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SHLC Wholesale Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 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		104.106	103.981	103.731	7.625		104.125	104.000	103.750	7.000		103.114	102.989	102.739
7.500		103.732	103.607	103.357	7.500		103.781	103.656	103.406	6.875		102.927	102.802	102.552
7.375		103.370	103.245	102.995	7.375		103.416	103.291	103.041	6.750		102.729	102.604	102.354
7.250		103.235	103.110	102.860	7.250		103.049	102.924	102.674	6.625		102.413	102.288	102.038
7.125		103.215	103.090	102.840	7.125		103.429	103.304	103.054	6.500		102.633	102.508	102.258
7.000		102.908	102.783	102.533	7.000		103.066	102.941	102.691	6.375		102.425	102.300	102.050
6.875		102.609	102.484	102.234	6.875		102.712	102.587	102.337	6.250		102.179	102.054	101.804
6.750		102.426	102.301	102.051	6.750		102.333	102.208	101.958	6.125		101.763	101.638	101.388
6.625		102.224	102.099	101.849	6.625		102.620	102.495	102.245	6.000		102.143	102.018	101.768
6.500		101.963	101.838	101.588	6.500		102.243	102.118	101.868	5.875		101.862	101.737	101.487
6.375		101.530	101.405	101.155	6.375		101.849	101.724	101.474	5.750		101.535	101.410	101.160
6.250		101.114	100.989	100.739	6.250		101.417	101.292	101.042	5.625		101.060	100.935	100.685
6.125		100.962	100.837	100.587	6.125		101.338	101.213	100.963	5.500		101.134	101.009	100.759
6.000		100.545	100.420	100.170	6.000		100.876	100.751	100.501	5.375		100.780	100.655	100.405
5.875		100.055	99.930	99.680	5.875		100.395	100.270	100.020	5.250		100.390	100.265	100.015
5.750		99.527	99.402	99.152	5.750		99.909	99.784	99.534	5.125		99.902	99.777	99.527
5.625		99.052	98.927	98.677	5.625		99.297	99.172	98.922	5.000		99.813	99.688	99.438
5.500		98.538	98.413	98.163	5.500		98.723	98.598	98.348	4.875		99.448	99.323	99.073
5.375		97.962	97.837	97.587	5.375		98.202	98.077	97.827	4.750		99.027	98.902	98.652
5.250		97.361	97.236	96.986	5.250		97.659	97.534	97.284	4.625		98.531	98.406	98.156
1400-99 1401-99					1500-99 1501-99					1600-99 1601-99				
Conventional 10 Yr Fixed					Conventional 10 Yr Fixed					Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		103.204	103.079	102.829	7.000		103.204	103.079	102.829	7.000		103.204	103.079	102.829
6.875		102.919	102.794	102.544	6.875		102.919	102.794	102.544	6.875		102.919	102.794	102.544
6.750		102.606	102.481	102.231	6.750		102.606	102.481	102.231	6.750		102.606	102.481	102.231
6.625		102.307	102.182	101.932	6.625		102.307	102.182	101.932	6.625		102.307	102.182	101.932
6.500		102.664	102.539	102.289	6.500		102.664	102.539	102.289	6.500		102.664	102.539	102.289
6.375		102.397	102.272	102.022	6.375		102.397	102.272	102.022	6.375		102.397	102.272	102.022
6.250		102.119	101.994	101.744	6.250		102.119	101.994	101.744	6.250		102.119	101.994	101.744
6.125		101.776	101.651	101.401	6.125		101.776	101.651	101.401	6.125		101.776	101.651	101.401
6.000		102.027	101.902	101.652	6.000		102.027	101.902	101.652	6.000		102.027	101.902	101.652
5.875		101.748	101.623	101.373	5.875		101.748	101.623	101.373	5.875		101.748	101.623	101.373
5.750		101.453	101.328	101.078	5.750		101.453	101.328	101.078	5.750		101.453	101.328	101.078
5.625		101.082	100.957	100.707	5.625		101.082	100.957	100.707	5.625		101.082	100.957	100.707
5.500		100.973	100.848	100.598	5.500		100.973	100.848	100.598	5.500		100.973	100.848	100.598
5.375		100.667	100.542	100.292	5.375		100.667	100.542	100.292	5.375		100.667	100.542	100.292
5.250		100.346	100.221	99.971	5.250		100.346	100.221	99.971	5.250		100.346	100.221	99.971
5.125		99.960	99.835	99.585	5.125		99.960	99.835	99.585	5.125		99.960	99.835	99.585
5.000		99.452	99.327	99.077	5.000		99.452	99.327	99.077	5.000		99.452	99.327	99.077
4.875		99.079	98.954	98.704	4.875		99.079	98.954	98.704	4.875		99.079	98.954	98.704
4.750		98.729	98.604	98.354	4.750		98.729	98.604	98.354	4.750		98.729	98.604	98.354
4.625		98.337	98.212	97.962	4.625		98.337	98.212	97.962	4.625		98.337	98.212	97.962

