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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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New Locks
<ul style="list-style-type: none"> • 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		104.211	104.086	103.836	7.625		104.340	104.215	103.965	7.000		102.774	102.649	102.399
7.500		103.829	103.704	103.454	7.500		103.961	103.836	103.586	6.875		103.224	103.099	102.849
7.375		103.441	103.316	103.066	7.375		103.577	103.452	103.202	6.750		102.934	102.809	102.559
7.250		103.367	103.242	102.992	7.250		103.158	103.033	102.783	6.625		102.627	102.502	102.252
7.125		103.312	103.187	102.937	7.125		103.641	103.516	103.266	6.500		102.502	102.377	102.127
7.000		102.909	102.784	102.534	7.000		103.222	103.097	102.847	6.375		102.236	102.111	101.861
6.875		102.508	102.383	102.133	6.875		102.759	102.634	102.384	6.250		101.929	101.804	101.554
6.750		102.284	102.159	101.909	6.750		102.274	102.149	101.899	6.125		101.616	101.491	101.241
6.625		102.216	102.091	101.841	6.625		102.760	102.635	102.385	6.000		101.743	101.618	101.368
6.500		101.887	101.762	101.512	6.500		102.274	102.149	101.899	5.875		101.438	101.313	101.063
6.375		101.354	101.229	100.979	6.375		101.770	101.645	101.395	5.750		101.092	100.967	100.717
6.250		100.860	100.735	100.485	6.250		101.232	101.107	100.857	5.625		100.641	100.516	100.266
6.125		100.784	100.659	100.409	6.125		101.124	100.999	100.749	5.500		100.985	100.860	100.610
6.000		100.323	100.198	99.948	6.000		100.700	100.575	100.325	5.375		100.610	100.485	100.235
5.875		99.718	99.593	99.343	5.875		100.168	100.043	99.793	5.250		100.246	100.121	99.871
5.750		99.144	99.019	98.769	5.750		99.625	99.500	99.250	5.125		99.868	99.743	99.493
5.625		98.848	98.723	98.473	5.625		98.964	98.839	98.589	5.000		99.304	99.179	98.929
5.500		98.313	98.188	97.938	5.500		98.492	98.367	98.117	4.875		98.932	98.807	98.557
5.375		97.662	97.537	97.287	5.375		97.959	97.834	97.584	4.750		98.505	98.380	98.130
5.250		97.045	96.920	96.670	5.250		97.370	97.245	96.995	4.625		97.994	97.869	97.619
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		102.935	102.810	102.560	7.000		102.935	102.810	102.560	7.000		102.935	102.810	102.560
6.875		102.640	102.515	102.265	6.875		102.640	102.515	102.265	6.875		102.640	102.515	102.265
6.750		102.391	102.266	102.016	6.750		102.391	102.266	102.016	6.750		102.391	102.266	102.016
6.625		102.398	102.273	102.023	6.625		102.398	102.273	102.023	6.625		102.398	102.273	102.023
6.500		102.410	102.285	102.035	6.500		102.410	102.285	102.035	6.500		102.410	102.285	102.035
6.375		102.082	101.957	101.707	6.375		102.082	101.957	101.707	6.375		102.082	101.957	101.707
6.250		101.758	101.633	101.383	6.250		101.758	101.633	101.383	6.250		101.758	101.633	101.383
6.125		101.737	101.612	101.362	6.125		101.737	101.612	101.362	6.125		101.737	101.612	101.362
6.000		101.583	101.458	101.208	6.000		101.583	101.458	101.208	6.000		101.583	101.458	101.208
5.875		101.268	101.143	100.893	5.875		101.268	101.143	100.893	5.875		101.268	101.143	100.893
5.750		101.041	100.916	100.666	5.750		101.041	100.916	100.666	5.750		101.041	100.916	100.666
5.625		100.762	100.637	100.387	5.625		100.762	100.637	100.387	5.625		100.762	100.637	100.387
5.500		100.450	100.325	100.075	5.500		100.450	100.325	100.075	5.500		100.450	100.325	100.075
5.375		100.125	100.000	99.750	5.375		100.125	100.000	99.750	5.375		100.125	100.000	99.750
5.250		99.790	99.665	99.415	5.250		99.790	99.665	99.415	5.250		99.790	99.665	99.415
5.125		99.413	99.288	99.038	5.125		99.413	99.288	99.038	5.125		99.413	99.288	99.038
5.000		98.907	98.782	98.532	5.000		98.907	98.782	98.532	5.000		98.907	98.782	98.532
4.875		98.603	98.478	98.228	4.875		98.603	98.478	98.228	4.875		98.603	98.478	98.228
4.750		98.237	98.112	97.862	4.750		98.237	98.112	97.862	4.750		98.237	98.112	97.862
4.625		97.841	97.716	97.466	4.625		97.841	97.716	97.466	4.625		97.841	97.716	97.466

