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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"> <li>• New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at <a href="http://www.sagetpo.com">www.sagetpo.com</a>.</li> <li>• Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.</li> <li>• 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.</li> <li>• Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.</li> <li>• Rates and prices are subject to change without notice.</li> <li>• Lender Fees Are Not Included In Pricing.</li> </ul> |

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					1200-99					1300-99										
1001-99		1100-99			1201-99					1301-99		1101-99			1201-99					
		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	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		103.993	103.868	103.618	7.625		104.122	103.997	103.747	7.000		102.950	102.825	102.575						
7.500		103.615	103.490	103.240	7.500		103.746	103.621	103.371	6.875		103.066	102.941	102.691						
7.375		103.240	103.115	102.865	7.375		103.366	103.241	102.991	6.750		102.771	102.646	102.396						
7.250		103.161	103.036	102.786	7.250		102.951	102.826	102.576	6.625		102.466	102.341	102.091						
7.125		103.107	102.982	102.732	7.125		103.386	103.261	103.011	6.500		102.415	102.290	102.040						
7.000		102.742	102.617	102.367	7.000		102.972	102.847	102.597	6.375		102.187	102.062	101.812						
6.875		102.342	102.217	101.967	6.875		102.515	102.390	102.140	6.250		101.917	101.792	101.542						
6.750		102.048	101.923	101.673	6.750		102.034	101.909	101.659	6.125		101.478	101.353	101.103						
6.625		101.990	101.865	101.615	6.625		102.447	102.322	102.072	6.000		101.754	101.629	101.379						
6.500		101.660	101.535	101.285	6.500		101.965	101.840	101.590	5.875		101.453	101.328	101.078						
6.375		101.101	100.976	100.726	6.375		101.463	101.338	101.088	5.750		101.110	100.985	100.735						
6.250		100.677	100.552	100.302	6.250		100.930	100.805	100.555	5.625		100.685	100.560	100.310						
6.125		100.520	100.395	100.145	6.125		100.852	100.727	100.477	5.500		100.791	100.666	100.416						
6.000		100.062	99.937	99.687	6.000		100.425	100.300	100.050	5.375		100.423	100.298	100.048						
5.875		99.459	99.334	99.084	5.875		99.886	99.761	99.511	5.250		100.024	99.899	99.649						
5.750		98.904	98.779	98.529	5.750		99.346	99.221	98.971	5.125		99.521	99.396	99.146						
5.625		98.498	98.373	98.123	5.625		98.697	98.572	98.322	5.000		99.375	99.250	99.000						
5.500		97.976	97.851	97.601	5.500		98.127	98.002	97.752	4.875		99.002	98.877	98.627						
5.375		97.315	97.190	96.940	5.375		97.597	97.472	97.222	4.750		98.576	98.451	98.201						
5.250		96.698	96.573	96.323	5.250		97.004	96.879	96.629	4.625		98.065	97.940	97.690						