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		

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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		103.104	102.979	102.729	7.625		102.197	102.072	101.822	7.000		100.618	100.493	100.243
7.500		102.929	102.804	102.554	7.500		101.926	101.801	101.551	6.875		100.431	100.306	100.056
7.375		102.726	102.601	102.351	7.375		101.640	101.515	101.265	6.750		100.244	100.119	99.869
7.250		102.423	102.298	102.048	7.250		101.373	101.248	100.998	6.625		99.939	99.814	99.564
7.125		102.033	101.908	101.658	7.125		101.199	101.074	100.824	6.500		99.752	99.627	99.377
7.000		101.723	101.598	101.348	7.000		100.911	100.786	100.536	6.375		99.584	99.459	99.209
6.875		101.633	101.508	101.258	6.875		100.654	100.529	100.279	6.250		99.402	99.277	99.027
6.750		101.326	101.201	100.951	6.750		100.292	100.167	99.917	6.125		99.197	99.072	98.822
6.625		101.045	100.920	100.670	6.625		100.694	100.569	100.319	6.000		98.974	98.849	98.599
6.500		100.743	100.618	100.368	6.500		100.457	100.332	100.082	5.875		98.732	98.607	98.357
6.375		100.478	100.353	100.103	6.375		100.163	100.038	99.788	5.750		98.463	98.338	98.088
6.250		100.429	100.304	100.054	6.250		100.358	100.233	99.983	5.625		98.130	98.005	97.755
6.125		99.984	99.859	99.609	6.125		100.088	99.963	99.713	5.500		97.863	97.738	97.488
6.000		99.313	99.188	98.938	6.000		99.666	99.541	99.291	5.375		97.569	97.444	97.194
5.875		98.769	98.644	98.394	5.875		99.174	99.049	98.799	5.250		97.242	97.117	96.867
5.750		98.241	98.116	97.866	5.750		98.673	98.548	98.298	5.125		96.670	96.545	96.295
5.625		96.815	96.690	96.440	5.625		96.605	96.480	96.230	5.000		96.815	96.690	96.440
5.500		96.296	96.171	95.921	5.500		95.964	95.839	95.589	4.875		96.449	96.324	96.074
5.375		95.680	95.555	95.305	5.375		95.317	95.192	94.942	4.750		96.098	95.973	95.723
5.250		95.013	94.888	94.638	5.250		94.672	94.547	94.297	4.625		95.009	94.884	94.634
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.272	99.147	98.897										
6.875		99.092	98.967	98.717										
6.750		98.804	98.679	98.429										
6.625		98.493	98.368	98.118										
6.500		98.769	98.644	98.394										
6.375		98.541	98.416	98.166										
6.250		98.240	98.115	97.865										
6.125		97.932	97.807	97.557										
6.000		98.443	98.318	98.068										
5.875		98.145	98.020	97.770										
5.750		97.810	97.685	97.435										
5.625		97.389	97.264	97.014										
5.500		97.620	97.495	97.245										
5.375		97.237	97.112	96.862										
5.250		96.805	96.680	96.430										
5.125		96.303	96.178	95.928										
5.000		96.284	96.159	95.909										
4.875		95.952	95.827	95.577										
4.750		95.492	95.367	95.117										
4.625		94.974	94.849	94.599										

