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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		104.091	103.966	103.716	7.625		104.227	104.102	103.852	7.000		103.141	103.016	102.766
7.500		103.800	103.675	103.425	7.500		103.847	103.722	103.472	6.875		103.150	103.025	102.775
7.375		103.526	103.401	103.151	7.375		103.463	103.338	103.088	6.750		102.853	102.728	102.478
7.250		103.254	103.129	102.879	7.250		103.044	102.919	102.669	6.625		102.546	102.421	102.171
7.125		103.285	103.160	102.910	7.125		103.543	103.418	103.168	6.500		102.618	102.493	102.243
7.000		102.875	102.750	102.500	7.000		103.124	102.999	102.749	6.375		102.355	102.230	101.980
6.875		102.447	102.322	102.072	6.875		102.663	102.538	102.288	6.250		102.050	101.925	101.675
6.750		102.180	102.055	101.805	6.750		102.176	102.051	101.801	6.125		101.678	101.553	101.303
6.625		102.039	101.914	101.664	6.625		102.616	102.491	102.241	6.000		101.927	101.802	101.552
6.500		101.680	101.555	101.305	6.500		102.129	102.004	101.754	5.875		101.600	101.475	101.225
6.375		101.142	101.017	100.767	6.375		101.623	101.498	101.248	5.750		101.264	101.139	100.889
6.250		100.674	100.549	100.299	6.250		101.085	100.960	100.710	5.625		100.777	100.652	100.402
6.125		100.603	100.478	100.228	6.125		101.014	100.889	100.639	5.500		100.736	100.611	100.361
6.000		100.127	100.002	99.752	6.000		100.585	100.460	100.210	5.375		100.413	100.288	100.038
5.875		99.578	99.453	99.203	5.875		100.049	99.924	99.674	5.250		100.036	99.911	99.661
5.750		98.998	98.873	98.623	5.750		99.505	99.380	99.130	5.125		99.540	99.415	99.165
5.625		98.505	98.380	98.130	5.625		98.836	98.711	98.461	5.000		99.405	99.280	99.030
5.500		97.966	97.841	97.591	5.500		98.190	98.065	97.815	4.875		99.062	98.937	98.687
5.375		97.375	97.250	97.000	5.375		97.658	97.533	97.283	4.750		98.644	98.519	98.269
5.250		96.748	96.623	96.373	5.250		97.061	96.936	96.686	4.625		98.140	98.015	97.765
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		103.108	102.983	102.733	7.000		103.108	102.983	102.733	7.000		103.108	102.983	102.733
6.875		102.847	102.722	102.472	6.875		102.847	102.722	102.472	6.875		102.847	102.722	102.472
6.750		102.563	102.438	102.188	6.750		102.563	102.438	102.188	6.750		102.563	102.438	102.188
6.625		102.344	102.219	101.969	6.625		102.344	102.219	101.969	6.625		102.344	102.219	101.969
6.500		102.452	102.327	102.077	6.500		102.452	102.327	102.077	6.500		102.452	102.327	102.077
6.375		102.168	102.043	101.793	6.375		102.168	102.043	101.793	6.375		102.168	102.043	101.793
6.250		101.872	101.747	101.497	6.250		101.872	101.747	101.497	6.250		101.872	101.747	101.497
6.125		101.506	101.381	101.131	6.125		101.506	101.381	101.131	6.125		101.506	101.381	101.131
6.000		101.796	101.671	101.421	6.000		101.796	101.671	101.421	6.000		101.796	101.671	101.421
5.875		101.482	101.357	101.107	5.875		101.482	101.357	101.107	5.875		101.482	101.357	101.107
5.750		101.183	101.058	100.808	5.750		101.183	101.058	100.808	5.750		101.183	101.058	100.808
5.625		100.800	100.675	100.425	5.625		100.800	100.675	100.425	5.625		100.800	100.675	100.425
5.500		100.583	100.458	100.208	5.500		100.583	100.458	100.208	5.500		100.583	100.458	100.208
5.375		100.302	100.177	99.927	5.375		100.302	100.177	99.927	5.375		100.302	100.177	99.927
5.250		99.988	99.863	99.613	5.250		99.988	99.863	99.613	5.250		99.988	99.863	99.613
5.125		99.595	99.470	99.220	5.125		99.595	99.470	99.220	5.125		99.595	99.470	99.220
5.000		99.097	98.972	98.722	5.000		99.097	98.972	98.722	5.000		99.097	98.972	98.722
4.875		98.687	98.562	98.312	4.875		98.687	98.562	98.312	4.875		98.687	98.562	98.312
4.750		98.339	98.214	97.964	4.750		98.339	98.214	97.964	4.750		98.339	98.214	97.964
4.625		97.943	97.818	97.568	4.625		97.943	97.818	97.568	4.625		97.943	97.818	97.568

