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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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- New Locks**
- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.sagetpo.com.
  - Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
  - Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
  - Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
  - Rates and prices are subject to change without notice.
  - Lender Fees Are Not Included In Pricing.

Wholesale Lender Fee BuyOut Options	
Conventional Agency	\$1,070.00
Government (FHA / VA / USDA)	\$1,070.00
Government (FHA Streamlines and VA IRRRLs)	\$495.00
Jumbo / Non-Conforming / Non-QM	\$850.00

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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		104.155	104.030	103.780	7.625		104.204	104.079	103.829	7.000		103.119	102.994	102.744
7.500		103.905	103.780	103.530	7.500		103.826	103.701	103.451	6.875		103.118	102.993	102.743
7.375		103.637	103.512	103.262	7.375		103.441	103.316	103.066	6.750		102.816	102.691	102.441
7.250		103.188	103.063	102.813	7.250		103.025	102.900	102.650	6.625		102.512	102.387	102.137
7.125		103.417	103.292	103.042	7.125		103.538	103.413	103.163	6.500		102.617	102.492	102.242
7.000		103.060	102.935	102.685	7.000		103.119	102.994	102.744	6.375		102.377	102.252	102.002
6.875		102.655	102.530	102.280	6.875		102.661	102.536	102.286	6.250		102.097	101.972	101.722
6.750		102.356	102.231	101.981	6.750		102.178	102.053	101.803	6.125		101.638	101.513	101.263
6.625		102.329	102.204	101.954	6.625		102.648	102.523	102.273	6.000		101.982	101.857	101.607
6.500		101.965	101.840	101.590	6.500		102.166	102.041	101.791	5.875		101.658	101.533	101.283
6.375		101.495	101.370	101.120	6.375		101.665	101.540	101.290	5.750		101.324	101.199	100.949
6.250		101.015	100.890	100.640	6.250		101.131	101.006	100.756	5.625		100.839	100.714	100.464
6.125		100.929	100.804	100.554	6.125		101.146	101.021	100.771	5.500		100.915	100.790	100.540
6.000		100.417	100.292	100.042	6.000		100.680	100.555	100.305	5.375		100.595	100.470	100.220
5.875		99.859	99.734	99.484	5.875		100.146	100.021	99.771	5.250		100.221	100.096	99.846
5.750		99.277	99.152	98.902	5.750		99.604	99.479	99.229	5.125		99.727	99.602	99.352
5.625		98.675	98.550	98.300	5.625		98.927	98.802	98.552	5.000		99.552	99.427	99.177
5.500		98.143	98.018	97.768	5.500		98.373	98.248	97.998	4.875		99.212	99.087	98.837
5.375		97.555	97.430	97.180	5.375		97.841	97.716	97.466	4.750		98.796	98.671	98.421
5.250		96.914	96.789	96.539	5.250		97.248	97.123	96.873	4.625		98.294	98.169	97.919
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		103.086	102.961	102.711	7.000		103.086	102.961	102.711	7.000		103.086	102.961	102.711
6.875		102.822	102.697	102.447	6.875		102.822	102.697	102.447	6.875		102.822	102.697	102.447
6.750		102.607	102.482	102.232	6.750		102.607	102.482	102.232	6.750		102.607	102.482	102.232
6.625		102.498	102.373	102.123	6.625		102.498	102.373	102.123	6.625		102.498	102.373	102.123
6.500		102.578	102.453	102.203	6.500		102.578	102.453	102.203	6.500		102.578	102.453	102.203
6.375		102.294	102.169	101.919	6.375		102.294	102.169	101.919	6.375		102.294	102.169	101.919
6.250		101.999	101.874	101.624	6.250		101.999	101.874	101.624	6.250		101.999	101.874	101.624
6.125		101.675	101.550	101.300	6.125		101.675	101.550	101.300	6.125		101.675	101.550	101.300
6.000		101.853	101.728	101.478	6.000		101.853	101.728	101.478	6.000		101.853	101.728	101.478
5.875		101.542	101.417	101.167	5.875		101.542	101.417	101.167	5.875		101.542	101.417	101.167
5.750		101.245	101.120	100.870	5.750		101.245	101.120	100.870	5.750		101.245	101.120	100.870
5.625		100.864	100.739	100.489	5.625		100.864	100.739	100.489	5.625		100.864	100.739	100.489
5.500		100.764	100.639	100.389	5.500		100.764	100.639	100.389	5.500		100.764	100.639	100.389
5.375		100.486	100.361	100.111	5.375		100.486	100.361	100.111	5.375		100.486	100.361	100.111
5.250		100.175	100.050	99.800	5.250		100.175	100.050	99.800	5.250		100.175	100.050	99.800
5.125		99.783	99.658	99.408	5.125		99.783	99.658	99.408	5.125		99.783	99.658	99.408
5.000		99.288	99.163	98.913	5.000		99.288	99.163	98.913	5.000		99.288	99.163	98.913
4.875		98.839	98.714	98.464	4.875		98.839	98.714	98.464	4.875		98.839	98.714	98.464
4.750		98.494	98.369	98.119	4.750		98.494	98.369	98.119	4.750		98.494	98.369	98.119
4.625		98.098	97.973	97.723	4.625		98.098	97.973	97.723	4.625		98.098	97.973	97.723

