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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		103.968	103.843	103.593	7.625		104.005	103.880	103.630	7.000		103.224	103.099	102.849
7.500		103.731	103.606	103.356	7.500		103.663	103.538	103.288	6.875		103.073	102.948	102.698
7.375		103.469	103.344	103.094	7.375		103.316	103.191	102.941	6.750		102.883	102.758	102.508
7.250		103.121	102.996	102.746	7.250		102.942	102.817	102.567	6.625		102.511	102.386	102.136
7.125		103.272	103.147	102.897	7.125		103.351	103.226	102.976	6.500		102.735	102.610	102.360
7.000		102.929	102.804	102.554	7.000		102.974	102.849	102.599	6.375		102.487	102.362	102.112
6.875		102.557	102.432	102.182	6.875		102.569	102.444	102.194	6.250		102.213	102.088	101.838
6.750		102.270	102.145	101.895	6.750		102.136	102.011	101.761	6.125		101.758	101.633	101.383
6.625		102.143	102.018	101.768	6.625		102.465	102.340	102.090	6.000		101.986	101.861	101.611
6.500		101.833	101.708	101.458	6.500		102.033	101.908	101.658	5.875		101.715	101.590	101.340
6.375		101.357	101.232	100.982	6.375		101.580	101.455	101.205	5.750		101.385	101.260	101.010
6.250		100.886	100.761	100.511	6.250		101.095	100.970	100.720	5.625		100.899	100.774	100.524
6.125		100.835	100.710	100.460	6.125		101.242	101.117	100.867	5.500		100.969	100.844	100.594
6.000		100.353	100.228	99.978	6.000		100.769	100.644	100.394	5.375		100.591	100.466	100.216
5.875		99.776	99.651	99.401	5.875		100.258	100.133	99.883	5.250		100.186	100.061	99.811
5.750		99.229	99.104	98.854	5.750		99.735	99.610	99.360	5.125		99.691	99.566	99.316
5.625		98.772	98.647	98.397	5.625		99.081	98.956	98.706	5.000		99.564	99.439	99.189
5.500		98.236	98.111	97.861	5.500		98.425	98.300	98.050	4.875		99.196	99.071	98.821
5.375		97.644	97.519	97.269	5.375		97.895	97.770	97.520	4.750		98.760	98.635	98.385
5.250		97.013	96.888	96.638	5.250		97.330	97.205	96.955	4.625		98.257	98.132	97.882
1400-99 1401-99														
Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.205	103.080	102.830										
6.875		102.953	102.828	102.578										
6.750		102.677	102.552	102.302										
6.625		102.412	102.287	102.037										
6.500		102.700	102.575	102.325										
6.375		102.407	102.282	102.032										
6.250		102.115	101.990	101.740										
6.125		101.753	101.628	101.378										
6.000		101.856	101.731	101.481										
5.875		101.596	101.471	101.221										
5.750		101.302	101.177	100.927										
5.625		100.921	100.796	100.546										
5.500		100.801	100.676	100.426										
5.375		100.475	100.350	100.100										
5.250		100.138	100.013	99.763										
5.125		99.746	99.621	99.371										
5.000		99.228	99.103	98.853										
4.875		98.818	98.693	98.443										
4.750		98.455	98.330	98.080										
4.625		98.059	97.934	97.684										

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		103.266	103.141	102.891	7.625		102.453	102.328	102.078	7.000		101.282	101.157	100.907
7.500		103.101	102.976	102.726	7.500		102.232	102.107	101.857	6.875		101.107	100.982	100.732
7.375		102.898	102.773	102.523	7.375		101.927	101.802	101.552	6.750		100.913	100.788	100.538
7.250		102.539	102.414	102.164	7.250		101.644	101.519	101.269	6.625		100.335	100.210	99.960
7.125		102.318	102.193	101.943	7.125		101.489	101.364	101.114	6.500		100.141	100.016	99.766
7.000		102.019	101.894	101.644	7.000		101.210	101.085	100.835	6.375		99.938	99.813	99.563
6.875		101.750	101.625	101.375	6.875		100.946	100.821	100.571	6.250		99.721	99.596	99.346
6.750		101.488	101.363	101.113	6.750		100.576	100.451	100.201	6.125		99.427	99.302	99.052
6.625		101.206	101.081	100.831	6.625		100.864	100.739	100.489	6.000		99.213	99.088	98.838
6.500		100.927	100.802	100.552	6.500		100.628	100.503	100.253	5.875		98.972	98.847	98.597
6.375		100.598	100.473	100.223	6.375		100.332	100.207	99.957	5.750		98.691	98.566	98.316
6.250		100.216	100.091	99.841	6.250		99.153	99.028	98.778	5.625		98.184	98.059	97.809
6.125		99.717	99.592	99.342	6.125		98.641	98.516	98.266	5.500		97.906	97.781	97.531
6.000		99.167	99.042	98.792	6.000		98.078	97.953	97.703	5.375		97.603	97.478	97.228
5.875		98.585	98.460	98.210	5.875		97.737	97.612	97.362	5.250		97.267	97.142	96.892
5.750		98.049	97.924	97.674	5.750		97.312	97.187	96.937	5.125		96.718	96.593	96.343
5.625		96.537	96.412	96.162	5.625		96.343	96.218	95.968	5.000		97.240	97.115	96.865
5.500		95.997	95.872	95.622	5.500		95.700	95.575	95.325	4.875		96.874	96.749	96.499
5.375		95.362	95.237	94.987	5.375		95.047	94.922	94.672	4.750		96.519	96.394	96.144
5.250		94.665	94.540	94.290	5.250		94.354	94.229	93.979	4.625		94.967	94.842	94.592
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.342	99.217	98.967										
6.875		99.288	99.163	98.913										
6.750		99.033	98.908	98.658										
6.625		98.769	98.644	98.394										
6.500		98.955	98.830	98.580										
6.375		98.658	98.533	98.283										
6.250		98.365	98.240	97.990										
6.125		98.003	97.878	97.628										
6.000		98.382	98.257	98.007										
5.875		98.090	97.965	97.715										
5.750		97.738	97.613	97.363										
5.625		97.271	97.146	96.896										
5.500		97.502	97.377	97.127										
5.375		97.073	96.948	96.698										
5.250		96.610	96.485	96.235										
5.125		96.094	95.969	95.719										
5.000		96.037	95.912	95.662										
4.875		95.702	95.577	95.327										
4.750		95.225	95.100	94.850										
4.625		94.701	94.576	94.326										