*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		103.393	103.268	103.018	7.625		102.535	102.410	102.160	7.000		101.152	101.027	100.777
7.500		103.190	103.065	102.815	7.500		102.295	102.170	101.920	6.875		101.006	100.881	100.631
7.375		102.977	102.852	102.602	7.375		101.994	101.869	101.619	6.750		100.839	100.714	100.464
7.250		102.602	102.477	102.227	7.250		101.712	101.587	101.337	6.625		100.179	100.054	99.804
7.125		102.293	102.168	101.918	7.125		101.423	101.298	101.048	6.500		100.015	99.890	99.640
7.000		102.017	101.892	101.642	7.000		101.148	101.023	100.773	6.375		99.838	99.713	99.463
6.875		101.742	101.617	101.367	6.875		100.879	100.754	100.504	6.250		99.659	99.534	99.284
6.750		101.422	101.297	101.047	6.750		100.502	100.377	100.127	6.125		99.321	99.196	98.946
6.625		101.205	101.080	100.830	6.625		100.778	100.653	100.403	6.000		99.137	99.012	98.762
6.500		100.896	100.771	100.521	6.500		100.482	100.357	100.107	5.875		98.911	98.786	98.536
6.375		100.553	100.428	100.178	6.375		100.195	100.070	99.820	5.750		98.652	98.527	98.277
6.250		100.135	100.010	99.760	6.250		98.988	98.863	98.613	5.625		98.052	97.927	97.677
6.125		99.677	99.552	99.302	6.125		98.447	98.322	98.072	5.500		97.786	97.661	97.411
6.000		98.939	98.814	98.564	6.000		97.874	97.749	97.499	5.375		97.507	97.382	97.132
5.875		98.387	98.262	98.012	5.875		97.330	97.205	96.955	5.250		97.194	97.069	96.819
5.750		98.040	97.915	97.665	5.750		96.873	96.748	96.498	5.125		96.570	96.445	96.195
5.625		96.224	96.099	95.849	5.625		96.076	95.951	95.701	5.000		97.114	96.989	96.739
5.500		95.665	95.540	95.290	5.500		95.390	95.265	95.015	4.875		96.752	96.627	96.377
5.375		95.042	94.917	94.667	5.375		94.748	94.623	94.373	4.750		96.392	96.267	96.017
5.250		94.377	94.252	94.002	5.250		94.071	93.946	93.696	4.625		94.754	94.629	94.379
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.268	99.143	98.893										
6.875		99.321	99.196	98.946										
6.750		99.068	98.943	98.693										
6.625		98.806	98.681	98.431										
6.500		98.731	98.606	98.356										
6.375		98.499	98.374	98.124										
6.250		98.234	98.109	97.859										
6.125		97.966	97.841	97.591										
6.000		98.355	98.230	97.980										
5.875		97.992	97.867	97.617										
5.750		97.628	97.503	97.253										
5.625		97.154	97.029	96.779										
5.500		97.259	97.134	96.884										
5.375		96.891	96.766	96.516										
5.250		96.460	96.335	96.085										
5.125		95.943	95.818	95.568										
5.000		95.873	95.748	95.498										
4.875		95.566	95.441	95.191										
4.750		95.109	94.984	94.734										
4.625		94.584	94.459	94.209										
<i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i>														
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					
<a href="#">link to policy</a>														
Price Adjustments: See Agency Adjusters page.														

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

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

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

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

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

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

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	N/A
HB Fixed	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

Cash-out Refinance Applicable for all loans									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A
<= 639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
ARM	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A
HB Fixed	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	N/A	N/A	N/A	N/A

Note: Pricing and LLPAs subject to change without notice

**LPMI Adjustments - All LPMI Products**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
95%-90.01%	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
90%-85.01%	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
85% & Below	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	

  

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	0.060	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	

  