*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		103.456	103.331	103.081	7.625		102.463	102.338	102.088	7.000		101.361	101.236	100.986
7.500		103.276	103.151	102.901	7.500		102.232	102.107	101.857	6.875		101.217	101.092	100.842
7.375		103.065	102.940	102.690	7.375		101.931	101.806	101.556	6.750		101.051	100.926	100.676
7.250		102.705	102.580	102.330	7.250		101.649	101.524	101.274	6.625		100.385	100.260	100.010
7.125		102.224	102.099	101.849	7.125		101.391	101.266	101.016	6.500		100.222	100.097	99.847
7.000		101.924	101.799	101.549	7.000		101.150	101.025	100.775	6.375		100.047	99.922	99.672
6.875		101.655	101.530	101.280	6.875		100.878	100.753	100.503	6.250		99.869	99.744	99.494
6.750		101.446	101.321	101.071	6.750		100.476	100.351	100.101	6.125		99.479	99.354	99.104
6.625		101.079	100.954	100.704	6.625		100.778	100.653	100.403	6.000		99.297	99.172	98.922
6.500		100.826	100.701	100.451	6.500		100.579	100.454	100.204	5.875		99.074	98.949	98.699
6.375		100.466	100.341	100.091	6.375		100.258	100.133	99.883	5.750		98.813	98.688	98.438
6.250		100.482	100.357	100.107	6.250		99.012	98.887	98.637	5.625		98.256	98.131	97.881
6.125		99.983	99.858	99.608	6.125		99.956	99.831	99.581	5.500		97.992	97.867	97.617
6.000		99.132	99.007	98.757	6.000		99.403	99.278	99.028	5.375		97.716	97.591	97.341
5.875		98.435	98.310	98.060	5.875		97.677	97.552	97.302	5.250		97.405	97.280	97.030
5.750		97.902	97.777	97.527	5.750		97.206	97.081	96.831	5.125		96.818	96.693	96.443
5.625		96.393	96.268	96.018	5.625		96.190	96.065	95.815	5.000		97.259	97.134	96.884
5.500		95.840	95.715	95.465	5.500		95.561	95.436	95.186	4.875		96.901	96.776	96.526
5.375		95.221	95.096	94.846	5.375		94.924	94.799	94.549	4.750		96.546	96.421	96.171
5.250		94.562	94.437	94.187	5.250		94.251	94.126	93.876	4.625		95.145	95.020	94.770
1433-99 1453-99					1433-99 1453-99					1433-99 1453-99				
Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB					Conventional 10 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
7.000		99.253	99.128	98.878	7.000		99.253	99.128	98.878	7.000		99.253	99.128	98.878
6.875		99.288	99.163	98.913	6.875		99.037	98.912	98.662	6.875		99.037	98.912	98.662
6.750		98.774	98.649	98.399	6.750		98.854	98.729	98.479	6.750		98.854	98.729	98.479
6.625		98.570	98.445	98.195	6.625		98.266	98.141	97.891	6.625		98.266	98.141	97.891
6.500		97.893	97.768	97.518	6.500		97.893	97.768	97.518	6.500		97.893	97.768	97.518
6.375		98.401	98.276	98.026	6.375		98.401	98.276	98.026	6.375		98.401	98.276	98.026
6.250		98.040	97.915	97.665	6.250		98.040	97.915	97.665	6.250		98.040	97.915	97.665
6.125		97.681	97.556	97.306	6.125		97.681	97.556	97.306	6.125		97.681	97.556	97.306
6.000		97.212	97.087	96.837	6.000		97.212	97.087	96.837	6.000		97.212	97.087	96.837
5.875		97.434	97.309	97.059	5.875		97.434	97.309	97.059	5.875		97.434	97.309	97.059
5.750		97.071	96.946	96.696	5.750		97.071	96.946	96.696	5.750		97.071	96.946	96.696
5.625		96.644	96.519	96.269	5.625		96.644	96.519	96.269	5.625		96.644	96.519	96.269
5.500		96.129	96.004	95.754	5.500		96.129	96.004	95.754	5.500		96.129	96.004	95.754
5.375		96.019	95.894	95.644	5.375		96.019	95.894	95.644	5.375		96.019	95.894	95.644
5.250		95.716	95.591	95.341	5.250		95.716	95.591	95.341	5.250		95.716	95.591	95.341
5.125		95.261	95.136	94.886	5.125		95.261	95.136	94.886	5.125		95.261	95.136	94.886
5.000		94.737	94.612	94.362	5.000		94.737	94.612	94.362	5.000		94.737	94.612	94.362