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	-0.750	-0.900	-1.050	-1.260	-1.610	-1.780	-1.990

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

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SHLC Wholesale Government																																												
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		103.524	103.399	103.149	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/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 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/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680-699	0.000																																											
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VA IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		103.606	103.481	103.231	7.000		NA	NA	NA																																			
7.500		103.401	103.276	103.026	6.875		NA	NA	NA																																			
7.375		102.671	102.546	102.296	6.750		NA	NA	NA																																			
7.250		103.208	103.083	102.833	6.625		100.703	100.578	100.328																																			
7.125		103.634	103.509	103.259	6.500		100.458	100.333	100.083																																			
7.000		103.383	103.258	103.008	6.375		100.206	100.081	99.831																																			
6.875		103.234	103.109	102.859	6.250		100.025	99.900	99.650																																			
6.750		103.369	103.244	102.994	6.125		100.232	100.107	99.857																																			
6.625		103.126	103.001	102.751	6.000		99.515	99.390	99.140																																			
6.500		102.765	102.640	102.390	5.875		99.246	99.121	98.871																																			
6.375		102.478	102.353	102.103	5.750		99.448	99.323	99.073																																			
6.250		102.687	102.562	102.312	5.625		99.573	99.448	99.198																																			
6.125		102.338	102.213	101.963	5.500		98.902	98.777	98.527																																			
6.000		101.888	101.763	101.513	5.375		98.612	98.487	98.237																																			
5.875		101.364	101.239	100.989	5.250		98.450	98.325	98.075																																			
5.750		101.574	101.449	101.199	5.125		98.531	98.406	98.156																																			
5.625		101.202	101.077	100.827	5.000		97.860	97.735	97.485																																			
5.500		100.776	100.651	100.401	4.875		97.546	97.421	97.171																																			
5.375		100.241	100.116	99.866	4.750		97.219	97.094	96.844																																			
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		101.611	101.486	101.236	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> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</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	Note: Pricing and LLPAs subject to change without notice	
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Cash Out > 90% (VA)	-1.75																																													
Note: Pricing and LLPAs subject to change without notice																																														
7.625		101.650	101.525	101.275	7.000		NA	NA	NA																																					
7.500		101.445	101.320	101.070	6.875		NA	NA	NA																																					
7.375		100.759	100.634	100.384	6.750		NA	NA	NA																																					
7.250		100.764	100.639	100.389	6.625		97.368	97.243	96.993																																					
7.125		101.393	101.268	101.018	6.500		97.272	97.147	96.897																																					
7.000		100.956	100.831	100.581	6.375		96.896	96.771	96.521																																					
6.875		100.483	100.358	100.108	6.250		97.925	97.800	97.550																																					
6.750		99.881	99.756	99.506	6.125		97.675	97.550	97.300																																					
6.625		101.073	100.948	100.698	6.000		97.058	96.933	96.683																																					
6.500		100.703	100.578	100.328	5.875		96.776	96.651	96.401																																					
6.375		100.233	100.108	99.858	5.750		97.348	97.223	96.973																																					
6.250		99.227	99.102	98.852	5.625		97.081	96.956	96.706																																					
6.125		100.161	100.036	99.786	5.500		96.802	96.677	96.427																																					
6.000		99.710	99.585	99.335	5.375		96.512	96.387	96.137																																					
5.875		98.186	98.061	97.811	5.250		96.350	96.225	95.975																																					
5.750		98.861	98.736	98.486	5.125		96.061	95.936	95.686																																					
5.625		98.511	98.386	98.136	5.000		95.760	95.635	95.385																																					
5.500		97.356	97.231	96.981	4.875		95.446	95.321	95.071																																					
5.375		96.636	96.511	96.261	4.750		95.119	94.994	94.744																																					