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		103.161	103.036	102.786	7.625		102.421	102.296	102.046	7.000		101.004	100.879	100.629
7.500		103.018	102.893	102.643	7.500		102.190	102.065	101.815	6.875		100.860	100.735	100.485
7.375		102.708	102.583	102.333	7.375		101.890	101.765	101.515	6.750		100.697	100.572	100.322
7.250		102.414	102.289	102.039	7.250		101.608	101.483	101.233	6.625		100.029	99.904	99.654
7.125		102.244	102.119	101.869	7.125		101.378	101.253	101.003	6.500		99.866	99.741	99.491
7.000		101.970	101.845	101.595	7.000		101.104	100.979	100.729	6.375		99.693	99.568	99.318
6.875		101.697	101.572	101.322	6.875		100.838	100.713	100.463	6.250		99.513	99.388	99.138
6.750		101.381	101.256	101.006	6.750		100.464	100.339	100.089	6.125		99.156	99.031	98.781
6.625		101.141	101.016	100.766	6.625		100.740	100.615	100.365	6.000		98.975	98.850	98.600
6.500		100.834	100.709	100.459	6.500		100.427	100.302	100.052	5.875		98.752	98.627	98.377
6.375		100.497	100.372	100.122	6.375		100.143	100.018	99.768	5.750		98.494	98.369	98.119
6.250		100.125	100.000	99.750	6.250		98.940	98.815	98.565	5.625		98.061	97.936	97.686
6.125		99.676	99.551	99.301	6.125		98.441	98.316	98.066	5.500		97.798	97.673	97.423
6.000		98.891	98.766	98.516	6.000		97.875	97.750	97.500	5.375		97.521	97.396	97.146
5.875		98.362	98.237	97.987	5.875		97.341	97.216	96.966	5.250		97.210	97.085	96.835
5.750		98.076	97.951	97.701	5.750		96.891	96.766	96.516	5.125		96.725	96.600	96.350
5.625		96.284	96.159	95.909	5.625		96.098	95.973	95.723	5.000		97.006	96.881	96.631
5.500		95.734	95.609	95.359	5.500		95.482	95.357	95.107	4.875		96.642	96.517	96.267
5.375		95.044	94.919	94.669	5.375		94.758	94.633	94.383	4.750		96.283	96.158	95.908
5.250		94.347	94.222	93.972	5.250		94.056	93.931	93.681	4.625		94.778	94.653	94.403
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.063	98.938	98.688										
6.875		99.243	99.118	98.868										
6.750		98.991	98.866	98.616										
6.625		98.727	98.602	98.352										
6.500		98.527	98.402	98.152										
6.375		98.301	98.176	97.926										
6.250		98.018	97.893	97.643										
6.125		97.751	97.626	97.376										
6.000		98.026	97.901	97.651										
5.875		97.672	97.547	97.297										
5.750		97.309	97.184	96.934										
5.625		96.917	96.792	96.542										
5.500		97.272	97.147	96.897										
5.375		96.894	96.769	96.519										
5.250		96.447	96.322	96.072										
5.125		95.933	95.808	95.558										
5.000		95.908	95.783	95.533										
4.875		95.557	95.432	95.182										
4.750		95.062	94.937	94.687										
4.625		94.524	94.399	94.149										