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

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 LPPAs 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	-1.620	-1.780	-1.990

  

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A
3-4 - Unit Property N/A	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	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	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

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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		103.389	103.264	103.014	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 &lt;=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 &gt; 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/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																													
680-699	0.000																																												
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Ln Amt <=150K	-0.375																																												
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Cash Out > 90% (VA)	-1.75																																												
7.625		103.945	103.820	103.570	7.000		NA	NA	NA																																				
7.500		103.725	103.600	103.350	6.875		NA	NA	NA																																				
7.375		103.294	103.169	102.919	6.750		NA	NA	NA																																				
7.250		103.350	103.225	102.975	6.625		100.672	100.547	100.297																																				
7.125		104.100	103.975	103.725	6.500		100.412	100.287	100.037																																				
7.000		103.640	103.515	103.265	6.375		100.144	100.019	99.769																																				
6.875		103.303	103.178	102.928	6.250		99.944	99.819	99.569																																				
6.750		103.483	103.358	103.108	6.125		100.124	99.999	99.749																																				
6.625		103.329	103.204	102.954	6.000		99.401	99.276	99.026																																				
6.500		102.939	102.814	102.564	5.875		99.115	98.990	98.740																																				
6.375		102.550	102.425	102.175	5.750		99.331	99.206	98.956																																				
6.250		102.727	102.602	102.352	5.625		99.418	99.293	99.043																																				
6.125		102.341	102.216	101.966	5.500		98.749	98.624	98.374																																				
6.000		101.880	101.755	101.505	5.375		98.441	98.316	98.066																																				
5.875		101.351	101.226	100.976	5.250		98.247	98.122	97.872																																				
5.750		101.412	101.287	101.037	5.125		98.401	98.276	98.026																																				
5.625		100.984	100.859	100.609	5.000		97.618	97.493	97.243																																				
5.500		100.435	100.310	100.060	4.875		97.286	97.161	96.911																																				
5.375		99.915	99.790	99.540	4.750		96.941	96.816	96.566																																				
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		101.476	101.351	101.101	7.125		NA	NA	NA																					
7.625		101.989	101.864	101.614	7.000		NA	NA	NA																					
7.500		101.769	101.644	101.394	6.875		NA	NA	NA																					
7.375		101.338	101.213	100.963	6.750		NA	NA	NA																					
7.250		101.500	101.375	101.125	6.625		97.684	97.559	97.309																					
7.125		101.859	101.734	101.484	6.500		97.576	97.451	97.201																					
7.000		101.398	101.273	101.023	6.375		97.180	97.055	96.805																					
6.875		100.902	100.777	100.527	6.250		97.844	97.719	97.469																					
6.750		100.272	100.147	99.897	6.125		97.577	97.452	97.202																					
6.625		101.373	101.248	100.998	6.000		97.017	96.892	96.642																					
6.500		100.983	100.858	100.608	5.875		96.707	96.582	96.332																					
6.375		100.488	100.363	100.113	5.750		97.231	97.106	96.856																					
6.250		99.403	99.278	99.028	5.625		96.946	96.821	96.571																					
6.125		100.164	100.039	99.789	5.500		96.649	96.524	96.274																					