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

Streamline/IRRRL 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	97.750	97.750	97.625	97.375	6.750	97.750	97.750	97.625	97.375	FICO Adjustments	
6.625	97.500	97.375	97.125	97.125	6.625	97.500	97.375	97.125	97.125	680 - 699	0.000
6.500	97.250	97.125	96.875	96.875	6.500	97.250	97.125	96.875	96.875	660-679	-0.125
6.375	97.000	96.875	96.625	96.625	6.375	97.000	96.875	96.625	96.625	640-659	-0.500
6.250	96.750	96.625	96.375	96.375	6.250	96.750	96.625	96.375	96.375	620-639	-1.000
6.125	96.500	96.375	96.125	96.125	6.125	96.500	96.375	96.125	96.125	600-619	-1.500
6.000	96.250	96.125	95.875	95.875	6.000	96.250	96.125	95.875	95.875	580-599	-2.000
5.875	96.000	95.875	95.625	95.625	5.875	96.000	95.875	95.625	95.625	Government Adjusters	
5.750	95.750	95.625	95.375	95.375	5.750	95.750	95.625	95.375	95.375	Manual	-0.250
5.625	95.500	95.375	95.125	95.125	5.625	95.500	95.375	95.125	95.125	2 unit	-0.750
5.500	95.250	95.125	94.875	94.875	5.500	95.250	95.125	94.875	94.875	3-4 unit	-1.000
5.375	95.000	94.875	94.625	94.625	5.375	95.000	94.875	94.625	94.625	VA	0.000
5.250	94.750	94.625	94.375	94.375	5.250	94.750	94.625	94.375	94.375	Manufactured	-1.250
5.125	94.500	94.375	94.125	94.125	5.125	94.500	94.375	94.125	94.125	Ln Amt <=150K	-0.375
5.000	94.250	94.125	93.875	93.875	5.000	94.250	94.125	93.875	93.875	VA IRRL N/O/O	-1.000
4.875	94.000	93.875	93.625	93.625	4.875	94.000	93.875	93.625	93.625	Cash Out	-0.250
4.750	93.750	93.625	93.375	93.375	4.750	93.750	93.625	93.375	93.375	Cash Out > 90% (VA)	-1.75
4.625	93.500	93.375	93.125	93.125	4.625	93.500	93.375	93.125	93.125	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	93.250	93.125	92.875	92.875	4.500	93.250	93.125	92.875	92.875		
4.375	93.000	92.875	92.625	92.625	4.375	93.000	92.875	92.625	92.625		

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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		101.761	101.636	101.386	7.500		101.801	101.676	101.426	7.500		101.361	101.236	100.986															
7.375		101.561	101.436	101.186	7.375		101.496	101.371	101.121	7.375		101.257	101.132	100.882															
7.250		101.362	101.237	100.987	7.250		101.096	100.971	100.721	7.250		101.094	100.969	100.719															
7.125		101.162	101.037	100.787	7.125		100.846	100.721	100.471	7.125		100.860	100.735	100.485															
7.000		100.993	100.868	100.618	7.000		100.834	100.709	100.459	7.000		100.557	100.432	100.182															
6.875		100.802	100.677	100.427	6.875		100.735	100.610	100.360	6.875		100.285	100.160	99.910															
6.750		100.575	100.450	100.200	6.750		100.508	100.383	100.133	6.750		100.052	99.927	99.677															
6.625		100.342	100.217	99.967	6.625		100.305	100.180	99.930	6.625		99.837	99.712	99.462															
6.500		100.103	99.978	99.728	6.500		100.132	100.007	99.757	6.500		99.644	99.519	99.269															
6.375		99.876	99.751	99.501	6.375		99.938	99.813	99.563	6.375		99.411	99.286	99.036															
6.250		99.665	99.540	99.290	6.250		99.712	99.587	99.337	6.250		99.119	98.994	98.744															
6.125		99.447	99.322	99.072	6.125		99.469	99.344	99.094	6.125		98.800	98.675	98.425															
6.000		99.221	99.096	98.846	6.000		99.204	99.079	98.829	6.000		98.445	98.320	98.070															
5.875		99.000	98.875	98.625	5.875		98.916	98.791	98.541	5.875		98.087	97.962	97.712															
5.750		98.580	98.455	98.205	5.750		98.094	97.969	97.719	5.750		97.369	97.244	96.994															
5.625		98.258	98.133	97.883	5.625		97.696	97.571	97.321	5.625		NA	NA	NA															
5.500		97.909	97.784	97.534	5.500		97.222	97.097	96.847	5.500		NA	NA	NA															
5.375		97.556	97.431	97.181	5.375		96.743	96.618	96.368	5.375		NA	NA	NA															
5.250		97.199	97.074	96.824	5.250		NA	NA	NA	5.250		NA	NA	NA															
5.125		96.832	96.707	96.457	5.125		NA	NA	NA	5.125		NA	NA	NA															