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		

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		103.331	103.206	102.956	7.625		102.601	102.476	102.226	7.000		101.150	101.025	100.775
7.500		103.191	103.066	102.816	7.500		102.353	102.228	101.978	6.875		101.004	100.879	100.629
7.375		102.881	102.756	102.506	7.375		102.055	101.930	101.680	6.750		100.840	100.715	100.465
7.250		102.586	102.461	102.211	7.250		101.775	101.650	101.400	6.625		100.164	100.039	99.789
7.125		102.460	102.335	102.085	7.125		101.585	101.460	101.210	6.500		100.000	99.875	99.625
7.000		102.185	102.060	101.810	7.000		101.311	101.186	100.936	6.375		99.823	99.698	99.448
6.875		101.908	101.783	101.533	6.875		101.042	100.917	100.667	6.250		99.644	99.519	99.269
6.750		101.586	101.461	101.211	6.750		100.664	100.539	100.289	6.125		99.378	99.253	99.003
6.625		101.408	101.283	101.033	6.625		100.940	100.815	100.565	6.000		99.195	99.070	98.820
6.500		101.097	100.972	100.722	6.500		100.679	100.554	100.304	5.875		98.970	98.845	98.595
6.375		100.752	100.627	100.377	6.375		100.390	100.265	100.015	5.750		98.708	98.583	98.333
6.250		100.258	100.133	99.883	6.250		99.182	99.057	98.807	5.625		98.313	98.188	97.938
6.125		99.677	99.552	99.302	6.125		98.704	98.579	98.329	5.500		98.048	97.923	97.673
6.000		99.149	99.024	98.774	6.000		98.150	98.025	97.775	5.375		97.771	97.646	97.396
5.875		98.539	98.414	98.164	5.875		97.661	97.536	97.286	5.250		97.458	97.333	97.083
5.750		98.040	97.915	97.665	5.750		97.204	97.079	96.829	5.125		97.050	96.925	96.675
5.625		96.631	96.506	96.256	5.625		96.430	96.305	96.055	5.000		97.019	96.894	96.644
5.500		96.083	95.958	95.708	5.500		95.849	95.724	95.474	4.875		96.649	96.524	96.274
5.375		95.392	95.267	95.017	5.375		95.126	95.001	94.751	4.750		96.284	96.159	95.909
5.250		94.693	94.568	94.318	5.250		94.421	94.296	94.046	4.625		95.046	94.921	94.671
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		98.885	98.760	98.510										
6.875		99.403	99.278	99.028										
6.750		99.150	99.025	98.775										
6.625		98.886	98.761	98.511										
6.500		98.624	98.499	98.249										
6.375		98.378	98.253	98.003										
6.250		98.113	97.988	97.738										
6.125		97.844	97.719	97.469										
6.000		98.022	97.897	97.647										
5.875		97.667	97.542	97.292										
5.750		97.298	97.173	96.923										
5.625		96.904	96.779	96.529										
5.500		97.181	97.056	96.806										
5.375		96.800	96.675	96.425										
5.250		96.348	96.223	95.973										
5.125		95.833	95.708	95.458										
5.000		95.836	95.711	95.461										
4.875		95.487	95.362	95.112										
4.750		94.991	94.866	94.616										
4.625		94.453	94.328	94.078										

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

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375		

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Price Adjustments: See Agency Adjusters page.