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		

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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

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	
>45% DTI									
95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-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		103.290	103.165	102.915	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>		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		104.000	103.875	103.625	7.000		NA	NA	NA																																				
7.500		103.780	103.655	103.405	6.875		NA	NA	NA																																				
7.375		103.349	103.224	102.974	6.750		NA	NA	NA																																				
7.250		103.138	103.013	102.763	6.625		100.722	100.597	100.347																																				
7.125		103.913	103.788	103.538	6.500		100.475	100.350	100.100																																				
7.000		103.451	103.326	103.076	6.375		100.219	100.094	99.844																																				
6.875		103.249	103.124	102.874	6.250		99.977	99.852	99.602																																				
6.750		103.371	103.246	102.996	6.125		100.246	100.121	99.871																																				
6.625		103.225	103.100	102.850	6.000		99.844	99.719	99.469																																				
6.500		102.827	102.702	102.452	5.875		99.185	99.060	98.810																																				
6.375		102.453	102.328	102.078	5.750		99.250	99.125	98.875																																				
6.250		102.700	102.575	102.325	5.625		99.479	99.354	99.104																																				
6.125		102.321	102.196	101.946	5.500		99.040	98.915	98.665																																				
6.000		101.857	101.732	101.482	5.375		98.397	98.272	98.022																																				
5.875		101.326	101.201	100.951	5.250		98.178	98.053	97.803																																				
5.750		101.485	101.360	101.110	5.125		98.371	98.246	97.996																																				
5.625		101.013	100.888	100.638	5.000		97.575	97.450	97.200																																				
5.500		100.569	100.444	100.194	4.875		97.255	97.130	96.880																																				
5.375		100.018	99.893	99.643	4.750		96.922	96.797	96.547																																				
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		101.377	101.252	101.002	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 LLPA's 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 LLPA's subject to change without notice	
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																																													
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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 LLPA's subject to change without notice																																														
7.625		102.044	101.919	101.669	7.000		NA	NA	NA																																					
7.500		101.824	101.699	101.449	6.875		NA	NA	NA																																					
7.375		101.393	101.268	101.018	6.750		NA	NA	NA																																					
7.250		100.694	100.569	100.319	6.625		97.377	97.252	97.002																																					
7.125		101.671	101.546	101.296	6.500		97.272	97.147	96.897																																					
7.000		101.210	101.085	100.835	6.375		96.888	96.763	96.513																																					
6.875		100.712	100.587	100.337	6.250		97.877	97.752	97.502																																					
6.750		100.097	99.972	99.722	6.125		97.623	97.498	97.248																																					
6.625		101.269	101.144	100.894	6.000		97.025	96.900	96.650																																					
6.500		100.871	100.746	100.496	5.875		96.728	96.603	96.353																																					
6.375		100.372	100.247	99.997	5.750		97.150	97.025	96.775																																					
6.250		99.047	98.922	98.672	5.625		96.877	96.752	96.502																																					
6.125		100.143	100.018	99.768	5.500		96.593	96.468	96.218																																					
6.000		99.679	99.554	99.304	5.375		96.297	96.172	95.922																																					
5.875		99.148	99.023	98.773	5.250		96.078	95.953	95.703																																					
5.750		98.592	98.467	98.217	5.125		95.782	95.657	95.407																																					
5.625		98.236	98.111	97.861	5.000		95.475	95.350	95.100																																					
5.500		97.257	97.132	96.882	4.875		95.155	95.030	94.780																																					
5.375		96.452	96.327	96.077	4.750		94.822	94.697	94.447																																					