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

See Agency Adjusters page.

SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.342	103.217	103.217	102.967	7.625	103.275	103.150	103.150	102.900
7.500	102.967	102.842	102.842	102.592	7.500	103.077	102.952	102.952	102.702
7.375	102.628	102.503	102.503	102.253	7.375	102.820	102.695	102.695	102.445
7.250	102.420	102.295	102.295	102.045	7.250	102.405	102.280	102.280	102.030
7.125	102.641	102.516	102.516	102.266	7.125	102.682	102.557	102.557	102.307
7.000	102.166	102.041	102.041	101.791	7.000	102.408	102.283	102.283	102.033
6.875	101.820	101.695	101.695	101.445	6.875	102.068	101.943	101.943	101.693
6.750	101.418	101.293	101.293	101.043	6.750	101.539	101.414	101.414	101.164
6.625	101.651	101.526	101.526	101.276	6.625	101.744	101.619	101.619	101.369
6.500	101.196	101.071	101.071	100.821	6.500	101.423	101.298	101.298	101.048
6.375	100.747	100.622	100.622	100.372	6.375	100.960	100.835	100.835	100.585
6.250	100.308	100.183	100.183	99.933	6.250	100.421	100.296	100.296	100.046
6.125	100.335	100.210	100.210	99.960	6.125	100.440	100.315	100.315	100.065
6.000	99.821	99.696	99.696	99.446	6.000	100.010	99.885	99.885	99.635
5.875	99.308	99.183	99.183	98.933	5.875	99.470	99.345	99.345	99.095
5.750	98.831	98.706	98.706	98.456	5.750	98.932	98.807	98.807	98.557
5.625	98.391	98.266	98.266	98.016	5.625	98.562	98.437	98.437	98.187
5.500	97.863	97.738	97.738	97.488	5.500	98.048	97.923	97.923	97.673
5.375	97.320	97.195	97.195	96.945	5.375	97.472	97.347	97.347	97.097
5.250	96.777	96.652	96.652	96.402	5.250	96.871	96.746	96.746	96.496

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	-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										
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
D1I >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
D1I >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
D1I >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
D1I >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		100.046	99.921	99.796	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

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

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SHLC Wholesale 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	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	3.025	-3.535	na	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	3.025	-3.535	na	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.000	-3.500	-3.500	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na	na
720-739	0.340	0.340	0.215	0.090	-0.215	-0.660	-1.160	-1.660	-2.160	na	na	na
700-719	0.090	0.090	0.000	-0.215	-0.660	-1.160	-1.660	-2.160	-2.660	na	na	na
680-699	-0.215	-0.215	-0.660	-1.160	-1.660	-2.160	-2.660	-3.160	-3.660	na	na	na
660-679	-0.660	-0.660	-1.160	-1.660	-2.160	-2.660	-3.160	-3.660	-4.160	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.590	0.465	0.340	na	na	na	na	na
700-719	0.715	0.715	0.715	0.590	0.465	0.340	0.215	na	na	na	na	na
680-699	0.590	0.590	0.590	0.465	0.340	0.215	0.090	na	na	na	na	na
660-679	0.465	0.465	0.465	0.340	0.215	0.090	0.000	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

