291	98.166	98.041			
6.875		100.722	100.597	100.472	6.250		97.666	97.541	97.416			
6.750		100.347	100.222	100.097	6.125		97.041	96.916	96.791			
6.625		99.972	99.847	99.722	6.000		96.416	96.291	96.166			
6.500		99.472	99.347	99.222	5.875		95.666	95.541	95.416			
6.375		98.972	98.847	98.722			NA	NA	NA			
6.250		98.347	98.222	98.097			NA	NA	NA			
6.125		97.722	97.597	97.472			NA	NA	NA			
6.000		97.097	96.972	96.847			NA	NA	NA			
5.875		96.347	96.222	96.097			NA	NA	NA			
5.750		95.597	95.472	95.347			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.875		101.875	101.875	101.796	7.375		101.375	101.375	101.350	7.625		101.875	101.875	101.805
8.750		101.875	101.796	101.671	7.250		101.375	101.350	101.225	7.500		101.875	101.805	101.680
8.625		101.796	101.671	101.546	7.125		101.350	101.225	101.100	7.375		101.805	101.680	101.555
8.500		101.671	101.546	101.421	7.000		101.225	101.100	100.975	7.250		101.680	101.555	101.430
8.375		101.546	101.421	101.296	6.875		101.100	100.975	100.850	7.125		101.555	101.430	101.305
8.250		101.421	101.296	101.171	6.750		100.850	100.725	100.600	7.000		101.430	101.305	101.180
8.125		101.296	101.171	101.046	6.625		100.475	100.350	100.225	6.875		101.180	101.055	100.930
8.000		101.171	101.046	100.921	6.500		100.100	99.975	99.850	6.750		100.930	100.805	100.680
7.875		101.046	100.921	100.796	6.375		99.600	99.475	99.350	6.625		100.555	100.430	100.305
7.750		100.921	100.796	100.671	6.250		99.100	98.975	98.850	6.500		100.180	100.055	99.930
7.625		100.671	100.546	100.421	6.125		98.600	98.475	98.350	6.375		99.680	99.555	99.430
7.500		100.421	100.296	100.171	6.000		98.100	97.975	97.850	6.250		99.180	99.055	98.930
7.375		100.296	100.171	100.046	5.875		97.475	97.350	97.225	6.125		98.680	98.555	98.430
7.250		99.671	99.546	99.421	5.750		96.850	96.725	96.600	6.000		98.055	97.930	97.805
7.125		99.171	99.046	98.921	5.625		96.225	96.100	95.975	5.875		97.430	97.305	97.180
7.000		98.671	98.546	98.421			NA	NA	NA	5.750		96.680	96.555	96.430
6.875		98.171	98.046	97.921			NA	NA	NA	5.625		95.930	95.805	95.680
6.750		97.671	97.546	97.421			NA	NA	NA	5.500		95.055	94.930	94.805
6.625		97.046	96.921	96.796			NA	NA	NA			NA	NA	NA
6.500		96.421	96.296	96.171			NA	NA	NA			NA	NA	NA

Price Adjustments

FICO by LTV Adjustment							
	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