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		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		101.683	101.558	101.308	7.500		101.704	101.579	101.329	7.500		101.267	101.142	100.892	7.500		101.267	101.142	100.892	7.500		101.267	101.142	100.892					
7.375		101.484	101.359	101.109	7.375		101.400	101.275	101.025	7.375		101.163	101.038	100.788	7.375		101.163	101.038	100.788	7.375		101.163	101.038	100.788					
7.250		101.285	101.160	100.910	7.250		101.001	100.876	100.626	7.250		101.000	100.875	100.625	7.250		101.000	100.875	100.625	7.250		101.000	100.875	100.625					
7.125		101.086	100.961	100.711	7.125		100.752	100.627	100.377	7.125		100.766	100.641	100.391	7.125		100.766	100.641	100.391	7.125		100.766	100.641	100.391					
7.000		100.917	100.792	100.542	7.000		100.740	100.615	100.365	7.000		100.464	100.339	100.089	7.000		100.464	100.339	100.089	7.000		100.464	100.339	100.089					
6.875		100.727	100.602	100.352	6.875		100.641	100.516	100.266	6.875		100.194	100.069	99.819	6.875		100.194	100.069	99.819	6.875		100.194	100.069	99.819					
6.750		100.500	100.375	100.125	6.750		100.416	100.291	100.041	6.750		99.962	99.837	99.587	6.750		99.962	99.837	99.587	6.750		99.962	99.837	99.587					
6.625		100.270	100.145	99.895	6.625		100.214	100.089	99.839	6.625		99.748	99.623	99.373	6.625		99.748	99.623	99.373	6.625		99.748	99.623	99.373					
6.500		100.032	99.907	99.657	6.500		100.042	99.917	99.667	6.500		99.556	99.431	99.181	6.500		99.556	99.431	99.181	6.500		99.556	99.431	99.181					
6.375		99.805	99.680	99.430	6.375		99.848	99.723	99.473	6.375		99.315	99.190	98.940	6.375		99.315	99.190	98.940	6.375		99.315	99.190	98.940					
6.250		99.595	99.470	99.220	6.250		99.622	99.497	99.247	6.250		99.004	98.879	98.629	6.250		99.004	98.879	98.629	6.250		99.004	98.879	98.629					
6.125		99.372	99.247	98.997	6.125		99.372	99.247	98.997	6.125		98.673	98.548	98.298	6.125		98.673	98.548	98.298	6.125		98.673	98.548	98.298					
6.000		99.131	99.006	98.756	6.000		99.090	98.965	98.715	6.000		98.317	98.192	97.942	6.000		98.317	98.192	97.942	6.000		98.317	98.192	97.942					
5.875		98.908	98.783	98.533	5.875		98.792	98.667	98.417	5.875		97.958	97.833	97.583	5.875		97.958	97.833	97.583	5.875		97.958	97.833	97.583					
5.750		98.540	98.415	98.165	5.750		98.021	97.896	97.646	5.750		97.250	97.125	96.875	5.750		97.250	97.125	96.875	5.750		97.250	97.125	96.875					
5.625		98.217	98.092	97.842	5.625		97.622	97.497	97.247	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		97.864	97.739	97.489	5.500		97.143	97.018	96.768	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.508	97.383	97.133	5.375		96.662	96.537	96.287	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.145	97.020	96.770	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		96.773	96.648	96.398	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	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	103.428	103.303	103.303	103.053	7.625	103.412	103.287	103.287	103.037
7.500	103.045	102.920	102.920	102.670	7.500	103.201	103.076	103.076	102.826
7.375	102.710	102.585	102.585	102.335	7.375	102.919	102.794	102.794	102.544
7.250	102.331	102.206	102.206	101.956	7.250	102.459	102.334	102.334	102.084
7.125	102.732	102.607	102.607	102.357	7.125	102.752	102.627	102.627	102.377
7.000	102.244	102.119	102.119	101.869	7.000	102.429	102.304	102.304	102.054
6.875	101.840	101.715	101.715	101.465	6.875	102.029	101.904	101.904	101.654
6.750	101.367	101.242	101.242	100.992	6.750	101.482	101.357	101.357	101.107
6.625	101.590	101.465	101.465	101.215	6.625	101.663	101.538	101.538	101.288
6.500	101.135	101.010	101.010	100.760	6.500	101.293	101.168	101.168	100.918
6.375	100.634	100.509	100.509	100.259	6.375	100.790	100.665	100.665	100.415
6.250	100.141	100.016	100.016	99.766	6.250	100.244	100.119	100.119	99.869
6.125	100.253	100.128	100.128	99.878	6.125	100.345	100.220	100.220	99.970
6.000	99.723	99.598	99.598	99.348	6.000	99.863	99.738	99.738	99.488
5.875	99.162	99.037	99.037	98.787	5.875	99.286	99.161	99.161	98.911
5.750	98.644	98.519	98.519	98.269	5.750	98.739	98.614	98.614	98.364
5.625	98.109	97.984	97.984	97.734	5.625	98.282	98.157	98.157	97.907
5.500	97.560	97.435	97.435	97.185	5.500	97.746	97.621	97.621	97.371
5.375	97.004	96.879	96.879	96.629	5.375	97.154	97.029	97.029	96.779
5.250	96.432	96.307	96.307	96.057	5.250	96.523	96.398	96.398	96.148

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	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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Effective: 1/17/24 8:34 AM