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

Topaz Jumbo Adjustors										
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
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.095	na	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.095	-0.348	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.515	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.285	-0.585	na	na	na
720-739	0.215	0.153	0.090	-0.095	-0.285	-0.515	-1.180	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	-0.095	-0.348	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
Priming Backed Real Estate										
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	-0.095	-0.285	-0.660	na	na
760-779	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.095	-0.285	-0.660	-1.090	na	na	na
720-739	0.090	0.028	-0.095	-0.285	-0.660	-1.090	-1.385	na	na	na
700-719	0.028	-0.095	-0.285	-0.660	-1.090	-1.385	-1.785	na	na	na
680-699	-0.095	-0.285	-0.660	-1.090	-1.385	-1.785	-2.185	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
Priming Backed Real Estate										
800+	0.215	0.153	0.090	0.028	-0.095	-0.285	na	na	na	na
780-799	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na	na	na
760-779	0.090	0.028	-0.095	-0.285	-0.660	-1.090	na	na	na	na
740-759	0.028	-0.095	-0.285	-0.660	-1.090	-1.385	na	na	na	na
720-739	-0.095	-0.285	-0.660	-1.090	-1.385	-1.785	na	na	na	na
700-719	-0.285	-0.660	-1.090	-1.385	-1.785	-2.185	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
Priming Backed Real Estate										
800+	0.465	0.278	0.153	-0.095	-0.348	-0.285	na	na	na	na
780-799	0.463	0.215	0.090	-0.095	-0.285	-0.285	-0.660	na	na	na
760-779	0.340	0.153	0.028	-0.160	-0.285	-0.598	na	na	na	na
740-759	0.278	0.090	-0.095	-0.285	-0.410	-0.723	na	na	na	na
720-739	0.215	0.028	-0.160	-0.348	-0.660	-0.973	na	na	na	na
700-719	0.153	-0.095	-0.160	-0.473	-0.910	-1.348	na	na	na	na
680-699	0.090	-0.095	-0.213	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
Priming Backed Real Estate										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.213	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.090	-0.095	-0.213	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.095	-1.473	na	na	na	na
680-699	-0.095	-0.213	-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
Priming Backed Real Estate										
800+	0.215	0.028	-0.098	-0.285	-0.410	na	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	na	na	na	na	na
760-779	0.090	-0.098	-0.213	-0.410	-0.660	na	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.848	na	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.973	na	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.040	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
Priming Backed Real Estate										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.213	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.098	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.090	-0.098	-0.213	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.095	-1.473	na	na	na	na
680-699	-0.095	-0.213	-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
Priming Backed Real Estate										
800+	0.090	0.028	-0.095	-0.285	-0.410	-0.348	na	na	na	na
780-799	0.028	-0.095	-0.160	-0.348	-0.473	-0.660	na	na	na	na
760-779	-0.095	-0.285	-0.410	-0.723	-0.848	-0.973	na	na	na	na
740-759	-0.285	-0.410	-0.723	-0.973	-1.195	-1.348	na	na	na	na
720-739	-0.410	-0.723	-0.973	-1.195	-1.473	-1.785	na	na	na	na
700-719	-0.598	-0.910	-1.195	-1.473	-1.785	-2.185	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
Priming Backed Real Estate										
800+	0.215	0.028	-0.098	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.098	-0.213	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.973	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.160	-1.598	na	na	na	na
680-699	-0.160	-0.348	-0.473	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
Priming Backed Real Estate										
800+	0.090	-0.098	-0.213	-0.410	-0.660	na	na	na	na	na
780-799	-0.095	-0.213	-0.348	-0.535	-0.785	na	na	na	na	na
760-779	-0.213	-0.348	-0.535	-0.785	-1.098	na	na	na	na	na
740-759	-0.348	-0.535	-0.785	-1.098	-1.473	na	na	na	na	na
720-739	-0.535	-0.785	-1.098	-1.473	-1.848	na	na	na	na	na
700-719	-0.785	-1.098	-1.473	-1.848	-2.223	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
Priming Backed Real Estate										
800+	0.215	0.028	-0.098	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.098	-0.213	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.973	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.160	-1.598	na	na	na	na
680-699	-0.160	-0.348	-0.473	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
Priming Backed Real Estate										
800+	0.090	-0.098	-0.213	-0.410	-0.660	na	na	na	na	na
780-799	-0.095	-0.213	-0.348	-0.535	-0.785	na	na	na	na	na
760-779	-0.213	-0.348	-0.535	-0.785	-1.098	na	na	na	na	na
740-759	-0.348	-0.535	-0.785	-1.098	-1.473	na	na	na	na	na
720-739	-0.535	-0.785	-1.098	-1.473	-1.848	na	na	na	na	na
700-719	-0.785	-1.098	-1.473	-1.848	-2.223	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
Priming Backed Real Estate										
800+	0.215	0.028	-0.098	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.098	-0.213	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.973	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.160	-1.598	na	na	na	na
680-699	-0.160	-0								