6.000		99.703	99.578	99.328	5.375		96.341	96.216	95.966																					
5.875		99.173	99.048	98.798	5.250		96.147	96.022	95.772																					
5.750		98.526	98.401	98.151	5.125		95.839	95.714	95.464																					
5.625		98.168	98.043	97.793	5.000		95.518	95.393	95.143																					
5.500		97.189	97.064	96.814	4.875		95.186	95.061	94.811																					
5.375		96.385	96.260	96.010	4.750		94.841	94.716	94.466																					
<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> </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							
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680 - 699	0.000																													
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Note: Pricing and LLPAs subject to change without notice																														
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Streamline/IRRRL Product Codes					Extension and Re-lock Fees																									
8038-99	FHA 30 Year Fixed Streamline			6038-99	VA 30 Year IRRRL			5 Day	-0.125	Relock																				
							7 Day	-0.150	15 Day	-0.125																				
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							15 Day	-0.375																						
<a href="#">link to policy</a>																														

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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		

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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		
7.500		101.635		101.510		101.260		101.260		7.500		101.648		101.523		101.273		101.273		7.500		101.206		101.081		100.831		101.081		100.831
7.375		101.437		101.312		101.062		101.062		7.375		101.388		101.263		101.013		101.013		7.375		101.102		100.977		100.727		100.977		100.727
7.250		101.238		101.113		100.863		100.863		7.250		101.091		100.966		100.716		100.716		7.250		100.940		100.815		100.565		100.815		100.565
7.125		101.039		100.914		100.664		100.664		7.125		100.873		100.748		100.498		100.498		7.125		100.723		100.598		100.348		100.598		100.348
7.000		100.870		100.745		100.495		100.495		7.000		100.794		100.669		100.419		100.419		7.000		100.460		100.335		100.085		100.335		100.085
6.875		100.680		100.555		100.305		100.305		6.875		100.677		100.552		100.302		100.302		6.875		100.227		100.102		99.852		100.102		99.852
6.750		100.455		100.330		100.080		100.080		6.750		100.502		100.377		100.127		100.127		6.750		100.032		99.907		99.657		99.907		99.657
6.625		100.224		100.099		99.849		99.849		6.625		100.316		100.191		99.941		99.941		6.625		99.808		99.683		99.433		99.808		99.433
6.500		99.987		99.862		99.612		99.612		6.500		100.110		99.985		99.735		99.735		6.500		99.541		99.416		99.166		99.541		99.166
6.375		99.761		99.636		99.386		99.386		6.375		99.889		99.764		99.514		99.514		6.375		99.256		99.131		98.881		99.256		98.881
6.250		99.551		99.426		99.176		99.176		6.250		99.645		99.520		99.270		99.270		6.250		98.944		98.819		98.569		98.944		98.569
6.125		99.328		99.203		98.953		98.953		6.125		99.378		99.253		99.003		99.003		6.125		98.614		98.489		98.239		98.614		98.239
6.000		99.087		98.962		98.712		98.712		6.000		99.079		98.954		98.704		98.704		6.000		98.258		98.133		97.883		98.258		97.883
5.875		98.865		98.740		98.490		98.490		5.875		98.763		98.638		98.388		98.388		5.875		97.892		97.767		97.517		97.892		97.517
5.750		98.514		98.389		98.139		98.139		5.750		97.990		97.865		97.615		97.615		5.750		97.234		97.109		96.859		97.234		96.859
5.625		98.182		98.057		97.807		97.807		5.625		97.586		97.461		97.211		97.211		5.625		NA		NA		NA		NA		NA
5.500		97.825		97.700		97.450		97.450		5.500		97.104		96.979		96.729		96.729		5.500		NA		NA		NA		NA		NA
5.375		97.464		97.339		97.089		97.089		5.375		96.618		96.493		96.243		96.243		5.375		NA		NA		NA		NA		NA
5.250		97.092		96.967		96.717		96.717		5.250		NA		NA		NA		NA		5.250		NA		NA		NA		NA		NA
5.125		96.717		96.592		96.342		96.342		5.125		NA		NA		NA		NA		5.125		NA		NA		NA		NA		NA