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-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
>45% DTI	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		103.453	103.328	103.078	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> <p>Note: Pricing and LLPAs subject to change without notice</p>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680-699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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Ln Amt <=150K	-0.375																																											
VA IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		104.038	103.913	103.663	7.000		NA	NA	NA																																			
7.500		103.815	103.690	103.440	6.875		NA	NA	NA																																			
7.375		103.379	103.254	103.004	6.750		NA	NA	NA																																			
7.250		103.681	103.556	103.306	6.625		100.629	100.504	100.254																																			
7.125		103.932	103.807	103.557	6.500		100.368	100.243	99.993																																			
7.000		103.464	103.339	103.089	6.375		100.099	99.974	99.724																																			
6.875		103.169	103.044	102.794	6.250		99.890	99.765	99.515																																			
6.750		103.366	103.241	102.991	6.125		100.045	99.920	99.670																																			
6.625		103.252	103.127	102.877	6.000		99.344	99.219	98.969																																			
6.500		102.807	102.682	102.432	5.875		99.056	98.931	98.681																																			
6.375		102.303	102.178	101.928	5.750		99.093	98.968	98.718																																			
6.250		102.675	102.550	102.300	5.625		99.407	99.282	99.032																																			
6.125		102.234	102.109	101.859	5.500		98.964	98.839	98.589																																			
6.000		101.809	101.684	101.434	5.375		98.197	98.072	97.822																																			
5.875		101.349	101.224	100.974	5.250		98.026	97.901	97.651																																			
5.750		101.239	101.114	100.864	5.125		98.264	98.139	97.889																																			
5.625		100.731	100.606	100.356	5.000		97.761	97.636	97.386																																			
5.500		100.254	100.129	99.879	4.875		97.059	96.934	96.684																																			
5.375		99.139	99.014	98.764	4.750		96.712	96.587	96.337																																			
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		101.540	101.415	101.165	7.125		NA	NA	NA																					
7.625		102.082	101.957	101.707	7.000		NA	NA	NA																					
7.500		101.859	101.734	101.484	6.875		NA	NA	NA																					
7.375		101.423	101.298	101.048	6.750		NA	NA	NA																					
7.250		101.302	101.177	100.927	6.625		97.668	97.543	97.293																					
7.125		101.691	101.566	101.316	6.500		97.553	97.428	97.178																					
7.000		101.223	101.098	100.848	6.375		97.150	97.025	96.775																					
6.875		100.720	100.595	100.345	6.250		97.790	97.665	97.415																					
6.750		100.069	99.944	99.694	6.125		97.522	97.397	97.147																					
6.625		101.296	101.171	100.921	6.000		96.808	96.683	96.433																					
6.500		100.851	100.726	100.476	5.875		96.492	96.367	96.117																					
6.375		100.347	100.222	99.972	5.750		96.993	96.868	96.618																					
6.250		99.467	99.342	99.092	5.625		96.705	96.580	96.330																					
6.125		100.056	99.931	99.681	5.500		96.407	96.282	96.032																					
6.000		99.631	99.506	99.256	5.375		96.097	95.972	95.722																					
5.875		99.059	98.934	98.684	5.250		95.926	95.801	95.551																					
5.750		98.418	98.293	98.043	5.125		95.616	95.491	95.241																					
5.625		98.058	97.933	97.683	5.000		95.294	95.169	94.919																					
5.500		97.061	96.936	96.686	4.875		94.959	94.834	94.584																					
5.375		96.255	96.130	95.880	4.750		94.612	94.487	94.237																					
										<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #2e7d32; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.125</td></tr> <tr><td>640-659</td><td style="text-align: right;">-0.500</td></tr> <tr><td>620-639</td><td style="text-align: right;">-1.000</td></tr> <tr><td>600-619</td><td style="text-align: right;">-1.500</td></tr> <tr><td>580-599</td><td style="text-align: right;">-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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Government Adjusters																														
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Streamline/IRRRL Product Codes																														
8038-99	FHA 30 Year Fixed Streamline			6038-99	VA 30 Year IRRRL																									
Extension and Re-lock Fees																														
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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		99.402	99.277	99.027	5.625		99.237	99.112	98.862	2 unit	-0.750
5.500		98.875	98.750	98.500	5.500		98.787	98.662	98.412	3-4 unit	-1.000
5.375		98.342	98.217	97.967	5.375		98.330	98.205	97.955	VA	0.000
5.250		97.803	97.678	97.428	5.250		97.865	97.740	97.490	Manufactured	-1.250
5.125		97.097	96.972	96.722	5.125		96.954	96.829	96.579	Ln Amt <=150K	-0.375
5.000		96.557	96.432	96.182	5.000		96.488	96.363	96.113	VA IRRL N/O/O	-1.000
4.875		94.455	94.330	94.080	4.875		94.305	94.180	93.930	Cash Out	-0.250
4.750		94.455	94.330	94.080	4.750		94.305	94.180	93.930	Cash Out > 90% (VA)	-1.75
4.625		93.271	93.146	92.896	4.625		93.121	92.996	92.746	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		93.271	93.146	92.896	4.500		93.121	92.996	92.746		
4.375		93.271	93.146	92.896	4.375		93.121	92.996	92.746		

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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		101.538		101.413		101.163		101.163		7.500		101.538		101.413		101.163		101.163		7.500		101.071		100.946		100.696		100.696		100.696
7.375		101.340		101.215		100.965		100.965		7.375		101.291		101.166		100.916		100.916		7.375		100.974		100.849		100.599		100.599		100.599
7.250		101.142		101.017		100.767		100.767		7.250		101.011		100.886		100.636		100.636		7.250		100.814		100.689		100.439		100.439		100.439
7.125		100.944		100.819		100.569		100.569		7.125		100.790		100.665		100.415		100.415		7.125		100.621		100.496		100.246		100.246		100.246
7.000		100.776		100.651		100.401		100.401		7.000		100.711		100.586		100.336		100.336		7.000		100.396		100.271		100.021		100.021		100.021
6.875		100.589		100.464		100.214		100.214		6.875		100.601		100.476		100.226		100.226		6.875		100.175		100.050		99.800		99.800		99.800
6.750		100.363		100.238		99.988		99.988		6.750		100.427		100.302		100.052		100.052		6.750		99.962		99.837		99.587		99.587		99.587
6.625		100.135		100.010		99.760		99.760		6.625		100.244		100.119		99.869		99.869		6.625		99.732		99.607		99.357		99.357		99.357
6.500		99.898		99.773		99.523		99.523		6.500		100.039		99.914		99.664		99.664		6.500		99.466		99.341		99.091		99.091		99.091
6.375		99.676		99.551		99.301		99.301		6.375		99.821		99.696		99.446		99.446		6.375		99.184		99.059		98.809		98.809		98.809
6.250		99.481		99.356		99.106		99.106		6.250		99.578		99.453		99.203		99.203		6.250		98.873		98.748		98.498		98.498		98.498
6.125		99.270		99.145		98.895		98.895		6.125		99.316		99.191		98.941		98.941		6.125		98.546		98.421		98.171		98.171		98.171
6.000		99.031		98.906		98.656		98.656		6.000		99.016		98.891		98.641		98.641		6.000		98.191		98.066		97.816		97.816		97.816
5.875		98.800		98.675		98.425		98.425		5.875		98.698		98.573		98.323		98.323		5.875		97.826		97.701		97.451		97.451		97.451
5.750		98.419		98.294		98.044		98.044		5.750		97.864		97.739		97.489		97.489		5.750		97.093		96.968		96.718		96.718		96.718
5.625		98.093		97.968		97.718		97.718		5.625		97.466		97.341		97.091		97.091		5.625		NA		NA		NA		NA		NA
5.500		97.736		97.611		97.361		97.361		5.500		96.985		96.860		96.610		96.610		5.500		NA		NA		NA		NA		NA
5.375		97.376		97.251		97.001		97.001		5.375		96.499		96.374		96.124		96.124		5.375		NA		NA		NA		NA		NA
5.250		97.005		96.880		96.630		96.630		5.250		NA		NA		NA		NA		5.250		NA		NA		NA		NA		NA
5.125		96.630		96.505		96.255		96.255		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	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	103.551	103.426	103.426	103.176	7.625	103.492	103.367	103.117	103.117
7.500	103.159	103.034	102.784	102.784	7.500	103.270	103.145	102.895	102.895
7.375	102.803	102.678	102.428	102.428	7.375	102.976	102.851	102.601	102.601
7.250	102.436	102.311	102.061	102.061	7.250	102.504	102.379	102.129	102.129
7.125	102.745	102.620	102.370	102.370	7.125	102.714	102.589	102.339	102.339
7.000	102.256	102.131	101.881	101.881	7.000	102.375	102.250	102.000	102.000
6.875	101.815	101.690	101.440	101.440	6.875	101.959	101.834	101.584	101.584
6.750	101.336	101.211	100.961	100.961	6.750	101.409	101.284	101.034	101.034
6.625	101.499	101.374	101.124	101.124	6.625	101.521	101.396	101.146	101.146
6.500	101.042	100.917	100.667	100.667	6.500	101.140	101.015	100.765	100.765
6.375	100.547	100.422	100.172	100.172	6.375	100.648	100.523	100.273	100.273
6.250	100.074	99.949	99.699	99.699	6.250	100.131	100.006	99.756	99.756
6.125	100.063	99.938	99.688	99.688	6.125	100.104	99.979	99.729	99.729
6.000	99.562	99.437	99.187	99.187	6.000	99.637	99.512	99.262	99.262
5.875	99.021	98.896	98.646	98.646	5.875	99.088	98.963	98.713	98.713
5.750	98.455	98.330	98.080	98.080	5.750	98.501	98.376	98.126	98.126
5.625	97.891	97.766	97.516	97.516	5.625	98.015	97.890	97.640	97.640
5.500	97.339	97.214	96.964	96.964	5.500	97.476	97.351	97.101	97.101
5.375	96.786	96.661	96.411	96.411	5.375	96.885	96.760	96.510	96.510
5.250	96.202	96.077	95.827	95.827	5.250	96.240	96.115	95.865	95.865