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

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SHLC Wholesale A Series Jumbo											
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.000		102.375	102.375	102.293	7.500		101.517	101.392	101.267		
7.875		102.375	102.293	102.168	7.375		101.267	101.142	101.017		
7.750		102.293	102.168	102.043	7.250		101.017	100.892	100.767		
7.625		102.168	102.043	101.918	7.125		100.767	100.642	100.517		
7.500		102.043	101.918	101.793	7.000		100.392	100.267	100.142		
7.375		101.793	101.668	101.543	6.875		100.017	99.892	99.767		
7.250		101.543	101.418	101.293	6.750		99.517	99.392	99.267		
7.125		101.293	101.168	101.043	6.625		99.017	98.892	98.767		
7.000		100.918	100.793	100.668	6.500		98.392	98.267	98.142		
6.875		100.543	100.418	100.293	6.375		97.767	97.642	97.517		
6.750		100.168	100.043	99.918	6.250		97.142	97.017	96.892		
6.625		99.668	99.543	99.418	6.125		96.517	96.392	96.267		
6.500		99.168	99.043	98.918	6.000		95.767	95.642	95.517		
6.375		98.543	98.418	98.293	5.875		95.017	94.892	94.767		
6.250		97.918	97.793	97.668			NA	NA	NA		
6.125		97.293	97.168	97.043			NA	NA	NA		
6.000		96.543	96.418	96.293			NA	NA	NA		
5.875		95.793	95.668	95.543			NA	NA	NA		
5.750		94.918	94.793	94.668			NA	NA	NA		
		NA	NA	NA			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	101.794	7.500		101.375	101.375	101.276	7.875		101.875	101.875	101.793
8.750		101.875	101.794	101.669	7.375		101.375	101.276	101.151	7.750		101.875	101.793	101.668
8.625		101.794	101.669	101.544	7.250		101.276	101.151	101.026	7.625		101.793	101.668	101.543
8.500		101.669	101.544	101.419	7.125		101.151	101.026	100.901	7.500		101.668	101.543	101.418
8.375		101.544	101.419	101.294	7.000		101.026	100.901	100.776	7.375		101.543	101.418	101.293
8.250		101.419	101.294	101.169	6.875		100.901	100.776	100.651	7.250		101.418	101.293	101.168
8.125		101.294	101.169	101.044	6.750		100.651	100.526	100.401	7.125		101.293	101.168	101.043
8.000		101.169	101.044	100.919	6.625		100.276	100.151	100.026	7.000		101.168	101.043	100.918
7.875		101.044	100.919	100.794	6.500		99.901	99.776	99.651	6.875		100.918	100.793	100.668
7.750		100.794	100.669	100.544	6.375		99.401	99.276	99.151	6.750		100.668	100.543	100.418
7.625		100.544	100.419	100.294	6.250		98.901	98.776	98.651	6.625		100.293	100.168	100.043
7.500		100.169	100.044	99.919	6.125		98.401	98.276	98.151	6.500		99.918	99.793	99.668
7.375		99.794	99.669	99.544	6.000		97.901	97.776	97.651	6.375		99.418	99.293	99.168
7.250		99.294	99.169	99.044	5.875		97.276	97.151	97.026	6.250		98.918	98.793	98.668
7.125		98.794	98.669	98.544	5.750		96.651	96.526	96.401	6.125		98.418	98.293	98.168
7.000		98.294	98.169	98.044	5.625		96.026	95.901	95.776	6.000		97.793	97.668	97.543
6.875		97.794	97.669	97.544			NA	NA	NA	5.875		97.168	97.043	96.918
6.750		97.169	97.044	96.919			NA	NA	NA	5.750		96.418	96.293	96.168
6.625		96.544	96.419	96.294			NA	NA	NA	5.625		95.668	95.543	95.418
6.500		95.794	95.669	95.544			NA	NA	NA	5.500		94.793	94.668	94.543

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		101.924	101.799	101.611	8.250		101.700	101.575	101.387	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.892	101.767	101.580	8.125		101.675	101.550	101.362	
8.375		101.836	101.711	101.524	8.000		101.647	101.522	101.335	
8.250		101.737	101.612	101.424	7.875		101.585	101.460	101.273	
8.125		101.634	101.509	101.322	7.750		101.452	101.327	101.140	
8.000		101.523	101.398	101.211	7.625		101.268	101.143	100.956	
7.875		101.369	101.244	101.057	7.500		101.101	100.976	100.789	
7.750		101.210	101.085	100.898	7.375		100.893	100.768	100.581	
7.625		101.023	100.898	100.711	7.250		100.678	100.553	100.365	
7.500		100.830	100.705	100.518	7.125		100.413	100.288	100.101	
7.375		100.627	100.502	100.314	7.000		100.127	100.002	99.815	
7.250		100.412	100.287	100.099	6.875		99.825	99.700	99.512	
7.125		100.196	100.071	99.883	6.750		99.502	99.377	99.189	
7.000		99.957	99.832	99.645	6.625		99.156	99.031	98.844	
6.875		99.692	99.567	99.380	6.500		98.791	98.666	98.479	
6.750		99.416	99.291	99.104			NA	NA	NA	
6.625		99.108	98.983	98.796			NA	NA	NA	
6.500		98.796	98.671	98.483			NA	NA	NA	
6.375		98.471	98.346	98.158			NA	NA	NA	
6.250		98.139	98.014	97.826			NA	NA	NA	
SHLC Wholesale Jade Jumbo										
3068-50					3368-50					
Jade Jumbo 30 Yr Fixed					Jade Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.500		100.295	100.123	99.905	7.250		99.097	98.925	98.706	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.244	100.072	99.853	7.125		99.046	98.874	98.655	
8.250		100.193	100.021	99.802	7.000		98.996	98.824	98.605	
8.125		100.147	99.975	99.756	6.875		98.945	98.773	98.554	
8.000		100.101	99.929	99.710	6.750		98.895	98.723	98.504	
7.875		99.986	99.815	99.596	6.625		98.705	98.534	98.315	
7.750		99.961	99.790	99.571	6.500		98.517	98.345	98.126	
7.625		99.827	99.655	99.437	6.375		97.822	97.650	97.431	
7.500		99.694	99.522	99.303	6.250		97.127	96.955	96.736	
7.375		99.589	99.417	99.199	6.125		96.859	96.687	96.468	
7.250		99.485	99.313	99.095	6.000		96.591	96.419	96.200	
7.125		99.393	99.221	99.003	5.875		NA	NA	NA	
7.000		99.301	99.129	98.911	5.750		NA	NA	NA	
6.875		99.249	99.077	98.858	5.625		NA	NA	NA	
6.750		99.197	99.025	98.806	5.500		NA	NA	NA	
6.625		98.739	98.567	98.349	5.375		NA	NA	NA	
6.500		98.282	98.110	97.891	5.250		NA	NA	NA	
6.375		97.736	97.564	97.346	5.125		NA	NA	NA	
6.250		97.191	97.019	96.800	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										