*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 &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> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</td> </tr> </tbody> </table>		FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	Note: Pricing and LLPAs subject to change without notice	
FICO Adjustments																																															
680-699	0.000																																														
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Cash Out > 90% (VA)	-1.75																																														
Note: Pricing and LLPAs subject to change without notice																																															
7.625		103.897	103.772	103.522	7.000		NA	NA	NA																																						
7.500		103.676	103.551	103.301	6.875		NA	NA	NA																																						
7.375		103.244	103.119	102.869	6.750		NA	NA	NA																																						
7.250		102.731	102.606	102.356	6.625	100.795	100.670	100.420																																							
7.125		103.666	103.541	103.291	6.500	100.419	100.294	100.044																																							
7.000		103.205	103.080	102.830	6.375	100.029	99.904	99.654																																							
6.875		102.708	102.583	102.333	6.250	99.623	99.498	99.248																																							
6.750		103.196	103.071	102.821	6.125	100.013	99.888	99.638																																							
6.625		103.082	102.957	102.707	6.000	99.610	99.485	99.235																																							
6.500		102.649	102.524	102.274	5.875	99.188	99.063	98.813																																							
6.375		102.153	102.028	101.778	5.750	98.745	98.620	98.370																																							
6.250		102.573	102.448	102.198	5.625	99.222	99.097	98.847																																							
6.125		102.137	102.012	101.762	5.500	98.781	98.656	98.406																																							
6.000		101.716	101.591	101.341	5.375	98.314	98.189	97.939																																							
5.875		101.146	101.021	100.771	5.250	97.823	97.698	97.448																																							
5.750		101.107	100.982	100.732	5.125	98.213	98.088	97.838																																							
5.625		100.602	100.477	100.227	5.000	97.714	97.589	97.339																																							
5.500		100.127	100.002	99.752	4.875	97.198	97.073	96.823																																							
5.375		99.323	99.198	98.948	4.750	96.671	96.546	96.296																																							
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	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 &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</td> </tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	Note: Pricing and LLPAs subject to change without notice	
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Cash Out	-0.250																																													
Cash Out > 90% (VA)	-1.75																																													
Note: Pricing and LLPAs subject to change without notice																																														
7.625	101.941	101.816	101.566	101.566	7.000	NA	NA	NA	NA																																					
7.500	101.720	101.595	101.345	101.345	6.875	NA	NA	NA	NA																																					
7.375	101.288	101.163	100.913	100.913	6.750	NA	NA	NA	NA																																					
7.250	100.775	100.650	100.400	100.400	6.625	93.756	93.631	93.381	93.381																																					
7.125	101.425	101.300	101.050	101.050	6.500	93.510	93.385	93.135	93.135																																					
7.000	100.963	100.838	100.588	100.588	6.375	93.246	93.121	92.871	92.871																																					
6.875	100.467	100.342	100.092	100.092	6.250	92.960	92.835	92.585	92.585																																					
6.750	99.467	99.342	99.092	99.092	6.125	93.054	92.929	92.679	92.679																																					
6.625	101.126	101.001	100.751	100.751	6.000	92.776	92.651	92.401	92.401																																					
6.500	100.693	100.568	100.318	100.318	5.875	92.467	92.342	92.092	92.092																																					
6.375	100.197	100.072	99.822	99.822	5.750	92.124	91.999	91.749	91.749																																					
6.250	99.098	98.973	98.723	98.723	5.625	94.609	94.484	94.234	94.234																																					
6.125	99.954	99.829	99.579	99.579	5.500	94.273	94.148	93.898	93.898																																					
6.000	99.533	99.408	99.158	99.158	5.375	93.890	93.765	93.515	93.515																																					
5.875	98.963	98.838	98.588	98.588	5.250	93.463	93.338	93.088	93.088																																					
5.750	97.871	97.746	97.496	97.496	5.125	93.777	93.652	93.402	93.402																																					
5.625	97.408	97.283	97.033	97.033	5.000	93.333	93.208	92.958	92.958																																					
5.500	96.933	96.808	96.558	96.558	4.875	92.856	92.731	92.481	92.481																																					
5.375	96.129	96.004	95.754	95.754	4.750	92.351	92.226	91.976	91.976																																					

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

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

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

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8700-99 FHA 5/1 ARM					6700-99 SHLC Wholesale Government ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.000	96.875	96.625	6.250		97.000	96.875	96.625	620-639	-1.000
6.125		96.750	96.625	96.375	6.125		96.750	96.625	96.375	600-619	-1.500
6.000		96.500	96.375	96.125	6.000		96.500	96.375	96.125	580-599	-2.000
5.875		96.250	96.125	95.875	5.875		96.250	96.125	95.875	Government Adjusters	
5.750		96.000	95.875	95.625	5.750		96.000	95.875	95.625	Manual	-0.250
5.625		95.750	95.625	95.375	5.625		95.750	95.625	95.375	2 unit	-0.750
5.500		95.500	95.375	95.125	5.500		95.500	95.375	95.125	3-4 unit	-1.000
5.375		95.250	95.125	94.875	5.375		95.250	95.125	94.875	VA	0.000
5.250		95.000	94.875	94.625	5.250		95.000	94.875	94.625	Manufactured	-1.250
5.125		94.750	94.625	94.375	5.125		94.750	94.625	94.375	Ln Amt <=150K	-0.375
5.000		94.500	94.375	94.125	5.000		94.500	94.375	94.125	VA IRRL N/O/O	-1.000
4.875		94.250	94.125	93.875	4.875		94.250	94.125	93.875	Cash Out	-0.250
4.750		94.000	93.875	93.625	4.750		94.000	93.875	93.625	Cash Out > 90% (VA)	-1.75
4.625		93.750	93.625	93.375	4.625		93.750	93.625	93.375	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		93.500	93.375	93.125	4.500		93.500	93.375	93.125		
4.375		93.250	93.125	92.875	4.375		93.250	93.125	92.875		
4.250		93.000	92.875	92.625	4.250		93.000	92.875	92.625		