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										
<b>&gt;20 Yr Term</b>										
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
<b>&lt;=20 Yr Term</b>										
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	-4.490	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
<b>Other LPMI Adjustments - All LPMI Products</b>										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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Effective: 1/19/24 8:25 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
8.250		102.375	102.375	102.264	7.500		101.360	101.235	101.110
8.125		102.375	102.264	102.139	7.375		101.110	100.985	100.860
8.000		102.264	102.139	102.014	7.250		100.860	100.735	100.610
7.875		102.139	102.014	101.889	7.125		100.485	100.360	100.235
7.750		102.014	101.889	101.764	7.000		100.110	99.985	99.860
7.625		101.889	101.764	101.639	6.875		99.610	99.485	99.360
7.500		101.764	101.639	101.514	6.750		99.110	98.985	98.860
7.375		101.514	101.389	101.264	6.625		98.485	98.360	98.235
7.250		101.264	101.139	101.014	6.500		97.860	97.735	97.610
7.125		101.014	100.889	100.764	6.375		97.235	97.110	96.985
7.000		100.639	100.514	100.389	6.250		96.610	96.485	96.360
6.875		100.264	100.139	100.014	6.125		95.860	95.735	95.610
6.750		99.889	99.764	99.639	6.000		95.110	94.985	94.860
6.625		99.389	99.264	99.139	5.875		94.360	94.235	94.110
6.500		98.889	98.764	98.639			NA	NA	NA
6.375		98.264	98.139	98.014			NA	NA	NA
6.250		97.639	97.514	97.389			NA	NA	NA
6.125		97.014	96.889	96.764			NA	NA	NA
6.000		96.264	96.139	96.014			NA	NA	NA
5.875		95.514	95.389	95.264			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
9.000		101.875	101.875	101.761	7.500		101.375	101.375	101.300	7.875		101.875	101.875	101.847
8.875		101.875	101.761	101.636	7.375		101.375	101.300	101.175	7.750		101.875	101.847	101.722
8.750		101.761	101.636	101.511	7.250		101.300	101.175	101.050	7.625		101.847	101.722	101.597
8.625		101.636	101.511	101.386	7.125		101.175	101.050	100.925	7.500		101.722	101.597	101.472
8.500		101.511	101.386	101.261	7.000		101.050	100.925	100.800	7.375		101.597	101.472	101.347
8.375		101.386	101.261	101.136	6.875		100.800	100.675	100.550	7.250		101.472	101.347	101.222
8.250		101.261	101.136	101.011	6.750		100.425	100.300	100.175	7.125		101.347	101.222	101.097
8.125		101.136	101.011	100.886	6.625		100.050	99.925	99.800	7.000		101.097	100.972	100.847
8.000		101.011	100.886	100.761	6.500		99.550	99.425	99.300	6.875		100.847	100.722	100.597
7.875		100.886	100.761	100.636	6.375		99.050	98.925	98.800	6.750		100.472	100.347	100.222
7.750		100.636	100.511	100.386	6.250		98.550	98.425	98.300	6.625		100.097	99.972	99.847
7.625		100.386	100.261	100.136	6.125		98.050	97.925	97.800	6.500		99.597	99.472	99.347
7.500		100.011	99.886	99.761	6.000		97.425	97.300	97.175	6.375		99.097	98.972	98.847
7.375		99.636	99.511	99.386	5.875		96.800	96.675	96.550	6.250		98.597	98.472	98.347
7.250		99.136	99.011	98.886	5.750		96.175	96.050	95.925	6.125		97.972	97.847	97.722
7.125		98.636	98.511	98.386	5.625		95.550	95.425	95.300	6.000		97.347	97.222	97.097
7.000		98.136	98.011	97.886			NA	NA	NA	5.875		96.597	96.472	96.347
6.875		97.636	97.511	97.386			NA	NA	NA	5.750		95.847	95.722	95.597
6.750		97.011	96.886	96.761			NA	NA	NA	5.625		94.972	94.847	94.722
6.625		96.386	96.261	96.136			NA	NA	NA	5.500		94.097	93.972	93.847