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

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

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SHLC Wholesale Sapphire Jumbo											
3067-50					3367-50						
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.625		102.371	102.246	102.059	8.250		102.003	101.878	101.691	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49	
8.500		102.338	102.213	102.026	8.125		101.985	101.860	101.673		
8.375		102.281	102.156	101.968	8.000		101.966	101.841	101.654		
8.250		102.180	102.055	101.867	7.875		101.911	101.786	101.599		
8.125		102.076	101.951	101.764	7.750		101.786	101.661	101.473		
8.000		101.965	101.840	101.653	7.625		101.608	101.483	101.296		
7.875		101.810	101.685	101.498	7.500		101.452	101.327	101.139		
7.750		101.651	101.526	101.339	7.375		101.251	101.126	100.939		
7.625		101.465	101.340	101.152	7.250		101.044	100.919	100.731		
7.500		101.271	101.146	100.959	7.125		100.788	100.663	100.475		
7.375		101.068	100.943	100.755	7.000		100.510	100.385	100.197		
7.250		100.854	100.729	100.541	6.875		100.216	100.091	99.904		
7.125		100.638	100.513	100.325	6.750		99.901	99.776	99.589		
7.000		100.400	100.275	100.088	6.625		99.565	99.440	99.252		
6.875		100.129	100.004	99.816	6.500		99.208	99.083	98.896		
6.750		99.854	99.729	99.542			NA	NA	NA		
6.625		99.546	99.421	99.234			NA	NA	NA		
6.500		99.234	99.109	98.921			NA	NA	NA		
6.375		98.910	98.785	98.597			NA	NA	NA		
6.250		98.578	98.453	98.266			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		80.000	80.000	80.000	7.250		80.000	80.000	80.000		Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		80.000	80.000	80.000	7.125		80.000	80.000	80.000		
8.250		80.000	80.000	80.000	7.000		80.000	80.000	80.000		
8.125		80.000	80.000	80.000	6.875		80.000	80.000	80.000		
8.000		80.000	80.000	80.000	6.750		80.000	80.000	80.000		
7.875		80.000	80.000	80.000	6.625		80.000	80.000	80.000		
7.750		80.000	80.000	80.000	6.500		80.000	80.000	80.000		
7.625		80.000	80.000	80.000	6.375		80.000	80.000	80.000		
7.500		80.000	80.000	80.000	6.250		80.000	80.000	80.000		
7.375		80.000	80.000	80.000	6.125		80.000	80.000	80.000		
7.250		80.000	80.000	80.000	6.000		80.000	80.000	80.000		
7.125		80.000	80.000	80.000	5.875		NA	NA	NA		
7.000		80.000	80.000	80.000	5.750		NA	NA	NA		
6.875		80.000	80.000	80.000	5.625		NA	NA	NA		
6.750		80.000	80.000	80.000	5.500		NA	NA	NA		
6.625		80.000	80.000	80.000	5.375		NA	NA	NA		
6.500		80.000	80.000	80.000	5.250		NA	NA	NA		
6.375		80.000	80.000	80.000	5.125		NA	NA	NA		
6.250		80.000	80.000	80.000	5.000		NA	NA	NA		
		NA	NA	NA			NA	NA	NA		
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.											
Extension and Re-lock Fees											
Please call lock desk for extensions and relocks											

Sapphire Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.500	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na
720-739	0.340	0.340	0.215	0.090	-0.235	-0.660	-1.090	-1.520	-1.950	na	na
700-719	0.215	0.090	-0.135	-0.360	-0.585	-0.810	-1.035	-1.260	-1.485	na	na
680-699	-0.110	-0.110	-0.335	-0.560	-0.785	-1.010	-1.235	-1.460	-1.685	na	na
660-679	-0.335	-0.335	-0.560	-0.785	-1.010	-1.235	-1.460	-1.685	-1.910	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	na
700-719	0.715	0.715	0.715	0.565	0.415	0.265	0.115	na	na	na	na
680-699	0.565	0.565	0.565	0.415	0.265	0.115	0.000	na	na	na	na
660-679	0.415	0.415	0.415	0.265	0.115	0.000	-0.135	na	na	na	na
640-659	0.265	0.265	0.265	0.115	0.000	-0.285	-0.435	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

pricing is for information purposes only and subject to change. Refer to Quick Price for the most accurate pricing.