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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	0.285	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
760-779	0.365	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
720-739	-0.245	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
700-719	-0.445	-0.170	-0.170	-0.170	-0.170	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

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+	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na
760-779	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.170	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

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+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global 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
SFR	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 Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IG (Mort only) Second Home	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
<\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
<\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
<\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5M No ARM	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

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	0.090	-0.035	-0.160	-0.160	-0.160	-2.920	-3.920
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-2.920	-3.920
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-2.920	-3.920
740-759	-0.035	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.285	-3.160	-4.160
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.285	-0.285	-0.285	-3.160	-4.160
700-719	-0.360	-0.160	-0.160	-0.160	-0.285	-0.535	-0.535	-0.535	-4.400	-5.400
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

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

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+	-0.035	-0.035	-0.035	-0.035	-0.410	-0.535	-0.535	na	na	na
780-799	-0.035	-0.035	-0.035	-0.035	-0.410	-0.535	-0.535	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	na	na	na
740-759	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	na	na	na
720-739	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	na	na	na
700-719	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	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

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+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	na	na
740-759	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	na	na
720-739	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	na	na
700-719	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.660	-0.660	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

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+	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na
780-799	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na
760-779	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na
720-739	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na
700-719	-0.410	-0.410	-0.410	-0.410	-0.785	-0.910	-1.035	na	na	na

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Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.718	105.593	105.468	105.280					
9.250	105.569	105.444	105.319	105.131					
9.125	105.400	105.275	105.150	104.962					
9.000	105.215	105.090	104.965	104.778					
8.875	104.997	104.872	104.747	104.560					
8.750	104.771	104.646	104.521	104.334					
8.625	104.544	104.419	104.294	104.106					
8.500	104.328	104.203	104.078	103.891					
8.375	104.060	103.935	103.810	103.622					
8.250	103.771	103.646	103.521	103.334					
8.125	103.435	103.310	103.185	102.997					
8.000	103.089	102.964	102.839	102.652					
7.875	102.722	102.597	102.472	102.284					
7.750	102.336	102.211	102.086	101.899					
7.625	101.921	101.796	101.671	101.483					
7.500	101.471	101.346	101.221	101.034					
7.375	100.987	100.862	100.737	100.550					
7.250	100.514	100.389	100.264	100.077					
7.125	100.006	99.881	99.756	99.568					
7.000	99.465	99.340	99.215	99.027					

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	101.799	101.699	101.599	8.375	101.799	101.699	101.599
8.250	101.674	101.574	101.474	8.250	101.674	101.574	101.474
8.125	101.507	101.407	101.307	8.125	101.507	101.407	101.307
8.000	101.331	101.231	101.131	8.000	101.331	101.231	101.131
7.875	101.147	101.047	100.947	7.875	101.147	101.047	100.947
7.750	100.954	100.854	100.754	7.750	100.954	100.854	100.754
7.625	100.752	100.652	100.552	7.625	100.752	100.652	100.552
7.500	100.539	100.439	100.339	7.500	100.539	100.439	100.339
7.375	100.317	100.217	100.117	7.375	100.317	100.217	100.117
7.250	100.083	99.983	99.883	7.250	100.083	99.983	99.883
7.125	99.850	99.750	99.650	7.125	99.850	99.750	99.650
7.000	99.617	99.517	99.417	7.000	99.617	99.517	99.417
6.875	99.242	99.142	99.042	6.875	99.242	99.142	99.042
6.750	98.867	98.767	98.667	6.750	98.867	98.767	98.667
6.625	98.492	98.392	98.292	6.625	98.492	98.392	98.292
6.500	98.112	98.012	97.912	6.500	98.112	98.012	97.912
6.375	97.675	97.575	97.475	6.375	97.675	97.575	97.475
6.250	97.225	97.125	97.025	6.250	97.225	97.125	97.025
6.125	96.735	96.635	96.535	6.125	96.735	96.635	96.535
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	-0.125	-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
Bank Statement - 12 Months	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	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.250	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.750	99.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	240	360	120
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	NA	NA	NA
	36 Months	0.000	100.750				
	48 Months	0.250	101.000	30 YR FIXED	360	360	NA
	60 Months	0.500	101.250	30 YR FIXED I/O	240.000	360.000	120.000
Lock Period	45 days	-0.300					Program Restrictions
							Housing 0x30x24
							(BK/FC/SS/DIL) 48 mo
							Min FICO 680
							Max LTV 90
							Max DTI 43
							Min Price 98.0
							Loan Amount Max Price
							<\$2,000,000 101.25
							\$2,000,000 - \$2.50 101.25