**Extension and Re-Lock Fees**  
Please email lock deck for extensions and relocks

**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		101.754	101.629	101.441	8.250		101.570	101.445	101.257	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.723	101.598	101.410	8.125		101.541	101.416	101.229	
8.375		101.667	101.542	101.355	8.000		101.511	101.386	101.198	
8.250		101.568	101.443	101.256	7.875		101.445	101.320	101.132	
8.125		101.466	101.341	101.154	7.750		101.308	101.183	100.996	
8.000		101.355	101.230	101.043	7.625		101.123	100.998	100.811	
7.875		101.201	101.076	100.889	7.500		100.955	100.830	100.642	
7.750		101.042	100.917	100.730	7.375		100.745	100.620	100.433	
7.625		100.856	100.731	100.543	7.250		100.528	100.403	100.216	
7.500		100.663	100.538	100.350	7.125		100.263	100.138	99.950	
7.375		100.459	100.334	100.147	7.000		99.975	99.850	99.663	
7.250		100.244	100.119	99.932	6.875		99.672	99.547	99.359	
7.125		100.027	99.902	99.714	6.750		99.347	99.222	99.035	
7.000		99.788	99.663	99.476	6.625		99.000	98.875	98.688	
6.875		99.526	99.401	99.213	6.500		98.634	98.509	98.321	
6.750		99.249	99.124	98.937			NA	NA	NA	
6.625		98.941	98.816	98.629			NA	NA	NA	
6.500		98.629	98.504	98.316			NA	NA	NA	
6.375		98.304	98.179	97.991			NA	NA	NA	
6.250		97.971	97.846	97.659			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		100.400	100.228	100.009	7.250		99.040	98.868	98.649	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.346	100.174	99.956	7.125		98.989	98.817	98.599	
8.250		100.293	100.121	99.903	7.000		98.939	98.767	98.549	
8.125		100.228	100.056	99.837	6.875		98.889	98.717	98.498	
8.000		100.163	99.991	99.772	6.750		98.839	98.667	98.448	
7.875		100.065	99.893	99.674	6.625		98.589	98.417	98.198	
7.750		100.055	99.883	99.665	6.500		98.339	98.167	97.948	
7.625		99.897	99.725	99.506	6.375		97.583	97.411	97.192	
7.500		99.739	99.567	99.348	6.250		96.827	96.655	96.437	
7.375		99.623	99.451	99.232	6.125		96.610	96.438	96.219	
7.250		99.508	99.336	99.117	6.000		96.393	96.221	96.002	
7.125		99.338	99.166	98.947	5.875		NA	NA	NA	
7.000		99.168	98.996	98.778	5.750		NA	NA	NA	
6.875		99.066	98.894	98.675	5.625		NA	NA	NA	
6.750		98.964	98.792	98.574	5.500		NA	NA	NA	
6.625		98.584	98.412	98.194	5.375		NA	NA	NA	
6.500		98.204	98.033	97.814	5.250		NA	NA	NA	
6.375		97.645	97.473	97.255	5.125		NA	NA	NA	
6.250		97.086	96.914	96.695	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	-1.560	-3.785	-4.540	na	na
700-719	0.215	0.215	0.090	-0.235	-0.660	-1.440	-3.265	-3.910	-4.540	na	na
680-699	-0.090	-0.140	-0.285	-0.430	-1.085	-1.980	-3.460	-4.450	-5.035	na	na
660-679	-0.285	-0.430	-0.860	-1.290	-2.580	-3.970	-5.035	-5.035	-5.035	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	0.215	0.340	na	na	na	na
780-799	1.000	1.000	1.000	0.860	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na
740-759	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na
720-739	0.860	0.860	0.860	0.715	0.465	0.215	0.090	na	na	na	na
700-719	0.860	0.860	0.860	0.715	0.465	0.215	0.090	na	na	na	na
680-699	0.215	0.215	0.215	0.090	-0.090	-0.660	-1.440	na	na	na	na
660-679	-0.090	-0.090	-0.090	-0.090	-0.660	-1.440	-3.265	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

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



Effective: 5/29/24 8:23 AM

Ruby 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	-0.235	-0.430	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.235	-0.430	na	na	na
760-779	0.080	-0.045	-0.045	-0.170	-0.170	-0.430	-0.430	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.430	-0.430	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.170	-0.430	-0.430	na	na	na
700-719	-0.045	-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

Ruby Jumbo Adjusters

Fixed Rate LLPA

Credit Score	LTV									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
740-759	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
720-739	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
700-719	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPA

	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 (Main only) Second Home	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
<\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
<\$1.5MM <= \$2.5MM	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