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

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

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

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

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

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

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

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

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

Note: Pricing and LLPAs subject to change without notice

LPMI Adjustments - All LPMI Products

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

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

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

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SHLC Wholesale Government																																													
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																			
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>		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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Cash Out > 90% (VA)	-1.75																																												
7.625		103.940	103.815	103.565	7.000		NA	NA	NA																																				
7.500		103.722	103.597	103.347	6.875		NA	NA	NA																																				
7.375		103.294	103.169	102.919	6.750		NA	NA	NA																																				
7.250		102.784	102.659	102.409	6.625		100.623	100.498	100.248																																				
7.125		103.835	103.710	103.460	6.500		100.246	100.121	99.871																																				
7.000		103.378	103.253	103.003	6.375		99.855	99.730	99.480																																				
6.875		102.884	102.759	102.509	6.250		99.449	99.324	99.074																																				
6.750		103.331	103.206	102.956	6.125		99.948	99.823	99.573																																				
6.625		103.220	103.095	102.845	6.000		99.544	99.419	99.169																																				
6.500		102.792	102.667	102.417	5.875		99.121	98.996	98.746																																				
6.375		102.301	102.176	101.926	5.750		98.678	98.553	98.303																																				
6.250		102.778	102.653	102.403	5.625		99.217	99.092	98.842																																				
6.125		102.345	102.220	101.970	5.500		98.776	98.651	98.401																																				
6.000		101.925	101.800	101.550	5.375		98.307	98.182	97.932																																				
5.875		101.357	101.232	100.982	5.250		97.815	97.690	97.440																																				
5.750		101.373	101.248	100.998	5.125		98.126	98.001	97.751																																				
5.625		100.869	100.744	100.494	5.000		97.626	97.501	97.251																																				
5.500		100.394	100.269	100.019	4.875		97.109	96.984	96.734																																				
5.375		99.591	99.466	99.216	4.750		96.581	96.456	96.206																																				
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										FHA / VA HB LOAN LEVEL ADJUSTMENTS																													
8033-99 6033-99					8333-99 6333-99																																		
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	NA	NA	NA	NA	7.125	NA	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> </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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580-599	-2.000																																						
7.625	101.984	101.859	101.609	7.000	NA	NA	NA	NA																															
7.500	101.766	101.641	101.391	6.875	NA	NA	NA	NA																															
7.375	101.338	101.213	100.963	6.750	NA	NA	NA	NA																															
7.250	100.828	100.703	100.453	6.625	93.586	93.461	93.211																																
7.125	101.594	101.469	101.219	6.500	93.338	93.213	92.963																																
7.000	101.136	101.011	100.761	6.375	93.073	92.948	92.698																																
6.875	100.643	100.518	100.268	6.250	92.786	92.661	92.411																																
6.750	99.645	99.520	99.270	6.125	92.992	92.867	92.617																																
6.625	101.264	101.139	100.889	6.000	92.712	92.587	92.337																																
6.500	100.836	100.711	100.461	5.875	92.402	92.277	92.027																																
6.375	100.345	100.220	99.970	5.750	92.058	91.933	91.683																																
6.250	99.249	99.124	98.874	5.625	94.609	94.484	94.234																																
6.125	100.168	100.043	99.793	5.500	94.272	94.147	93.897																																
6.000	99.748	99.623	99.373	5.375	93.886	93.761	93.511																																
5.875	99.179	99.054	98.804	5.250	93.456	93.331	93.081																																
5.750	98.087	97.962	97.712	5.125	93.694	93.569	93.319																																
5.625	97.675	97.550	97.300	5.000	93.248	93.123	92.873																																
5.500	97.200	97.075	96.825	4.875	92.768	92.643	92.393																																
5.375	96.397	96.272	96.022	4.750	92.262	92.137	91.887																																
<p><i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i></p>										<table border="1"> <thead> <tr> <th colspan="2">Government Adjusters</th> </tr> </thead> <tbody> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p>		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								
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Streamline/IRRRRL Product Codes																																							
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15 Day	-0.375																																						