1) Prepayment penalties not allowed in 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.

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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	103.325	103.263	103.125	9.375	103.250	103.150	103.050
9.250	103.200	103.138	103.000	9.250	103.125	103.025	102.925
9.125	103.075	103.013	102.875	9.125	103.000	102.900	102.800
9.000	102.950	102.888	102.750	9.000	102.875	102.775	102.675
8.875	102.825	102.763	102.625	8.875	102.750	102.650	102.550
8.750	102.700	102.638	102.500	8.750	102.625	102.525	102.425
8.625	102.575	102.513	102.375	8.625	102.500	102.400	102.300
8.500	102.450	102.388	102.250	8.500	102.375	102.275	102.175
8.375	102.325	102.263	102.125	8.375	102.250	102.150	102.050
8.250	102.200	102.138	102.000	8.250	102.125	102.025	101.925
8.125	102.075	102.013	101.875	8.125	102.000	101.900	101.800
8.000	101.950	101.888	101.750	8.000	101.875	101.775	101.675
7.875	101.825	101.763	101.625	7.875	101.750	101.650	101.550
7.750	101.700	101.638	101.500	7.750	101.625	101.525	101.425
7.625	101.575	101.513	101.375	7.625	101.500	101.400	101.300
7.500	101.450	101.388	101.250	7.500	101.375	101.275	101.175
7.375	101.325	101.263	101.125	7.375	101.250	101.150	101.050
7.250	101.200	101.138	101.000	7.250	101.125	101.025	100.925
7.125	101.075	101.013	100.875	7.125	101.000	100.900	100.800
7.000	100.950	100.888	100.750	7.000	100.875	100.775	100.675
6.875	100.825	100.763	100.625	6.875	100.750	100.650	100.550
6.750	100.700	100.638	100.500	6.750	100.625	100.525	100.425
6.625	100.575	100.513	100.375	6.625	100.500	100.400	100.300
6.500	100.450	100.388	100.250	6.500	100.375	100.275	100.175
6.375	100.325	100.263	100.125	6.375	100.250	100.150	100.050
6.250	100.200	100.138	100.000	6.250	100.125	100.025	99.925
6.125	100.075	100.013	99.875	6.125	100.000	99.900	99.800
6.000	99.950	99.888	99.750	6.000	99.875	99.775	99.675
5.875	99.825	99.763	99.625	5.875	99.750	99.650	99.550
5.750	99.700	99.638	99.500	5.750	99.625	99.525	99.425
5.625	99.575	99.513	99.375	5.625	99.500	99.400	99.300
5.500	99.450	99.388	99.250	5.500	99.375	99.275	99.175
5.375	99.325	99.263	99.125	5.375	99.250	99.150	99.050
5.250	99.200	99.138	99.000	5.250	99.125	99.025	88.925
5.125	99.075	99.013	88.875	5.125	99.000	88.900	88.800
5.000	98.950	98.888	88.750	5.000	98.875	88.775	88.675
4.875	98.825	98.763	88.625	4.875	98.750	88.650	88.550
4.750	98.700	98.638	88.500	4.750	98.625	88.525	88.425
4.625	98.575	98.513	88.375	4.625	98.500	88.400	88.300
4.500	98.450	98.388	88.250	4.500	98.375	88.275	88.175
4.375	98.325	98.263	88.125	4.375	98.250	88.150	88.050
4.250	98.200	98.138	88.000	4.250	98.125	88.025	87.925
4.125	98.075	98.013	87.875	4.125	98.000	87.900	87.800
4.000	97.950	97.888	87.750	4.000	97.875	87.775	87.675
3.875	97.825	97.763	87.625	3.875	97.750	87.650	87.550
3.750	97.700	97.638	87.500	3.750	97.625	87.525	87.425
3.625	97.575	97.513	87.375	3.625	97.500	87.400	87.300
3.500	97.450	97.388	87.250	3.500	97.375	87.275	87.175
3.375	97.325	97.263	87.125	3.375	97.250	87.150	87.050
3.250	97.200	97.138	87.000	3.250	97.125	87.025	86.925
3.125	97.075	97.013	86.875	3.125	97.000	86.900	86.800
3.000	96.950	96.888	86.750	3.000	96.875	86.775	86.675
2.875	96.825	96.763	86.625	2.875	96.750	86.650	86.550
2.750	96.700	96.638	86.500	2.750	96.625	86.525	86.425
2.625	96.575	96.513	86.375	2.625	96.500	86.400	86.300
2.500	96.450	96.388	86.250	2.500	96.375	86.275	86.175
2.375	96.325	96.263	86.125	2.375	96.250	86.150	86.050
2.250	96.200	96.138	86.000	2.250	96.125	86.025	85.925
2.125	96.075	96.013	85.875	2.125	96.000	85.900	85.800
2.000	95.950	95.888	85.750	2.000	95.875	85.775	85.675
1.875	95.825	95.763	85.625	1.875	95.750	85.650	85.550
1.750	95.700	95.638	85.500	1.750	95.625	85.525	85.425
1.625	95.575	95.513	85.375	1.625	95.500	85.400	85.300
1.500	95.450	95.388	85.250	1.500	95.375	85.275	85.175
1.375	95.325	95.263	85.125	1.375	95.250	85.150	85.050
1.250	95.200	95.138	85.000	1.250	95.125	85.025	84.925
1.125	95.075	95.013	84.875	1.125	95.000	84.900	84.800
1.000	94.950	94.888	84.750	1.000	94.875	84.775	84.675
0.875	94.825	94.763	84.625	0.875	94.750	84.650	84.550
0.750	94.700	94.638	84.500	0.750	94.625	84.525	84.425
0.625	94.575	94.513	84.375	0.625	94.500	84.400	84.300
0.500	94.450	94.388	84.250	0.500	94.375	84.275	84.175
0.375	94.325	94.263	84.125	0.375	94.250	84.150	84.050
0.250	94.200	94.138	84.000	0.250	94.125	84.025	83.925
0.125	94.075	94.013	83.875	0.125	94.000	83.900	83.800
0.000	93.950	93.888	83.750	0.000	93.875	83.775	83.675
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 deck 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	0.000	0.000	0.000	-0.250	-0.375
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	0.000	0.000	0.000	-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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-1.000	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-1.000	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
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