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Effective: 1/16/24 9:36 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 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
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 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

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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	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+	0.625	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 Review1 \$500
	24 Months	-0.375	101.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	NA	NA	NA	Funding2 \$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 Days	-0.050					Min FICO 680	
							Max LTV 90	
Footnote	1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI			ARM Index	SOFR 30AVG		Max DTI 43	
	2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ			ARM Margin	4.0		Min Price 98.0	
	3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA			5yr ARM Caps	2/1/5		Loan Amount	
	4) Only declining prepayment penalty structures allowed in MS			7yr & 10yr ARM Caps	5/1/5		Max Price	
	5) Extensions available in 5 day increments up to 30 days			Reset Frequency	6 mo		<\$2,000,000 102.50	
	6) Loan eligibility is determined by the Guideline/Product Matrix.						\$2,000,000 - \$2.50 102.00	

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Effective: 1/16/24 9:36 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 1099 - 12 Months WVVOE	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
	WVVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA
	CPA/EA Prepared P&L - 24 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	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	60 Months	0.500	104.000	30 YR FIXED I/O	240.000	360.000	120.000	* See the VMC Seller Guide for other fees that may apply
	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
Extension Fees	60 days	-0.300						(BK/FC/SS/DIL) 48 mo
	5 Days	-0.050						Min FICO 660
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All Fixed Rate qualified at the Note Rate.								
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				
				Min 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.

Effective: 1/16/24 9:36 AM

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	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
Prepayment (Other allowable PPP)	48 Months	0.500	0.500	0.500	0.500	0.625	NA	NA
	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	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.050
	5 day increments up to 30 days	
	ARM Index	SOFR 30A
	ARM Margin	6.5
	5yr ARM Caps	2/1/5
	7yr & 10yr ARM C	5/1/5
	Reset Frequency	6 mo
	Housing	1x30x12
	(BK/FC/SS/DIL)	24.0
	Min FICO	660.000
	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 9:36 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

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:

-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	-0.625
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
	40 YR FIXED	\$480	48000.000%	NA
	40 YR FIXED I/O	\$360	48000.000%	\$120

ARM Index	SOFR 30AVG	* Qualifying Rate: Note Rate
ARM Margin (DTI)	5.0	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
ARM Margin (DSCR)	6.5	* All Fixed Rate qualified at the Note Rate.
5yr ARM Cops	2/1/5	* Loan eligibility is determined by the Guideline/Product Matrix.
7yr & 10yr ARM Cops	5/1/5	
Reset Frequency	6 mo	

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