Global LLPA

	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	0	0	0	0	0	0	0	0	0
Condo	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	na	na	na
2 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	na	na	na
3 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	na	na	na
4 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	-1.25	na	na	na
NYC Coop	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	na	na	na
Townhome/Attached	0	0	0	0	0	0	0	0	0	0
Escrow Waiver	0	0	0	0	0	0	0	0	0	0
IG (Main only) Second Home	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0	0	0	0	0	0.125	0.125	0.125	0	0
<\$1MM <= \$1.5MM	0	0	0	0	0	0	0	0	0	0
<\$1.5MM <= \$2.5MM	0	0	0	0	0	0	0	0	0	0
<\$2.5MM <= \$3.5MM	0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	na	na	na
>\$3.5M No ARM	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0	0	0	0	0	0	0	0	0	0
DTI 35.01-40.00%	0	0	0	0	0	0	0	0	0	0
DTI 40.01-45.00%	0	0	0	0	0	0	0	0	-0.25	-0.25
DTI 45.01-45.00%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Self Employed	0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

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



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Topaz Jumbo Adjustors										
Credit Score	CLTV									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.095	na	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.095	-0.348	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.515	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.285	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.095	-0.285	-0.515	-1.185	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
Priming Backed Real										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na
760-779	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.095	-0.285	-0.660	-1.185	na	na	na
720-739	0.090	0.028	-0.095	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.095	-0.160	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.095	-0.160	-0.285	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.215	0.153	0.090	0.028	-0.095	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.095	-0.285	-0.598	na	na	na	na
760-779	0.090	0.028	-0.095	-0.160	-0.285	-0.515	na	na	na	na
740-759	0.028	-0.095	-0.160	-0.285	-0.473	-0.785	na	na	na	na
720-739	-0.095	-0.160	-0.285	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.098	-1.473	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.465	0.278	0.153	-0.095	-0.160	-0.285	na	na	na	na
780-799	0.463	0.215	0.090	-0.095	-0.285	-0.515	na	na	na	na
760-779	0.340	0.153	0.028	-0.160	-0.285	-0.598	na	na	na	na
740-759	0.278	0.090	-0.095	-0.285	-0.410	-0.723	na	na	na	na
720-739	0.215	0.028	-0.095	-0.160	-0.410	-0.660	na	na	na	na
700-719	0.153	-0.095	-0.160	-0.473	-0.910	-1.348	na	na	na	na
680-699	0.090	-0.095	-0.213	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.473	na	na	na	na
780-799	0.278	0.090	-0.095	-0.213	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.160	-0.348	-0.410	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.515	-0.648	na	na	na	na
720-739	0.090	-0.095	-0.213	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.098	-1.473	na	na	na	na
680-699	-0.095	-0.213	-0.348	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.215	0.028	-0.095	-0.285	-0.410	na	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	na	na	na	na	na
760-779	0.090	-0.095	-0.213	-0.410	-0.660	na	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.848	na	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.910	na	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.410	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 LTPAs										
Credit Score	CLTV									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+	0.340	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	-0.660	-1.185	na	na	na
720-739	0.090	0.028	-0.095	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.095	-0.160	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	0.090	-0.095	-0.160	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.215	0.153	0.090	0.028	-0.095	-0.160	-0.285	na	na	na
780-799	0.153	0.090	0.028	-0.095	-0.285	-0.515	-0.473	na	na	na
760-779	0.090	0.028	-0.095	-0.160	-0.285	-0.515	-0.660	na	na	na
740-759	0.028	-0.095	-0.160	-0.285	-0.473	-0.848	na	na	na	na
720-739	-0.095	-0.160	-0.285	-0.473	-0.660	-0.910	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.410	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.090	0.028	-0.095	-0.098	-0.285	-0.348	na	na	na	na
780-799	0.028	-0.095	-0.160	-0.348	-0.473	-0.660	na	na	na	na
760-779	-0.095	-0.160	-0.285	-0.410	-0.660	-0.910	na	na	na	na
740-759	-0.098	-0.285	-0.410	-0.515	-0.785	-1.098	na	na	na	na
720-739	-0.285	-0.410	-0.473	-0.660	-0.848	-1.098	na	na	na	na
700-719	-0.348	-0.410	-0.473	-0.660	-0.910	-1.473	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.473	na	na	na	na
780-799	0.278	0.090	-0.095	-0.213	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.160	-0.348	-0.410	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.515	-0.648	na	na	na	na
720-739	0.090	-0.095	-0.213	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.098	-1.473	na	na	na	na
680-699	-0.095	-0.213	-0.348	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.215	0.028	-0.098	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.098	-0.213	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.973	na	na	na	na
720-739	-0.095	-0.213	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.723	-1.160	-1.598	na	na	na	na
680-699	-0.160	-0.348	-0.473	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.090	-0.098	-0.213	-0.410	-0.660	na	na	na	na	na
780-799	-0.095	-0.213	-0.348	-0.515	-0.785	na	na	na	na	na
760-779	-0.098	-0.285	-0.410	-0.598	-0.910	na	na	na	na	na
740-759	-0.095	-0.473	-0.660	-0.848	-1.213	na	na	na	na	na
720-739	-0.348	-0.515	-0.660	-0.973	-1.473	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Priming Backed Real										
800+	0.090	-0.098	-0.213	-0.410	-0.660	na	na	na	na	na
780-799	-0.095	-0.213	-0.348	-0.515	-0.785	na	na	na	na	na
760-779	-0.098	-0.285	-0.410	-0.598	-0.910	na	na	na	na	na
740-759	-0.095	-0.473	-0.660	-0.848	-1.213	na	na	na	na	na
720-739	-0.348	-0.515	-0.660	-0.973	-1.473	na	na	na	na	na
680-699	na	na	na	na						