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Effective: 1/17/24 8:34 AM

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

MVP Standard - Full Doc				SHLC Wholesale MVP Standard			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.625	103.325	103.263	103.125	9.625	103.250	103.150	103.050
9.500	103.200	103.138	103.000	9.500	103.125	103.025	102.925
9.375	103.075	103.013	102.875	9.375	103.000	102.900	102.800
9.250	102.950	102.888	102.750	9.250	102.875	102.775	102.675
9.125	102.825	102.763	102.625	9.125	102.750	102.650	102.550
9.000	102.700	102.638	102.500	9.000	102.625	102.525	102.425
8.875	102.575	102.513	102.375	8.875	102.500	102.400	102.300
8.750	102.450	102.388	102.250	8.750	102.375	102.275	102.175
8.625	102.325	102.263	102.125	8.625	102.250	102.150	102.050
8.500	102.200	102.138	102.000	8.500	102.125	102.025	101.925
8.375	102.075	101.888	101.750	8.375	102.000	101.900	101.800
8.250	101.950	101.813	101.625	8.250	101.875	101.775	101.675
8.125	101.825	101.688	101.500	8.125	101.750	101.650	101.550
8.000	101.700	101.563	101.375	8.000	101.625	101.525	101.425
7.875	101.575	101.438	101.250	7.875	101.500	101.400	101.300
7.750	101.450	101.313	101.125	7.750	101.375	101.275	101.175
7.625	101.325	101.188	101.000	7.625	101.250	101.150	101.050
7.500	101.200	101.063	100.875	7.500	101.125	101.025	100.925
7.375	101.075	100.938	100.750	7.375	101.000	100.900	100.800
7.250	100.950	100.813	100.625	7.250	100.875	100.775	100.675
7.125	100.825	100.688	100.500	7.125	100.750	100.650	100.550
7.000	100.700	100.563	100.375	7.000	100.625	100.525	100.425
6.875	100.575	100.438	100.250	6.875	100.500	100.400	100.300
6.750	100.450	100.313	100.125	6.750	100.375	100.275	100.175
6.625	100.325	100.188	100.000	6.625	100.250	100.150	100.050
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	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	NA
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	NA
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-3.500	NA	NA
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	-3.625	-4.000	NA	NA
	600-619	-3.125	-3.125	-3.375	-3.875	-4.625	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months WVOE	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-3.875	NA
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	-3.875	-4.250	NA	NA
	600-619	-4.000	-4.000	-4.500	-5.000	-5.750	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
WVOE		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
CPA/EA Prepared P&L - 24 Months		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
CPA/EA Prepared P&L - 12 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	

Price Adjustments		<=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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	NA
	Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
State 1	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	-0.375	-0.375	NA
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.500	5yr ARM & 7yr ARM & 10yr ARM	360.0	360.0	NA
	12 Months	-0.750	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000
	24 Months	-0.375	101.250	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.000	480.000	120.000
	36 Months	0.000	101.750				
	48 Months	0.250	102.250	30 YR FIXED	360	360	NA
Lock Period	60 Months	0.500	102.750	30 YR FIXED I/O	240	360	120
	60 days	-0.300					480
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.							Program Restrictions
All Fixed Rate qualified at the Note Rate.							Housing
							Min (BK/FC/SS/DI)
							Min FICO
							Max LTV
							Min Price
							Loan Amount
							Max Price
							<\$2,000,000
							\$2,000,000 - \$3,000,000