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

See Agency Adjusters page.



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.615	103.490	103.240	7.625		103.593	103.468	103.218
7.500		103.234	103.109	102.859	7.500		103.375	103.250	103.000
7.375		102.886	102.761	102.511	7.375		103.087	102.962	102.712
7.250		102.502	102.377	102.127	7.250		102.627	102.502	102.252
7.125		102.877	102.752	102.502	7.125		102.891	102.766	102.516
7.000		102.396	102.271	102.021	7.000		102.560	102.435	102.185
6.875		101.964	101.839	101.589	6.875		102.149	102.024	101.774
6.750		101.488	101.363	101.113	6.750		101.602	101.477	101.227
6.625		101.630	101.505	101.255	6.625		101.699	101.574	101.324
6.500		101.173	101.048	100.798	6.500		101.319	101.194	100.944
6.375		100.666	100.541	100.291	6.375		100.811	100.686	100.436
6.250		100.166	100.041	99.791	6.250		100.268	100.143	99.893
6.125		100.113	99.988	99.738	6.125		100.203	100.078	99.828
6.000		99.596	99.471	99.221	6.000		99.720	99.595	99.345
5.875		99.020	98.895	98.645	5.875		99.136	99.011	98.761
5.750		98.498	98.373	98.123	5.750		98.593	98.468	98.218
5.625		98.012	97.887	97.637	5.625		98.185	98.060	97.810
5.500		97.466	97.341	97.091	5.500		97.653	97.528	97.278
5.375		96.914	96.789	96.539	5.375		97.065	96.940	96.690
5.250		96.334	96.209	95.959	5.250		96.424	96.299	96.049

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 LLPAs	
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 LLPAs 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 LLPAs 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 LLPAs Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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