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

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

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SHLC Wholesale Conforming SOFR ARMS																														
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5					
Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		
7.500		101.543		101.418		101.168		101.168		7.500		101.558		101.433		101.183		101.183		7.500		101.094		100.969		100.719		100.969		100.719
7.375		101.346		101.221		100.971		100.971		7.375		101.306		101.181		100.931		100.931		7.375		101.000		100.875		100.625		100.875		100.625
7.250		101.150		101.025		100.775		100.775		7.250		101.012		100.887		100.637		100.637		7.250		100.841		100.716		100.466		100.716		100.466
7.125		100.954		100.829		100.579		100.579		7.125		100.787		100.662		100.412		100.412		7.125		100.650		100.525		100.275		100.525		100.275
7.000		100.787		100.662		100.412		100.412		7.000		100.727		100.602		100.352		100.352		7.000		100.426		100.301		100.051		100.301		100.051
6.875		100.602		100.477		100.227		100.227		6.875		100.624		100.499		100.249		100.249		6.875		100.208		100.083		99.833		100.083		99.833
6.750		100.379		100.254		100.004		100.004		6.750		100.434		100.309		100.059		100.059		6.750		99.996		99.871		99.621		99.871		99.621
6.625		100.152		100.027		99.777		99.777		6.625		100.241		100.116		99.866		99.866		6.625		99.768		99.643		99.393		99.643		99.393
6.500		99.916		99.791		99.541		99.541		6.500		100.037		99.912		99.662		99.662		6.500		99.502		99.377		99.127		99.377		99.127
6.375		99.691		99.566		99.316		99.316		6.375		99.822		99.697		99.447		99.447		6.375		99.216		99.091		98.841		99.091		98.841
6.250		99.483		99.358		99.108		99.108		6.250		99.580		99.455		99.205		99.205		6.250		98.889		98.764		98.514		98.764		98.514
6.125		99.264		99.139		98.889		98.889		6.125		99.314		99.189		98.939		98.939		6.125		98.551		98.426		98.176		98.426		98.176
6.000		99.026		98.901		98.651		98.651		6.000		99.000		98.875		98.625		98.625		6.000		98.198		98.073		97.823		98.073		97.823
5.875		98.803		98.678		98.428		98.428		5.875		98.673		98.548		98.298		98.298		5.875		97.836		97.711		97.461		97.711		97.461
5.750		98.849		98.724		98.474		98.474		5.750		98.488		98.363		98.113		98.113		5.750		97.707		97.582		97.332		97.582		97.332
5.625		98.546		98.421		98.171		98.171		5.625		98.060		97.935		97.685		97.685		5.625		NA		NA		NA		NA		NA
5.500		98.191		98.066		97.816		97.816		5.500		97.579		97.454		97.204		97.204		5.500		NA		NA		NA		NA		NA
5.375		97.831		97.706		97.456		97.456		5.375		97.094		96.969		96.719		96.719		5.375		NA		NA		NA		NA		NA
5.250		97.460		97.335		97.085		97.085		5.250		NA		NA		NA		NA		5.250		NA		NA		NA		NA		NA
5.125		97.086		96.961		96.711		96.711		5.125		NA		NA		NA		NA		5.125		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