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

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				SHLC Wholesale MVP DSCR	
Rate	5/6 ARM	7/6 ARM	30Yr Fixed		
10.250	106.700	106.650	106.550		
10.125	106.450	106.400	106.300		
10.000	106.200	106.150	106.050		
9.875	105.950	105.900	105.800		
9.750	105.700	105.650	105.550		
9.625	105.450	105.400	105.300		
9.500	105.200	105.150	105.050		
9.375	104.950	104.900	104.800		
9.250	104.700	104.650	104.550		
9.125	104.325	104.275	104.175		
9.000	103.950	103.900	103.800		
8.875	103.575	103.525	103.425		
8.750	103.200	103.150	103.050		
8.625	102.825	102.775	102.675		
8.500	102.450	102.400	102.300		
8.375	102.075	102.025	101.925		
8.250	101.700	101.650	101.550		
8.125	101.325	101.275	101.175		
8.000	100.950	100.900	100.800		
7.875	100.575	100.525	100.425		
7.750	100.200	100.150	100.050		
7.625	99.825	99.775	99.675		
7.500	99.450	99.400	99.300		
7.375	99.075	99.025	98.925		
7.250	98.450	98.400	98.300		

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

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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	75.01-80
DSCR >= 1.20	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-2.000	-3.250	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.500	-5.000	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	NA
	620-639	-4.000	-4.500	-4.750	-5.250	-5.750	-6.750	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	75-99	-1.375	-1.375	-1.375	-1.875	-2.375	-3.000	NA
	<.75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000	NA
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event	>= 36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	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	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.750	-2.250	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
5% Fixed Prepayment Penalty Term 1-5	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25	
Prepayment Penalty Term 1-5 (Other allowable PPP)	60 Months	0.5	0.5	0.5	0.5	0.625	0.75	0.875
	48 Months	0.375	0.375	0.375	0.375	0.5	0.5	0.625
	36 Months	0	0	0	0	0	0	0
	24 Months	-0.5	-0.5	-0.5	-0.5	-0.625	-0.625	-0.625
	12 Months	-1.25	-1.25	-1.5	-1.5	-1.75	-1.75	-1.75
No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25	
Other	Escrow Waiver	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

Prepay Term 1-4	Min Price	Max Price
60 Months	94,750	104,750
48 Months	94,750	104,250
36 Months	94,750	103,750
24 Months	94,750	103,250
12 Months	94,750	100,750
No Penalty	94,750	99,750

- 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

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	SOFR 30A
	ARM Margin	6.5
	Syr ARM Caps	2/1/5
	7yr & 10yr ARM C	5/1/5
	Reset Frequency	6 mo
		Housing
		(BK/FC/SS/DLI)
		Min FICO
		660.000
		Max LTV
		80
		Max Property Cou
		25.000
Product	Amort Term	Term
5yr ARM & 7yr ARM & 10yr ARM	36000.000%	360.000
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	24000.000%	360.000
		120.000
30 YR FIXED	36000.000%	360.000
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.

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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	107.200	107.150	107.050		
10.375	106.950	106.900	106.800		
10.250	106.700	106.650	106.550		
10.125	106.450	106.400	106.300		
10.000	106.200	106.150	106.050		
9.875	105.950	105.900	105.800		
9.750	105.700	105.650	105.550		
9.625	105.450	105.400	105.300		
9.500	105.200	105.150	105.050		
9.375	104.950	104.900	104.800		
9.250	104.700	104.650	104.550		
9.125	104.325	104.275	104.175		
9.000	103.950	103.900	103.800		
8.875	103.575	103.525	103.425		
8.750	103.200	103.150	103.050		
8.625	102.825	102.775	102.675		
8.500	102.450	102.400	102.300		
8.375	102.075	102.025	101.925		
8.250	101.700	101.650	101.550		
8.125	101.325	101.275	101.175		
8.000	100.950	100.900	100.800		
7.875	100.575	100.525	100.425		
7.750	100.200	100.150	100.050		
7.625	99.825	99.775	99.675		
7.500	99.450	99.400	99.300		

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	95.01-100	100.01-105	105.01-110	110.01-115
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	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

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

Price Adjustments	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
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
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.625
	48 Months	0.375	0.375	0.375	0.375	0.500
Penalty Term 1-5	36 Months	0.000	0.000	0.000	0.000	0.000
(Other allowable PPP)	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	60 days	-0.300	5yr ARM & 7yr ARM & 10yr ARM	360.000	36000.000%	NA
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0	36000.000%	120.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000	48000.000%	120.000
			30 YR FIXED	360.000	36000.000%	NA
			30 YR FIXED I/O	240.000	360.000	120.000
ARM Requirements	ARM Index	SOFR 30AVG				
	ARM Margin (DTI)	5.0				
	ARM Margin (DSCR)	6.5	* Qualifying Rate: Note Rate			
	5yr ARM Caps	2/1/5	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.			
	7yr & 10yr ARM Caps	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/DL)	36 mo				
	Min FICO	680 or Foreign Credit				
	Max LTV	75				
	Max Price (2nd Home)	104				