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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		101.832	101.707	101.519	8.250		101.618	101.493	101.306	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.800	101.675	101.488	8.125		101.591	101.466	101.279	
8.375		101.744	101.619	101.432	8.000		101.562	101.437	101.250	
8.250		101.645	101.520	101.333	7.875		101.498	101.373	101.186	
8.125		101.543	101.418	101.230	7.750		101.363	101.238	101.051	
8.000		101.432	101.307	101.119	7.625		101.179	101.054	100.866	
7.875		101.278	101.153	100.965	7.500		101.012	100.887	100.700	
7.750		101.119	100.994	100.806	7.375		100.805	100.680	100.492	
7.625		100.932	100.807	100.620	7.250		100.589	100.464	100.277	
7.500		100.739	100.614	100.426	7.125		100.326	100.201	100.013	
7.375		100.535	100.410	100.223	7.000		100.040	99.915	99.727	
7.250		100.321	100.196	100.008	6.875		99.739	99.614	99.426	
7.125		100.104	99.979	99.791	6.750		99.416	99.291	99.104	
7.000		99.865	99.740	99.553	6.625		99.072	98.947	98.759	
6.875		99.601	99.476	99.289	6.500		98.708	98.583	98.395	
6.750		99.325	99.200	99.012			NA	NA	NA	
6.625		99.017	98.892	98.704			NA	NA	NA	
6.500		98.704	98.579	98.392			NA	NA	NA	
6.375		98.379	98.254	98.067			NA	NA	NA	
6.250		98.047	97.922	97.734			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		100.294	100.123	99.904	7.250		99.123	98.951	98.732	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.225	100.053	99.835	7.125		99.072	98.900	98.681	
8.250		100.156	99.984	99.766	7.000		99.022	98.850	98.631	
8.125		100.109	99.937	99.719	6.875		98.971	98.799	98.580	
8.000		100.062	99.890	99.672	6.750		98.921	98.749	98.530	
7.875		99.967	99.795	99.576	6.625		98.675	98.503	98.284	
7.750		99.961	99.789	99.570	6.500		98.430	98.258	98.039	
7.625		99.792	99.620	99.401	6.375		97.678	97.506	97.287	
7.500		99.623	99.451	99.232	6.250		96.927	96.755	96.536	
7.375		99.465	99.293	99.074	6.125		96.693	96.521	96.303	
7.250		99.307	99.135	98.916	6.000		96.460	96.288	96.069	
7.125		99.232	99.060	98.841	5.875		NA	NA	NA	
7.000		99.156	98.984	98.766	5.750		NA	NA	NA	
6.875		99.130	98.958	98.739	5.625		NA	NA	NA	
6.750		99.104	98.932	98.714	5.500		NA	NA	NA	
6.625		98.643	98.471	98.252	5.375		NA	NA	NA	
6.500		98.182	98.010	97.791	5.250		NA	NA	NA	
6.375		97.633	97.461	97.242	5.125		NA	NA	NA	
6.250		97.083	96.912	96.693	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.										
<b>Extension and Re-lock Fees</b>										
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
780-799	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	-3.025	-3.535	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-1.440	-3.265	-3.910	na	na
720-739	0.340	0.340	0.215	0.090	-0.235	-0.660	-1.565	-3.785	-4.540	na	na
700-719	0.215	0.215	0.090	-0.235	-0.660	-1.565	-3.785	-4.540	na	na	na
680-699	-0.110	-0.110	-0.235	-0.410	-1.035	-1.980	-3.460	-4.450	-5.035	na	na
660-679	-0.235	-0.235	-0.410	-0.760	-1.590	-2.920	-4.010	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.01	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
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	na
700-719	0.715	0.715	0.715	0.465	0.340	0.000	0.000	na	na	na	na
680-699	0.590	0.590	0.590	0.465	0.340	0.000	0.000	na	na	na	na
660-679	0.465	0.465	0.465	0.340	0.215	0.090	0.000	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