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SHLC Wholesale Ruby AUS Jumbo										
3869-50					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	
7.375	96.632	96.382	NA	NA	7.625	97.074	96.824	NA	NA	<p style="text-align: center; color: red;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
7.250	96.427	96.177	NA	NA	7.500	96.823	96.573	NA	NA	
7.125	96.218	95.968	NA	NA	7.375	96.566	96.316	NA	NA	
7.000	96.002	95.752	NA	NA	7.250	96.301	96.051	NA	NA	
6.875	95.780	95.530	NA	NA	7.125	96.028	95.778	NA	NA	
6.750	95.549	95.299	NA	NA	7.000	95.744	95.494	NA	NA	
6.625	95.308	95.058	NA	NA	6.875	95.449	95.199	NA	NA	
6.500	95.056	94.806	NA	NA	6.750	95.139	94.889	NA	NA	
6.375	94.791	94.541	NA	NA	6.625	94.814	94.564	NA	NA	
6.250	94.513	94.263	NA	NA	6.500	94.472	94.222	NA	NA	
6.125	94.221	93.971	NA	NA	6.375	94.113	93.863	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
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	103.129	103.004	102.879	102.879	9.000	103.129	103.004	102.879	102.879	<p style="text-align: center; color: red;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
8.875	102.933	102.808	102.683	102.683	8.875	102.933	102.808	102.683	102.683	
8.750	102.737	102.612	102.487	102.487	8.750	102.737	102.612	102.487	102.487	
8.625	102.541	102.416	102.291	102.291	8.625	102.541	102.416	102.291	102.291	
8.500	102.345	102.220	102.095	102.095	8.500	102.345	102.220	102.095	102.095	
8.375	102.149	102.024	101.899	101.899	8.375	102.149	102.024	101.899	101.899	
8.250	101.954	101.829	101.704	101.704	8.250	101.954	101.829	101.704	101.704	
8.125	101.759	101.634	101.509	101.509	8.125	101.759	101.634	101.509	101.509	
8.000	101.565	101.440	101.315	101.315	8.000	101.565	101.440	101.315	101.315	
7.875	101.370	101.245	101.120	101.120	7.875	101.370	101.245	101.120	101.120	
7.750	101.173	101.048	100.923	100.923	7.750	101.173	101.048	100.923	100.923	
7.625	100.975	100.850	100.725	100.725	7.625	100.975	100.850	100.725	100.725	
7.500	100.766	100.641	100.516	100.516	7.500	100.766	100.641	100.516	100.516	
7.375	100.549	100.424	100.299	100.299	7.375	100.549	100.424	100.299	100.299	
7.250	100.439	100.314	100.189	100.189	7.250	100.439	100.314	100.189	100.189	
7.125	100.184	100.059	99.934	99.934	7.125	100.184	100.059	99.934	99.934	
7.000	99.962	99.837	99.712	99.712	7.000	99.962	99.837	99.712	99.712	
6.875	99.804	99.679	99.554	99.554	6.875	99.804	99.679	99.554	99.554	
6.750	99.620	99.495	99.370	99.370	6.750	99.620	99.495	99.370	99.370	
6.625	99.266	99.141	99.016	99.016	6.625	99.266	99.141	99.016	99.016	
<p><i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i></p>										
<p>Extension and Re-lock Fees</p> <p>Please call lock desk for extensions and relocks</p>										

Effective: 7/26/24 8:14 AM

Ruby AUS Jumbo Adjusters

ARM LLPA

Credit Score	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	-0.170	-0.420	-0.420	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-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

Ruby AUS Jumbo Adjusters

Fixed Rate LLPA

Credit Score	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	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660
780-799	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660
760-779	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660
740-759	-0.035	-0.160	-0.160	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785
720-739	-0.035	-0.160	-0.160	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785
700-719	-0.160	-0.160	-0.160	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785
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

SPR	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
SPR	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
2 unit property	na	na	na	na	na	na	na	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
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 Water	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IG (Main 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 <= \$2.0MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <= \$2.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.0M No RM	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	-0.500	-0.750	-1.000	-1.250	na	na	na