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

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					SHLC Wholesale Government ARM	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT		GOVERNMENT ARM PRICE ADJUSTMENTS	
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		101.636		101.511		101.261		101.075		7.500		101.670		101.545		101.295		101.060		7.500		101.243		101.118		100.868		101.118		100.868
7.375		101.450		101.325		101.075		100.878		7.375		101.435		101.310		101.060		100.860		7.375		101.148		101.023		100.773		101.023		100.773
7.250		101.253		101.128		100.878		100.681		7.250		101.190		101.065		100.815		100.614		7.250		100.989		100.864		100.614		100.864		100.614
7.125		101.056		100.931		100.681		100.484		7.125		100.998		100.873		100.623		100.429		7.125		100.804		100.679		100.429		100.679		100.429
7.000		100.889		100.764		100.514		100.317		7.000		100.932		100.807		100.557		100.350		7.000		100.599		100.474		100.224		100.474		100.224
6.875		100.702		100.577		100.327		100.130		6.875		100.817		100.692		100.442		100.245		6.875		100.392		100.267		100.017		100.267		100.017
6.750		100.478		100.353		100.103		99.906		6.750		100.621		100.496		100.246		100.049		6.750		100.179		100.054		99.804		100.054		99.804
6.625		100.255		100.130		99.880		99.683		6.625		100.421		100.296		100.046		99.849		6.625		99.950		99.825		99.575		99.825		99.575
6.500		100.034		99.909		99.659		99.462		6.500		100.228		100.103		99.853		99.656		6.500		99.678		99.553		99.303		99.553		99.303
6.375		99.816		99.691		99.441		99.244		6.375		100.011		99.886		99.636		99.439		6.375		99.384		99.259		99.009		99.259		99.009
6.250		99.608		99.483		99.233		99.036		6.250		99.764		99.639		99.389		99.192		6.250		99.068		98.943		98.693		98.943		98.693
6.125		99.388		99.263		99.013		98.816		6.125		99.490		99.365		99.115		98.918		6.125		98.729		98.604		98.354		98.604		98.354
6.000		99.149		99.024		98.774		98.577		6.000		99.181		99.056		98.806		98.609		6.000		98.370		98.245		97.995		98.245		97.995
5.875		98.919		98.794		98.544		98.347		5.875		98.846		98.721		98.471		98.274		5.875		97.995		97.870		97.620		97.870		97.620
5.750		98.419		98.294		98.044		97.847		5.750		97.864		97.739		97.489		97.292		5.750		97.093		96.968		96.718		96.968		96.718
5.625		98.093		97.968		97.718		97.521		5.625		97.466		97.341		97.091		96.894		5.625		NA		NA		NA		NA		NA
5.500		97.736		97.611		97.361		97.164		5.500		96.985		96.860		96.610		96.413		5.500		NA		NA		NA		NA		NA
5.375		97.376		97.251		97.001		96.804		5.375		96.499		96.374		96.124		95.927		5.375		NA		NA		NA		NA		NA
5.250		97.005		96.880		96.630		96.433		5.250		NA		NA		NA		95.726		5.250		NA		NA		NA		NA		NA
5.125		96.630		96.505		96.255		96.058		5.125		NA		NA		NA		95.360		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		103.439	103.314	103.064	7.625		103.342	103.217	102.967
7.500		103.059	102.934	102.684	7.500		103.122	102.997	102.747
7.375		102.749	102.624	102.374	7.375		102.853	102.728	102.478
7.250		102.546	102.421	102.171	7.250		102.483	102.358	102.108
7.125		102.730	102.605	102.355	7.125		102.717	102.592	102.342
7.000		102.308	102.183	101.933	7.000		102.400	102.275	102.025
6.875		101.883	101.758	101.508	6.875		102.016	101.891	101.641
6.750		101.446	101.321	101.071	6.750		101.526	101.401	101.151
6.625		101.676	101.551	101.301	6.625		101.736	101.611	101.361
6.500		101.222	101.097	100.847	6.500		101.347	101.222	100.972
6.375		100.754	100.629	100.379	6.375		100.865	100.740	100.490
6.250		100.304	100.179	99.929	6.250		100.370	100.245	99.995
6.125		100.161	100.036	99.786	6.125		100.294	100.169	99.919
6.000		99.700	99.575	99.325	6.000		99.833	99.708	99.458
5.875		99.121	98.996	98.746	5.875		99.228	99.103	98.853
5.750		98.598	98.473	98.223	5.750		98.654	98.529	98.279
5.625		98.181	98.056	97.806	5.625		98.358	98.233	97.983
5.500		97.629	97.504	97.254	5.500		97.823	97.698	97.448
5.375		97.077	96.952	96.702	5.375		97.172	97.047	96.797
5.250		96.499	96.374	96.124	5.250		96.543	96.418	96.168