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

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SHLC Wholesale Ruby AUS Jumbo										
3869-50					3969-50					
Ruby AUS Jumbo 7/6 ARM					Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		96.561	96.311	NA	7.875		97.112	96.862	NA	<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
7.500		96.350	96.100	NA	7.750		96.858	96.608	NA	
7.375		96.135	95.885	NA	7.625		96.598	96.348	NA	
7.250		95.914	95.664	NA	7.500		96.332	96.082	NA	
7.125		95.687	95.437	NA	7.375		96.057	95.807	NA	
7.000		95.451	95.201	NA	7.250		95.774	95.524	NA	
6.875		95.208	94.958	NA	7.125		95.480	95.230	NA	
6.750		94.954	94.704	NA	7.000		95.174	94.924	NA	
6.625		94.689	94.439	NA	6.875		94.855	94.605	NA	
6.500		94.413	94.163	NA	6.750		94.521	94.271	NA	
6.375		94.125	93.875	NA	6.625		94.172	93.922	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		102.897	102.772	102.647	9.000		102.897	102.772	102.647	<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
8.875		102.702	102.577	102.452	8.875		102.702	102.577	102.452	
8.750		102.508	102.383	102.258	8.750		102.508	102.383	102.258	
8.625		102.315	102.190	102.065	8.625		102.315	102.190	102.065	
8.500		102.121	101.996	101.871	8.500		102.121	101.996	101.871	
8.375		101.929	101.804	101.679	8.375		101.929	101.804	101.679	
8.250		101.737	101.612	101.487	8.250		101.737	101.612	101.487	
8.125		101.546	101.421	101.296	8.125		101.546	101.421	101.296	
8.000		101.355	101.230	101.105	8.000		101.355	101.230	101.105	
7.875		101.165	101.040	100.915	7.875		101.165	101.040	100.915	
7.750		100.971	100.846	100.721	7.750		100.971	100.846	100.721	
7.625		100.775	100.650	100.525	7.625		100.775	100.650	100.525	
7.500		100.565	100.440	100.315	7.500		100.565	100.440	100.315	
7.375		100.345	100.220	100.095	7.375		100.345	100.220	100.095	
7.250		100.227	100.102	99.977	7.250		100.227	100.102	99.977	
7.125		99.960	99.835	99.710	7.125		99.960	99.835	99.710	
7.000		99.709	99.584	99.459	7.000		99.709	99.584	99.459	
6.875		99.556	99.431	99.306	6.875		99.556	99.431	99.306	
6.750		99.360	99.235	99.110	6.750		99.360	99.235	99.110	
6.625		98.979	98.854	98.729	6.625		98.979	98.854	98.729	
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										







Lock Desk Hours 9:00 am - 5:30 pm Pacific Time  
Email: lockdesk@sagehome loans.com

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Topaz Jumbo Adjustors

Fixed Rate LLPA's

Credit Score	CIVV									
	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	-0.160	-0.410	-0.660	-1.285	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

Credit Score	CIVV									
	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+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.215	-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	-0.515	-0.848	na	na	na	na
720-739	0.090	-0.098	-0.215	-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	-0.098	-0.215	-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

Credit Score	CIVV									
	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+	0.340	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	-0.348	na	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	-0.515	-0.910	na	na	na
720-739	0.090	0.028	-0.095	-0.160	-0.410	-0.660	-1.095	na	na	na
700-719	0.028	-0.095	-0.160	-0.410	-0.660	-1.095	-1.795	na	na	na
680-699	-0.095	-0.160	-0.410	-0.660	-1.095	-1.473	-2.180	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPA's	CIVV									
	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	0.000	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
Condo	0.000	0.000	0.063	0.125	0.125	0.125	0.125	0.125	na	na
2 unit property	-0.250	-0.250	-0.250	-0.250	-1.000	-1.000	-1.000	-1.000	na	na
3 unit property	-0.250	-0.250	-0.250	-1.000	-1.000	-1.000	-2.000	-3.000	na	na
4 unit property	-0.250	-0.250	-0.250	-1.000	-1.000	-1.000	-2.000	-3.000	na	na
M/C Comp	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	na	na
IO (Ann only) Owner Occupied	na	na	na	na	na	na	na	na	na	na
IO (Ann only) Second Home	na	na	na	na	na	na	na	na	na	na
Minimum Loan Amount <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
<=\$1MM <- \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
>\$1.5MM <- \$2.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$2.0MM <- \$2.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$2.5MM <- \$3.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$3.0MM <- \$3.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$3.5MM <- \$4.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$4.0MM <- \$4.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$4.5MM <- \$5.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$5.0MM <- \$5.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$5.5MM <- \$6.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$6.0MM <- \$6.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$6.5MM <- \$7.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$7.0MM <- \$7.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$7.5MM <- \$8.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$8.0MM <- \$8.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$8.5MM <- \$9.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$9.0MM <- \$9.5MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$9.5MM <- \$10.0MM	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na