Global LLPA

SPR	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
SPR	0	0	0	0	0	0	0	0	0	0
Condo	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	-0.5	-0.625	-0.75
2 unit property	-1.25	-1.25	-1.25	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
3 unit property	-1.25	-1.25	-1.25	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
4 unit property	-1.25	-1.25	-1.25	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
NYC Coop	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	-0.5	-0.625	-0.75
Townhome/Attached	0	0	0	0	0	0	0	0	0	0
Escrow Water	0	0	0	0	0	0	0	0	0	0
IG	0	0	0	0	0	0	0	0	0	0
>=Minimum Loan Amount <=\$1MM	0	0	0	0	0	0.125	0.125	0.125	0	0
>\$1MM <= \$1.5MM	0	0	0	0	0	0	0	0	0	0
>\$1.5MM <= \$2.0MM	0	0	0	0	0	0	0	0	0	0
>\$2.0MM <= \$2.5MM	0	0	0	0	0	0	0	0	0	0
>\$2.5MM <= \$3.0MM	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
>\$3.0M No RM	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0	0	0	0	0	0	0	0	0	0
DTI 35.01-40.00%	0	0	0	0	0	0	0	0	0	0
DTI 40.01-45.00%	0	0	0	0	0	0	0	0	0	0
DTI 45.01-50.00%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Self Employed	0.125	0.125	0.125	0.125	0.25	0.25	0.25	0.25	0.25	0.25

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

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SHLC Wholesale Topaz Jumbo														
3076-50					3376-50					<p style="color: red; text-align: center;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49</p>				
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		101.403	101.303	101.203	7.500		101.076	100.986	100.896					
7.625		101.211	101.116	101.021	7.375		100.833	100.749	100.664					
7.500		100.968	100.878	100.789	7.250		100.550	100.470	100.391					
7.375		100.694	100.610	100.525	7.125		100.241	100.167	100.093					
7.250		100.408	100.328	100.249	7.000		99.924	99.855	99.786					
7.125		100.121	100.047	99.973	6.875		99.575	99.511	99.447					
7.000		99.819	99.750	99.681	6.750		99.182	99.124	99.065					
6.875		99.486	99.422	99.358	6.625		98.733	98.680	98.627					
6.750		99.106	99.047	98.989	6.500		98.215	98.167	98.119					
6.625		98.663	98.610	98.556	6.375		97.616	97.574	97.531					
		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					
3876-50					3976-50					<p style="color: red; text-align: center;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>				
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.750		101.815	101.715	101.615	7.750		100.494	100.394	100.294					
7.625		101.553	101.458	101.363	7.625		100.345	100.250	100.155					
7.500		101.261	101.171	101.081	7.500		100.109	100.019	99.929					
7.375		100.943	100.858	100.774	7.375		99.810	99.725	99.641					
7.250		100.607	100.527	100.448	7.250		99.473	99.394	99.315					
7.125		100.258	100.183	100.109	7.125		99.124	99.050	98.976					
7.000		99.909	99.840	99.771	7.000		98.776	98.707	98.638					
6.875		99.547	99.483	99.420	6.875		98.414	98.350	98.287					
6.750		99.161	99.102	99.044	6.750		98.028	97.969	97.911					
6.625		98.737	98.683	98.630	6.625		97.604	97.550	97.497					
		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					
<p>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th colspan="2">Extension and Re-lock Fees</th> </tr> <tr> <td colspan="2">Please call lock desk for extensions and relocks</td> </tr> </table>											Extension and Re-lock Fees		Please call lock desk for extensions and relocks	
Extension and Re-lock Fees														
Please call lock desk for extensions and relocks														

Table with columns for Credit Score, CTV, and various LPA/LPAs. Includes sections for Topaz Jumbo Adjustors, Fixed Rate LPAs, ARM LPAs, and Global LPAs. Rows list credit score ranges (e.g., 800+, 780-799) and corresponding values for different CTVs (e.g., 50, 55, 60).

NOTE: Escrow Waiver LPA does not apply in CA, DC, NC, and NY. Pricing is for indication purposes only and subject to change. Refer to Quick Price for the most accurate pricing.