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

State Adjustments - Excluded from Cap			
Zone 2	AZ, CA, CO, ID, NV, UT, WA	-0.100	All Products
Zone 3	MI	-0.050	
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	
Zone 5	HI, MD, ME, TX	0.050	
Zone 6	AL, FL, LA, NJ, NM, OH	0.090	
Zone 7	CT, NY, OK, PA	0.150	

Additional LLPAs - Exclude from Cap									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Add'l Manu Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=\$0,000 and <=\$85,000	-0.125
Loan Amt >\$85,000 and <=\$110,000	0.100
Loan Amt >\$110,000 and <=\$150,000	0.100
Loan Amt >\$150,000 and <=\$175,000	0.100
Loan Amt >\$175,000 and <=\$250,000	0.100
Loan Amt >\$250,000 and <=\$375,000	0.000
Loan Amt >\$375,000	0.000

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

*Caps: does not include escrow waiver; Add'l Manu. Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.890	-5.430	-6.070
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
Other LPMI Adjustments - All LPMI Products										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
D1I >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
D1I >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
D1I >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
D1I >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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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		101.947	101.822	101.634	8.250		101.652	101.527	101.340	
8.500		101.915	101.790	101.603	8.125		101.633	101.508	101.320	
8.375		101.859	101.734	101.547	8.000		101.612	101.487	101.300	
8.250		101.760	101.635	101.447	7.875		101.557	101.432	101.245	
8.125		101.657	101.532	101.344	7.750		101.433	101.308	101.120	
8.000		101.546	101.421	101.233	7.625		101.263	101.138	100.951	
7.875		101.392	101.267	101.079	7.500		101.105	100.980	100.793	
7.750		101.232	101.107	100.920	7.375		100.905	100.780	100.592	
7.625		101.046	100.921	100.733	7.250		100.697	100.572	100.385	
7.500		100.852	100.727	100.540	7.125		100.442	100.317	100.130	
7.375		100.648	100.523	100.335	7.000		100.165	100.040	99.853	
7.250		100.431	100.306	100.119	6.875		99.873	99.748	99.561	
7.125		100.213	100.088	99.901	6.750		99.561	99.436	99.249	
7.000		99.974	99.849	99.662	6.625		99.228	99.103	98.915	
6.875		99.712	99.587	99.400	6.500		98.876	98.751	98.563	
6.750		99.435	99.310	99.123			NA	NA	NA	
6.625		99.127	99.002	98.814			NA	NA	NA	
6.500		98.814	98.689	98.502			NA	NA	NA	
6.375		98.489	98.364	98.176			NA	NA	NA	
6.250		98.156	98.031	97.843			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		100.545	100.374	100.155	7.250		99.151	98.980	98.761	
8.375		100.516	100.344	100.125	7.125		99.100	98.929	98.710	
8.250		100.487	100.315	100.096	7.000		99.050	98.878	98.660	
8.125		100.414	100.242	100.023	6.875		99.000	98.828	98.609	
8.000		100.342	100.170	99.951	6.750		98.950	98.778	98.559	
7.875		100.249	100.077	99.858	6.625		98.707	98.535	98.317	
7.750		100.246	100.074	99.855	6.500		98.466	98.294	98.075	
7.625		100.084	99.912	99.694	6.375		97.717	97.546	97.327	
7.500		99.923	99.751	99.532	6.250		96.970	96.798	96.579	
7.375		99.826	99.654	99.435	6.125		96.687	96.515	96.297	
7.250		99.730	99.558	99.339	6.000		96.405	96.233	96.014	
7.125		99.499	99.327	99.109	5.875		NA	NA	NA	
7.000		99.269	99.097	98.878	5.750		NA	NA	NA	
6.875		99.096	98.924	98.706	5.625		NA	NA	NA	
6.750		98.924	98.752	98.534	5.500		NA	NA	NA	
6.625		98.581	98.409	98.190	5.375		NA	NA	NA	
6.500		98.238	98.066	97.847	5.250		NA	NA	NA	
6.375		97.719	97.548	97.329	5.125		NA	NA	NA	
6.250		97.201	97.029	96.811	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
<i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i>										
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