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Effective: 1/19/24 8:25 AM Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.818	105.693	105.568	105.380					
9.250	105.671	105.546	105.421	105.233					
9.125	105.503	105.378	105.253	105.065					
9.000	105.320	105.195	105.070	104.882					
8.875	105.102	104.977	104.852	104.664					
8.750	104.877	104.752	104.627	104.439					
8.625	104.651	104.526	104.401	104.213					
8.500	104.441	104.316	104.191	104.004					
8.375	104.174	104.049	103.924	103.736					
8.250	103.886	103.761	103.636	103.448					
8.125	103.549	103.424	103.299	103.112					
8.000	103.204	103.079	102.954	102.766					
7.875	102.836	102.711	102.586	102.399					
7.750	102.451	102.326	102.201	102.014					
7.625	102.035	101.910	101.785	101.598					
7.500	101.585	101.460	101.335	101.148					
7.375	101.102	100.977	100.852	100.664					
7.250	100.633	100.508	100.383	100.195					
7.125	100.128	100.003	99.878	99.691					
7.000	99.591	99.466	99.341	99.154					

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	

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				MVP Prime Plus - Alt Doc			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
8.500	101.849	101.749	101.649	8.500	101.849	101.749	101.649
8.375	101.724	101.624	101.524	8.375	101.724	101.624	101.524
8.250	101.557	101.457	101.357	8.250	101.557	101.457	101.357
8.125	101.381	101.281	101.181	8.125	101.381	101.281	101.181
8.000	101.197	101.097	100.997	8.000	101.197	101.097	100.997
7.875	101.004	100.904	100.804	7.875	101.004	100.904	100.804
7.750	100.802	100.702	100.602	7.750	100.802	100.702	100.602
7.625	100.589	100.489	100.389	7.625	100.589	100.489	100.389
7.500	100.367	100.267	100.167	7.500	100.367	100.267	100.167
7.375	100.133	100.033	99.933	7.375	100.133	100.033	99.933
7.250	99.900	99.800	99.700	7.250	99.900	99.800	99.700
7.125	99.667	99.567	99.467	7.125	99.667	99.567	99.467
7.000	99.292	99.192	99.092	7.000	99.292	99.192	99.092
6.875	98.917	98.817	98.717	6.875	98.917	98.817	98.717
6.750	98.542	98.442	98.342	6.750	98.542	98.442	98.342
6.625	98.162	98.062	97.962	6.625	98.162	98.062	97.962
6.500	97.725	97.625	97.525	6.500	97.725	97.625	97.525
6.375	97.275	97.175	97.075	6.375	97.275	97.175	97.075
6.250	96.785	96.685	96.585	6.250	96.785	96.685	96.585
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.  
Extension and Re-lock Fees  
Please call lock desk for extensions and relocks

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-1.125	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
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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Effective: 1/19/24 8:25 AM

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

MVP Prime - Full Doc				SHLC Wholesale MVP Prime			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.500	103.475	103.413	103.275	9.500	103.400	103.300	103.200
9.375	103.350	103.288	103.150	9.375	103.275	103.175	103.075
9.250	103.225	103.163	103.025	9.250	103.150	103.050	102.950
9.125	103.100	103.038	102.900	9.125	103.025	102.925	102.825
9.000	102.975	102.913	102.775	9.000	102.900	102.800	102.700
8.875	102.850	102.788	102.650	8.875	102.775	102.675	102.575
8.750	102.725	102.663	102.525	8.750	102.650	102.550	102.450
8.625	102.600	102.538	102.400	8.625	102.525	102.425	102.325
8.500	102.350	102.288	102.150	8.500	102.275	102.175	102.075
8.375	102.100	102.038	101.900	8.375	102.025	101.925	101.825
8.250	101.850	101.788	101.650	8.250	101.775	101.675	101.575
8.125	101.600	101.538	101.400	8.125	101.525	101.425	101.325
8.000	101.350	101.288	101.150	8.000	101.275	101.175	101.075
7.875	101.100	101.038	100.900	7.875	101.025	100.925	100.825
7.750	100.850	100.788	100.650	7.750	100.775	100.675	100.575
7.625	100.600	100.538	100.400	7.625	100.525	100.425	100.325
7.500	100.350	100.288	100.150	7.500	100.275	100.175	100.075
7.375	100.100	100.038	99.900	7.375	99.963	99.863	99.763
7.250	99.850	99.788	99.650	7.250	99.650	99.550	99.450
7.125	99.538	99.475	99.338	7.125	99.338	99.238	99.138
7.000	99.225	99.163	99.025	7.000	99.025	98.925	98.825
6.875	98.913	98.850	98.713	6.875	98.713	98.613	98.513
6.750	98.538	98.475	98.338	6.750	98.338	98.238	98.138
6.625	98.163	98.100	97.963	6.625	97.963	97.863	97.763
6.500	97.788	97.725	97.588	6.500	97.588	97.488	97.388
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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

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

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	-5.000
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	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 WVVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	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

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
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	5yr ARM & 7yr ARM & 10yr ARM	360.000	360.000	NA
	12 Months	-0.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000
	24 Months	-0.375	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.0	480.0	120.0
	36 Months	0.000				
	48 Months	0.250	30 YR FIXED	360.0	360.0	NA
	60 Months	0.500	30 YR FIXED I/O	240.000	360.000	120.000
Lock Period	45 days	-0.300				
			* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All Fixed Rate qualified at the Note Rate.			
			ARM Requirements			
			ARM Index	SOFR 30AVG		
			ARM Margin	5.0		
			5yr ARM Caps	2 1/5		
			7yr & 10yr ARM Caps	5 1/5		
			Reset Frequency	6 mo		
			Program Restrictions			
			Housing	1x30x12		
			(BK/FC/SS/DIL)	48 mo		
			Min FICO	660		
			Max LTV	90		
			Min Price	96.0		
			Loan Amount	Max Price		
			<\$2,000,000	102.8		
			\$2,000,000 - \$3,000	101.8		
			\$3,000,001 - \$4,000	100.8		