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Effective: 1/16/24 8:34 AM

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

Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.866	105.741	105.616	105.428					
9.250	105.717	105.592	105.467	105.279					
9.125	105.548	105.423	105.298	105.111					
9.000	105.364	105.239	105.114	104.926					
8.875	105.145	105.020	104.895	104.708					
8.750	104.919	104.794	104.669	104.482					
8.625	104.691	104.566	104.441	104.254					
8.500	104.476	104.351	104.226	104.038					
8.375	104.207	104.082	103.957	103.770					
8.250	103.918	103.793	103.668	103.481					
8.125	103.581	103.456	103.331	103.144					
8.000	103.235	103.110	102.985	102.798					
7.875	102.867	102.742	102.617	102.429					
7.750	102.481	102.356	102.231	102.044					
7.625	102.065	101.940	101.815	101.627					
7.500	101.614	101.489	101.364	101.176					
7.375	101.129	101.004	100.879	100.692					
7.250	100.655	100.530	100.405	100.218					
7.125	100.146	100.021	99.896	99.708					
7.000	99.603	99.478	99.353	99.166					

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

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 LLAPs										
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
NDO 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
NDO NCD 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
NDO 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 LLAPs										
	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

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

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MVP Prime Plus - Full Doc				SHLC Wholesale MVP Prime Plus			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
8.375	101.724	101.624	101.524	8.375	101.724	101.624	101.524
8.250	101.599	101.499	101.399	8.250	101.599	101.499	101.399
8.125	101.432	101.332	101.232	8.125	101.432	101.332	101.232
8.000	101.256	101.156	101.056	8.000	101.256	101.156	101.056
7.875	101.072	100.972	100.872	7.875	101.072	100.972	100.872
7.750	100.879	100.779	100.679	7.750	100.879	100.779	100.679
7.625	100.677	100.577	100.477	7.625	100.677	100.577	100.477
7.500	100.464	100.364	100.264	7.500	100.464	100.364	100.264
7.375	100.242	100.142	100.042	7.375	100.242	100.142	100.042
7.250	100.008	99.908	99.808	7.250	100.008	99.908	99.808
7.125	99.775	99.675	99.575	7.125	99.775	99.675	99.575
7.000	99.542	99.442	99.342	7.000	99.542	99.442	99.342
6.875	99.167	99.067	98.967	6.875	99.167	99.067	98.967
6.750	98.792	98.692	98.592	6.750	98.792	98.692	98.592
6.625	98.417	98.317	98.217	6.625	98.417	98.317	98.217
6.500	98.037	97.937	97.837	6.500	98.037	97.937	97.837
6.375	97.600	97.500	97.400	6.375	97.600	97.500	97.400
6.250	97.150	97.050	96.950	6.250	97.150	97.050	96.950
6.125	96.660	96.560	96.460	6.125	96.660	96.560	96.460
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

Lock Cutoff: 3:30 PM PST
MUST BE UW APPROVED TO LOCK

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

Extension and Re-lock Fees	
Please call lock desk for extensions and relocks	

Adjustments to Price	FICD/CLTV	<=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
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-1.125	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

Adjustments to Price		<=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
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	NA	NA
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	Fees	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	100.500	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	Pre-Close Review (Delegated) ¹ \$400
	12 Months	-0.750	101.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	240	360	120	Non-Delegated Review ¹ \$500
	24 Months	-0.375	101.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	NA	NA	NA	Funding ² \$575
	36 Months	0.000	102.000	15 YR FIXED	180	180	NA	¹ Fee is applied regardless of final purchase status
	48 Months	0.250	102.250	30 YR FIXED	360	360	NA	² Fee is applied only if loan is purchased by VMC
	60 Months	0.500	102.500	30 YR FIXED I/O	240.000	360.000	120.000	[*] See the VMC Seller Guide for other fees that may apply
Lock Period	30 days	0.000	40 YR FIXED I/O	NA	NA	NA	Program Restrictions	
	45 days	-0.150	40 YR FIXED	NA	NA	NA	Housing 0x30x24	
	60 days	-0.300					(BK/FC/SS/DIL) 48 mo	
Extension Fees ⁵	5 Days	-0.050					Min FICO 680	
							Max LTV 90	
Footnotes	1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI			ARM Requirements			Max DTI 43	
	2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ			ARM Index SOFR 30AVG			Min Price 98.0	
	3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA			ARM Margin 4.0			Loan Amount Max Price	
	4) Only declining prepayment penalty structures allowed in MS			5yr ARM Caps 2/1/5			<\$2,000,000 102.50	
	5) Extensions available in 5 day increments up to 30 days			7yr & 10yr ARM Caps 5/1/5			\$2,000,000 - \$2.50 102.00	
	6) Loan eligibility is determined by the Guideline/Product Matrix.			Reset Frequency 6 mo				