Sapphire Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.500	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na	na
720-739	0.340	0.340	0.215	0.090	-0.235	-0.660	-1.090	-1.520	-1.950	na	na	na
700-719	0.090	0.090	-0.310	-0.740	-1.170	-1.600	-1.990	-2.380	-2.770	na	na	na
680-699	-0.160	-0.160	-0.590	-1.020	-1.450	-1.880	-2.270	-2.660	-3.050	na	na	na
660-679	-0.660	-0.660	-1.090	-1.520	-1.950	-2.340	-2.730	-3.120	-3.510	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+	
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.215	na	na	na	na	na
700-719	0.840	0.840	0.840	0.615	0.340	0.215	0.090	na	na	na	na	na
680-699	0.215	0.215	0.215	0.090	-0.095	-0.160	-0.335	na	na	na	na	na
660-679	-0.210	-0.210	-0.590	-1.020	-1.450	-1.880	-2.270	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Rating is for indication purposes only and subject to change. Refer to Quick Prior 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	96.472	96.222	NA	NA	7.875	96.985	96.735	NA	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	96.264	96.014	NA	NA	7.750	96.734	96.484	NA	NA	
7.375	96.052	95.802	NA	NA	7.625	96.476	96.226	NA	NA	
7.250	95.833	95.583	NA	NA	7.500	96.212	95.962	NA	NA	
7.125	95.608	95.358	NA	NA	7.375	95.938	95.688	NA	NA	
7.000	95.374	95.124	NA	NA	7.250	95.655	95.405	NA	NA	
6.875	95.131	94.881	NA	NA	7.125	95.360	95.110	NA	NA	
6.750	94.876	94.626	NA	NA	7.000	95.053	94.803	NA	NA	
6.625	94.611	94.361	NA	NA	6.875	94.731	94.481	NA	NA	
6.500	94.332	94.082	NA	NA	6.750	94.393	94.143	NA	NA	
6.375	94.040	93.790	NA	NA	6.625	94.038	93.788	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000	102.965	102.840	102.715	102.522	9.000	102.965	102.840	102.715	102.522	<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	102.772	102.647	102.522	102.328	8.875	102.772	102.647	102.522	102.328	
8.750	102.578	102.453	102.328	102.134	8.750	102.578	102.453	102.328	102.134	
8.625	102.384	102.259	102.134	101.941	8.625	102.384	102.259	102.134	101.941	
8.500	102.191	102.066	101.941	101.749	8.500	102.191	102.066	101.941	101.749	
8.375	101.999	101.874	101.749	101.557	8.375	101.999	101.874	101.749	101.557	
8.250	101.807	101.682	101.557	101.366	8.250	101.807	101.682	101.557	101.366	
8.125	101.616	101.491	101.366	101.176	8.125	101.616	101.491	101.366	101.176	
8.000	101.426	101.301	101.176	100.985	8.000	101.426	101.301	101.176	100.985	
7.875	101.235	101.110	100.985	100.792	7.875	101.235	101.110	100.985	100.792	
7.750	101.042	100.917	100.792	100.596	7.750	101.042	100.917	100.792	100.596	
7.625	100.846	100.721	100.596	100.387	7.625	100.846	100.721	100.596	100.387	
7.500	100.637	100.512	100.387	100.168	7.500	100.637	100.512	100.387	100.168	
7.375	100.418	100.293	100.168	100.053	7.375	100.418	100.293	100.168	100.053	
7.250	100.303	100.178	100.053	99.788	7.250	100.303	100.178	100.053	99.788	
7.125	100.038	99.913	99.788	99.486	7.125	100.038	99.913	99.788	99.486	
7.000	99.736	99.611	99.486	99.330	7.000	99.736	99.611	99.486	99.330	