NOTE: Escrow Waiver LLPA does not apply in CA, DC, NC and NY.  
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Onyx DSCR 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
9.375	105.644	105.519	105.394	105.206
9.250	105.495	105.370	105.245	105.057
9.125	105.326	105.201	105.076	104.888
9.000	105.141	105.016	104.891	104.704
8.875	104.924	104.799	104.674	104.486
8.750	104.698	104.573	104.448	104.260
8.625	104.470	104.345	104.220	104.033
8.500	104.255	104.130	104.005	103.818
8.375	103.987	103.862	103.737	103.549
8.250	103.699	103.574	103.449	103.281
8.125	103.362	103.237	103.112	102.925
8.000	103.017	102.892	102.767	102.580
7.875	102.650	102.525	102.400	102.213
7.750	102.266	102.141	102.016	101.828
7.625	101.851	101.726	101.601	101.413
7.500	101.401	101.276	101.151	100.964
7.375	100.918	100.793	100.668	100.481
7.250	100.446	100.321	100.196	100.009
7.125	99.939	99.814	99.689	99.501
7.000	99.398	99.273	99.148	98.961

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).

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
Fixed Rate LLPAs										
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 CD 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

	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
Global LLPAs										
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										
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)										
>=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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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	101.699	101.599	101.499	8.375	101.699	101.599	101.499
8.250	101.574	101.474	101.374	8.250	101.574	101.474	101.374
8.125	101.407	101.307	101.207	8.125	101.407	101.307	101.207
8.000	101.231	101.131	101.031	8.000	101.231	101.131	101.031
7.875	101.047	100.947	100.847	7.875	101.047	100.947	100.847
7.750	100.854	100.754	100.654	7.750	100.854	100.754	100.654
7.625	100.652	100.552	100.452	7.625	100.652	100.552	100.452
7.500	100.439	100.339	100.239	7.500	100.439	100.339	100.239
7.375	100.217	100.117	100.017	7.375	100.217	100.117	100.017
7.250	99.983	99.883	99.783	7.250	99.983	99.883	99.783
7.125	99.750	99.650	99.550	7.125	99.750	99.650	99.550
7.000	99.517	99.417	99.317	7.000	99.517	99.417	99.317
6.875	99.142	99.042	98.942	6.875	99.142	99.042	98.942
6.750	98.767	98.667	98.567	6.750	98.767	98.667	98.567
6.625	98.392	98.292	98.192	6.625	98.392	98.292	98.192
6.500	98.012	97.912	97.812	6.500	98.012	97.912	97.812
6.375	97.575	97.475	97.375	6.375	97.575	97.475	97.375
6.250	97.125	97.025	96.925	6.250	97.125	97.025	96.925
6.125	96.635	96.535	96.435	6.125	96.635	96.535	96.435
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	0.000	-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	0.000	-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	0.000	-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 <sup>1-4</sup> (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.

ARM Requirements		
ARM Index	SOFR 30AVG	
ARM Margin	4.0	
5yr ARM Caps	2/1/5	
7yr & 10yr ARM Caps	5/1/5	
Reset Frequency	6 mo	





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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	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

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

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

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	60 days	-0.300
	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	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	36000.000%	360.000	NA
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	NA
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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Effective: 1/18/24 8:47 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	107.200	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 in IL and NJ

2) Prepayment penalties not allowed on loans vested to individuals

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	-0.625
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 Index	SOFR 30AVG
ARM Margin (DTI)	5.0
ARM Margin (DSCR)	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Caps	5/1/5
Reset Frequency	6 mo
Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max Price (2nd Home)	104

\* Qualifying Rate: Note Rate

\* 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.