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Effective: 1/16/24 8:34 AM

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

MVP Prime - Full Doc				SHLC Wholesale MVP Prime			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.375	103.250	103.188	103.050	9.375	103.175	103.075	102.975
9.250	103.125	103.063	102.925	9.250	103.050	102.950	102.850
9.125	103.000	102.938	102.800	9.125	102.925	102.825	102.725
9.000	102.875	102.813	102.675	9.000	102.800	102.700	102.600
8.875	102.750	102.688	102.550	8.875	102.675	102.575	102.475
8.750	102.625	102.563	102.425	8.750	102.550	102.450	102.350
8.625	102.500	102.438	102.300	8.625	102.425	102.325	102.225
8.500	102.375	102.313	102.175	8.500	102.300	102.200	102.100
8.375	102.125	102.063	101.925	8.375	102.050	101.950	101.850
8.250	101.875	101.813	101.675	8.250	101.800	101.700	101.600
8.125	101.625	101.563	101.425	8.125	101.550	101.450	101.350
8.000	101.375	101.313	101.175	8.000	101.300	101.200	101.100
7.875	101.125	101.063	100.925	7.875	101.050	100.950	100.850
7.750	100.875	100.813	100.675	7.750	100.800	100.700	100.600
7.625	100.625	100.563	100.425	7.625	100.550	100.450	100.350
7.500	100.375	100.313	100.175	7.500	100.300	100.200	100.100
7.375	100.125	100.063	99.925	7.375	100.050	99.950	99.850
7.250	99.875	99.813	99.675	7.250	99.738	99.638	99.538
7.125	99.625	99.563	99.425	7.125	99.425	99.325	99.225
7.000	99.313	99.250	99.113	7.000	99.113	99.013	98.913
6.875	99.000	98.938	98.800	6.875	98.800	98.700	98.600
6.750	98.688	98.625	98.488	6.750	98.488	98.388	98.288
6.625	98.313	98.250	98.113	6.625	98.113	98.013	97.913
6.500	97.938	97.875	97.738	6.500	97.738	97.638	97.538
6.375	97.563	97.500	97.363	6.375	97.363	97.263	97.163
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

Adjustments to Price	FICO/CLTV	<=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
Standard Doc - 2 Years	780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	-5.000
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.500	-2.750
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.625	-2.875
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.125	-3.500
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	-5.375
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months WVVOE	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
	1099 - 12 Months WVVOE	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
	CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA
	CPA/EA Prepared P&L - 12 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA

Adjustments to Price		<=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
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	NA	NA	NA
\$3,500,001 - \$4,000,000	-1.250	-1.250	-1.250	-1.250	-1.500	-1.500	NA	NA	NA	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	Fees	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	100.750	5yr ARM & 7yr ARM & 10yr ARM	360.000	360.000	NA	Pre-Close Review (Delegated) ¹ \$400
	12 Months	-0.750	101.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000	Non-Delegated Review ¹ \$500
	24 Months	-0.375	102.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.0	480.0	120.0	Funding ² \$575
	36 Months	0.000	103.000	15 YR FIXED	180.000	180.000	NA	1) Fee is applied regardless of final purchase status
	48 Months	0.250	103.500	30 YR FIXED	360.0	360.0	NA	2) Fee is applied only if loan is purchased by VMC
Lock Period	30 days	0.000	40 YR FIXED I/O	360.000	480.000	120.000	Program Restrictions	
	45 days	-0.150	40 YR FIXED	480.000	480.000	NA	Housing 1x30x12	
	60 days	-0.300					(BK/FC/SS/DIL) 48 mo	
Extension Fees	5 Days	-0.050					Min FICO 660	
							Max LTV 90	
							Min Price 96.0	
							Loan Amount Max Price	
							<\$2,000,000 104.0	
							\$2,000,000 - \$3,000 103.0	
							\$3,000,001 - \$4,000 102.0	

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days
6) Loan eligibility is determined by the Guideline/Product Matrix.