6.875	99.580	99.455	99.330	99.139	6.875	99.580	99.455	99.330	99.139	
6.750	99.389	99.264	99.139	98.763	6.750	99.389	99.264	99.139	98.763	
6.625	99.013	98.888	98.763		6.625	99.013	98.888	98.763		
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										

ARM LPMs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.265	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na
780-799	0.285	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na
760-779	0.300	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	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

Fixed Rate LPMs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.090	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	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	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	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
720-739	-0.035	-0.035	-0.035	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
700-719	-0.160	-0.160	-0.160	-0.160	-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	na
660-679	na	na	na	na	na	na	na	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

Global LPMs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
2 unit property	na	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	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	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
IG (Main only) Second Home	na	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	na
>\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na
>\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na
>\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
>\$3.5MM No NE	na	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	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	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	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na	na

Global LPMs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
Condo	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	na	na	na	na
2 unit property	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	na	na	na	na
3 unit property	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na	na	na	na
4 unit property	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na	na	na	na
NYC Coop	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	na	na	na	na
Townhome/Attached	0	0	0	0	0	0	0	na	na	na	na
Escrow Waiver	0	0	0	0	0	0	0	na	na	na	na
IG (Main only) Second Home	na	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0	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	0
>\$1.5MM <= \$2.5MM	0	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	na
>\$3.5MM No NE	na	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0	0	0	0	0	0	0	na	na	na	na
DTI 35.01-40.00%	0	0	0	0	0	0	0	na	na	na	na
DTI 40.01-45.00%	0	0	0	0	0	0	0	na	na	na	na
DTI 45.01-50.00%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	na	na	na	na
Self Employed	0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	na	na	na	na