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

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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
9.750	103.475	103.413	103.275	9.750	103.400	103.300	103.200
9.625	103.350	103.288	103.150	9.625	103.275	103.175	103.075
9.500	103.225	103.163	103.025	9.500	103.150	103.050	102.950
9.375	103.100	103.038	102.900	9.375	103.025	102.925	102.825
9.250	102.975	102.913	102.775	9.250	102.900	102.800	102.700
9.125	102.850	102.788	102.650	9.125	102.775	102.675	102.575
9.000	102.725	102.663	102.525	9.000	102.650	102.550	102.450
8.875	102.600	102.538	102.400	8.875	102.525	102.425	102.325
8.750	102.350	102.288	102.150	8.750	102.275	102.175	102.075
8.625	102.100	102.038	101.900	8.625	102.025	101.925	101.825
8.500	101.850	101.788	101.650	8.500	101.775	101.675	101.575
8.375	101.600	101.538	101.400	8.375	101.525	101.425	101.325
8.250	101.350	101.288	101.150	8.250	101.275	101.175	101.075
8.125	101.100	101.038	100.900	8.125	101.025	100.925	100.825
8.000	100.850	100.788	100.650	8.000	100.775	100.675	100.575
7.875	100.600	100.538	100.400	7.875	100.525	100.425	100.325
7.750	100.350	100.288	100.150	7.750	100.275	100.175	100.075
7.625	100.100	100.038	99.900	7.625	99.963	99.863	99.763
7.500	99.850	99.788	99.650	7.500	99.650	99.550	99.450
7.375	99.538	99.475	99.338	7.375	99.338	99.238	99.138
7.250	99.225	99.163	99.025	7.250	99.025	98.925	98.825
7.125	98.913	98.850	98.713	7.125	98.713	98.613	98.513
7.000	98.538	98.475	98.338	7.000	98.338	98.238	98.138
6.875	98.163	98.100	97.963	6.875	97.963	97.863	97.763
6.750	97.788	97.725	97.588	6.750	97.588	97.488	97.388
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 Seasoning	>=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. All Fixed Rate qualified at the Note Rate.							
ARM Requirements							
ARM Index				SOFR 30AVG			
ARM Margin				5.0			
5yr ARM Caps				2/1/5			
7yr & 10yr ARM Caps				5/1/5			
Reset Frequency				6 mo			
Program Restrictions							
Housing				0x90x12			
Min BK/FC/SS/DI				12 mo			
Min FICO				600.0			
Max LTV				85			
Min Price				96.0			
Loan Amount				Max Price			
				<\$2,000,000		102.8	
				\$2,000,000 - \$3,000,000		101.8	

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MVP Standard DSCR 30 Day Pricing				SHLC Wholesale MVP DSCR	
Rate	5/6 ARM	7/6 ARM	30Yr Fixed		
10.375	106.850	106.800	106.700		
10.250	106.600	106.550	106.450		
10.125	106.350	106.300	106.200		
10.000	106.100	106.050	105.950		
9.875	105.850	105.800	105.700		
9.750	105.600	105.550	105.450		
9.625	105.350	105.300	105.200		
9.500	105.100	105.050	104.950		
9.375	104.850	104.800	104.700		
9.250	104.475	104.425	104.325		
9.125	104.100	104.050	103.950		
9.000	103.725	103.675	103.575		
8.875	103.350	103.300	103.200		
8.750	102.975	102.925	102.825		
8.625	102.600	102.550	102.450		
8.500	102.225	102.175	102.075		
8.375	101.850	101.800	101.700		
8.250	101.475	101.425	101.325		
8.125	101.100	101.050	100.950		
8.000	100.725	100.675	100.575		
7.875	100.350	100.300	100.200		
7.750	99.975	99.925	99.825		
7.625	99.600	99.550	99.450		
7.500	99.225	99.175	99.075		
7.375	98.600	98.550	98.450		

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MAX PRICE 101.49

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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

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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	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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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		
10.625	107.350	107.300	107.200		
10.500	107.100	107.050	106.950		
10.375	106.850	106.800	106.700		
10.250	106.600	106.550	106.450		
10.125	106.350	106.300	106.200		
10.000	106.100	106.050	105.950		
9.875	105.850	105.800	105.700		
9.750	105.600	105.550	105.450		
9.625	105.350	105.300	105.200		
9.500	105.100	105.050	104.950		
9.375	104.850	104.800	104.700		
9.250	104.475	104.425	104.325		
9.125	104.100	104.050	103.950		
9.000	103.725	103.675	103.575		
8.875	103.350	103.300	103.200		
8.750	102.975	102.925	102.825		
8.625	102.600	102.550	102.450		
8.500	102.225	102.175	102.075		
8.375	101.850	101.800	101.700		
8.250	101.475	101.425	101.325		
8.125	101.100	101.050	100.950		
8.000	100.725	100.675	100.575		
7.875	100.350	100.300	100.200		
7.750	99.975	99.925	99.825		
7.625	99.600	99.550	99.450		

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 loan amounts less than \$312,159 in PA

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 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				