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr & 10yr ARM Caps	5/1/5
Reset Frequency	6 mo

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

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MVP Standard DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed
10.250	106.625	106.575	106.475
10.125	106.375	106.325	106.225
10.000	106.125	106.075	105.975
9.875	105.875	105.825	105.725
9.750	105.625	105.575	105.475
9.625	105.375	105.325	105.225
9.500	105.125	105.075	104.975
9.375	104.875	104.825	104.725
9.250	104.625	104.575	104.475
9.125	104.250	104.200	104.100
9.000	103.875	103.825	103.725
8.875	103.500	103.450	103.350
8.750	103.125	103.075	102.975
8.625	102.750	102.700	102.600
8.500	102.375	102.325	102.225
8.375	102.000	101.950	101.850
8.250	101.625	101.575	101.475
8.125	101.250	101.200	101.100
8.000	100.875	100.825	100.725
7.875	100.500	100.450	100.350
7.750	100.125	100.075	99.975
7.625	99.750	99.700	99.600
7.500	99.375	99.325	99.225
7.375	99.000	98.950	98.850
7.250	98.375	98.325	98.225

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

Price Adjustments	FICO/CLTV	<=90	90.01-95	95.01-99	100.01-105	105.01-110	110.01-115	115.01-120
DSCR >= 1.20	760+	1.875	1.425	1.375	0.875	0.250	NA	NA
	740-759	1.750	1.500	1.250	0.750	0.000	NA	NA
	720-739	1.500	1.250	1.000	0.500	-0.250	NA	NA
	700-719	0.875	0.625	0.375	-0.125	-1.000	NA	NA
	680-699	0.250	-0.125	-0.125	-0.625	NA	NA	NA
	660-679	0.000	-0.375	-0.625	-1.125	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Prepay Term	Min Price	Max Price
60 Months	96,000	106,000
48 Months	96,000	105,500
36 Months	96,000	105,000
24 Months	96,000	104,500
12 Months	96,000	102,000
No Penalty	96,000	101,000

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Acceptable structures include the following:
-5% fixed up to 3-
Declining structures that do not exceed 5% and do not drop below 3% in 1-
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
- 6) 6 mo interest prepayment penalties not allowed

Price Adjustments		<=90	90.01-95	95.01-99	100.01-105	105.01-110	110.01-115	115.01-120
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	NA	NA
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA
Loan Balance	\$400,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	NA	NA
\$3,000,001 - \$4,000,000	NA	NA	NA	NA	NA	NA	NA	
Purpose	Cash-Out Refi & FICO >=700	-0.375	-0.375	-0.375	-0.500	NA	NA	NA
	Cash-Out Refi & FICO <700 or Foreign	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
State	CA, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	NA	NA
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	NA	NA
5% Fixed Prepayment	60 Months	0.750	0.750	0.750	0.750	1.000	NA	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	NA	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	NA	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Penalty Term 1-6	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	NA	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA
	60 Months	0.625	0.625	0.625	0.625	0.875	NA	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	NA	NA
Prepayment (Other allowable PPP)	36 Months	0.000	0.000	0.000	0.000	0.000	NA	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Citizenship	Foreign National	-2.250	-2.250	-2.375	-2.375	NA	NA	NA

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing
30 days	SOFR 30A	1x30x12
45 days	ARM Margin	(BK/FC/SS/DIL)
60 days	5yr ARM Caps	24.0
Extension Fee	7yr & 10yr ARM C	Min FICO
5 Days	Reset Frequency	660,000
* Extensions available in 5 day increments up to 30 days	6 mo	Max LTV
		80
		Max Property Cou
		25,000

Product	Amort Term	Term	I/O Term	Pre-Close Fee	Funding Fee
5yr ARM & 7yr ARM & 10yr ARM	36000.000%	360.000	NA	1-5 properties \$500	1-5 properties \$575
5yr ARM I/O & 7yr ARM I/O & 10yr ARM	24000.000%	360.000	120.000	6-10 properties \$750	6-10 properties \$1,500
15 YR FIXED	18000.000%	180.000	NA	11-20 properties \$1,000	11-20 properties \$2,000
30 YR FIXED	36000.000%	360.000	NA	21-25 properties \$1,250	21-25 properties \$3,000
30 YR FIXED I/O	24000.000%	360.000	120.000		

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.