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

SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.371	101.271	101.170	7.500		100.966	100.876	100.786	
7.625		101.178	101.083	100.988	7.375		100.723	100.639	100.554	
7.500		100.935	100.846	100.756	7.250		100.440	100.361	100.281	
7.375		100.661	100.577	100.492	7.125		100.132	100.057	99.983	
7.250		100.375	100.296	100.216	7.000		99.814	99.745	99.676	
7.125		100.089	100.014	99.940	6.875		99.465	99.401	99.337	
7.000		99.786	99.717	99.649	6.750		99.072	99.014	98.955	
6.875		99.453	99.389	99.326	6.625		98.623	98.570	98.517	
6.750		99.073	99.014	98.956	6.500		98.106	98.057	98.009	
6.625		98.630	98.577	98.524	6.375		97.507	97.464	97.421	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
3876-50					3976-50					
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.565	101.465	101.364	7.750		100.153	100.053	99.952	
7.625		101.303	101.208	101.113	7.625		100.004	99.909	99.814	
7.500		101.011	100.921	100.831	7.500		99.767	99.678	99.588	
7.375		100.693	100.608	100.524	7.375		99.468	99.384	99.299	
7.250		100.357	100.277	100.198	7.250		99.132	99.053	98.973	
7.125		100.008	99.933	99.859	7.125		98.783	98.709	98.635	
7.000		99.659	99.590	99.521	7.000		98.434	98.365	98.296	
6.875		99.297	99.233	99.170	6.875		98.073	98.009	97.945	
6.750		98.911	98.852	98.794	6.750		97.686	97.628	97.569	
6.625		98.487	98.433	98.380	6.625		97.262	97.209	97.156	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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	
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										

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

Lock Cutoff: 3:30 PM PST
MUST BE UW APPROVED TO LOCK
MAX PRICE 101.09

Margin: 2.75
Caps: 5/1/5

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Effective: 1/22/24 8:29 AM Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

Onyx DSCR 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
9.375	105.894	105.769	105.644	105.456
9.250	105.749	105.624	105.499	105.312
9.125	105.584	105.459	105.334	105.146
9.000	105.402	105.277	105.152	104.965
8.875	105.185	105.060	104.935	104.747
8.750	104.961	104.836	104.711	104.523
8.625	104.739	104.614	104.489	104.302
8.500	104.540	104.415	104.290	104.102
8.375	104.274	104.149	104.024	103.836
8.250	103.987	103.862	103.737	103.550
8.125	103.651	103.526	103.401	103.214
8.000	103.306	103.181	103.056	102.868
7.875	102.938	102.813	102.688	102.501
7.750	102.553	102.428	102.303	102.116
7.625	102.138	102.013	101.888	101.700
7.500	101.688	101.563	101.438	101.250
7.375	101.204	101.079	100.954	100.767
7.250	100.743	100.618	100.493	100.306
7.125	100.248	100.123	99.998	99.810
7.000	99.720	99.595	99.470	99.283

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

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
8.500	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	-0.125	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
Bank Statement - 12 Months	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	NA	NA
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.250	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.750	99.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	240	360	120
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	NA	NA	NA
	36 Months	0.000	100.750				
	48 Months	0.250	101.000	30 YR FIXED	360	360	NA
	60 Months	0.500	101.250	30 YR FIXED I/O	240.000	360.000	120.000
Lock Period	45 days	-0.300					Program Restrictions
							Housing 0x30x24
							(BK/FC/SS/DIL) 48 mo
							Min FICO 680
							Max LTV 90
							Max DTI 43
							Min Price 98.0
							Loan Amount
							Max Price
							<\$2,000,000 101.25
							\$2,000,000 - \$2.50 101.25

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

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

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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		

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	

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	Housing	1x30x12
			ARM Margin	6.5	(BK/FC/SS/DLI)	24.0
			Syr ARM Caps	2/1/5	Min FICO	660.000
			7yr & 10yr ARM C	5/1/5	Max LTV	80
			Reset Frequency	6 mo	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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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

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments	FICO/CLTV	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Standard Doc	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
Asset Utilization	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
Additional	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
Adjustments	75-99	-1.375	-1.375	-1.375	-1.625	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA

Prepay Term	Min Price	Max Price
60 Months	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:
-6 mo Interest

Price Adjustments	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.750
	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	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.250	-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				