All Fixed Rate qualified at the Note Rate.

* Loan eligibility is determined by the Guideline/Product Matrix.



Effective: 1/16/24 8:34 AM

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

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MVP Foreign National - Full Doc and DSCR				SHLC Wholesale MVP Foreign National			
30 Day Pricing							
Rate	5/6 ARM	7/6 ARM	30YR Fixed				
10.500	107.125	107.075	106.975				
10.375	106.875	106.825	106.725				
10.250	106.625	106.575	106.475				
10.125	106.375	106.325	106.225				
10.000	106.125	106.075	105.975				
9.875	105.875	105.825	105.725				
9.750	105.625	105.575	105.475				
9.625	105.375	105.325	105.225				
9.500	105.125	105.075	104.975				
9.375	104.875	104.825	104.725				
9.250	104.625	104.575	104.475				
9.125	104.250	104.200	104.100				
9.000	103.875	103.825	103.725				
8.875	103.500	103.450	103.350				
8.750	103.125	103.075	102.975				
8.625	102.750	102.700	102.600				
8.500	102.375	102.325	102.225				
8.375	102.000	101.950	101.850				
8.250	101.625	101.575	101.475				
8.125	101.250	101.200	101.100				
8.000	100.875	100.825	100.725				
7.875	100.500	100.450	100.350				
7.750	100.125	100.075	99.975				
7.625	99.750	99.700	99.600				
7.500	99.375	99.325	99.225				

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

Extension and Re-lock Fees	
Please call lock desk for extensions and relocks	

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Standard Doc	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
Asset Utilization	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
Additional	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
Adjustments	75-99	-1.375	-1.375	-1.375	-1.625	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA

Prepay Term	Min Price	Max Price
60 Months	96.000	106.000
48 Months	96.000	105.500
36 Months	96.000	105.000
24 Months	96.000	104.500
12 Months	96.000	102.000
No Penalty	96.000	101.000

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
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3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA
4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:
-6 mo Interest
-3%, 4%, or 5% fixed percentage
-Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

Price Adjustments	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750
5% Fixed	60 Months	0.875	0.875	0.875	0.875	1.000
Prepayment	48 Months	0.625	0.625	0.625	0.625	0.750
Penalty Term 1-5	36 Months	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.625
Penalty Term 1-5	48 Months	0.375	0.375	0.375	0.375	0.500
(Other allowable PPP)	36 Months	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250
Other	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	NA
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term
Lock Period	5yr ARM & 7yr ARM & 10yr ARM	360.000	36000.000%	NA
30 days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0	36000.000%	120.0
45 days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000	48000.000%	120.000
60 days	15 YR FIXED	180.0	18000.000%	NA
Extension Fee	30 YR FIXED	360.000	36000.000%	NA
5 Days	30 YR FIXED I/O	240.000	360.000	120.000
* Extensions available in 5 day increments up to 30 days	40 YR FIXED	\$480	48000.000%	NA
ARM Requirements	40 YR FIXED I/O	\$360	48000.000%	\$120
ARM Index				
SOFR 30AVG				
ARM Margin (DTI)				
5.0				
ARM Margin (DSCR)				
6.5				
* Qualifying Rate: Note Rate				
5yr ARM Cops				
2/1/5				
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.				
7yr & 10yr ARM Cops				
5/1/5				
* All Fixed Rate qualified at the Note Rate.				
Reset Frequency				
6 mo				
* Loan eligibility is determined by the Guideline/Product Matrix.				

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DLI)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max Price (2nd Home)	104