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		103.283	103.158	102.908	7.625		103.180	103.055	102.805
7.500		102.905	102.780	102.530	7.500		102.961	102.836	102.586
7.375		102.570	102.445	102.195	7.375		102.690	102.565	102.315
7.250		102.401	102.276	102.026	7.250		102.309	102.184	101.934
7.125		102.567	102.442	102.192	7.125		102.561	102.436	102.186
7.000		102.134	102.009	101.759	7.000		102.242	102.117	101.867
6.875		101.710	101.585	101.335	6.875		101.856	101.731	101.481
6.750		101.278	101.153	100.903	6.750		101.362	101.237	100.987
6.625		101.440	101.315	101.065	6.625		101.506	101.381	101.131
6.500		100.983	100.858	100.608	6.500		101.120	100.995	100.745
6.375		100.520	100.395	100.145	6.375		100.641	100.516	100.266
6.250		100.074	99.949	99.699	6.250		100.143	100.018	99.768
6.125		99.894	99.769	99.519	6.125		100.030	99.905	99.655
6.000		99.434	99.309	99.059	6.000		99.570	99.445	99.195
5.875		98.858	98.733	98.483	5.875		98.969	98.844	98.594
5.750		98.339	98.214	97.964	5.750		98.399	98.274	98.024
5.625		97.828	97.703	97.453	5.625		98.008	97.883	97.633
5.500		97.276	97.151	96.901	5.500		97.475	97.350	97.100
5.375		96.726	96.601	96.351	5.375		96.825	96.700	96.450
5.250		96.149	96.024	95.774	5.250		96.197	96.072	95.822

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

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

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

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

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPAs Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Base LTV										
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPAs Caps									
Base LTV										
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										
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPAs Caps									
	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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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	102.266	7.500		101.358	101.233	101.108		
8.125		102.375	102.266	102.141	7.375		101.108	100.983	100.858		
8.000		102.266	102.141	102.016	7.250		100.858	100.733	100.608		
7.875		102.141	102.016	101.891	7.125		100.483	100.358	100.233		
7.750		102.016	101.891	101.766	7.000		100.108	99.983	99.858		
7.625		101.891	101.766	101.641	6.875		99.608	99.483	99.358		
7.500		101.766	101.641	101.516	6.750		99.108	98.983	98.858		
7.375		101.516	101.391	101.266	6.625		98.483	98.358	98.233		
7.250		101.266	101.141	101.016	6.500		97.858	97.733	97.608		
7.125		101.016	100.891	100.766	6.375		97.233	97.108	96.983		
7.000		100.641	100.516	100.391	6.250		96.608	96.483	96.358		
6.875		100.266	100.141	100.016	6.125		95.858	95.733	95.608		
6.750		99.891	99.766	99.641	6.000		95.108	94.983	94.858		
6.625		99.391	99.266	99.141	5.875		94.358	94.233	94.108		
6.500		98.891	98.766	98.641			NA	NA	NA		
6.375		98.266	98.141	98.016			NA	NA	NA		
6.250		97.641	97.516	97.391			NA	NA	NA		
6.125		97.016	96.891	96.766			NA	NA	NA		
6.000		96.266	96.141	96.016			NA	NA	NA		
5.875		95.516	95.391	95.266			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	101.842	7.500		101.375	101.375	101.254	7.875		101.875	101.875	101.842
8.875		101.875	101.842	101.717	7.375		101.375	101.254	101.129	7.750		101.875	101.842	101.717
8.750		101.842	101.717	101.592	7.250		101.254	101.129	101.004	7.625		101.842	101.717	101.592
8.625		101.717	101.592	101.467	7.125		101.129	101.004	100.879	7.500		101.717	101.592	101.467
8.500		101.592	101.467	101.342	7.000		101.004	100.879	100.754	7.375		101.592	101.467	101.342
8.375		101.467	101.342	101.217	6.875		100.754	100.629	100.504	7.250		101.467	101.342	101.217
8.250		101.342	101.217	101.092	6.750		100.379	100.254	100.129	7.125		101.342	101.217	101.092
8.125		101.217	101.092	100.967	6.625		100.004	99.879	99.754	7.000		101.092	100.967	100.842
8.000		101.092	100.967	100.842	6.500		99.504	99.379	99.254	6.875		100.842	100.717	100.592
7.875		100.842	100.717	100.592	6.375		99.004	98.879	98.754	6.750		100.467	100.342	100.217
7.750		100.592	100.467	100.342	6.250		98.504	98.379	98.254	6.625		100.092	99.967	99.842
7.625		100.217	100.092	99.967	6.125		98.004	97.879	97.754	6.500		99.592	99.467	99.342
7.500		99.842	99.717	99.592	6.000		97.379	97.254	97.129	6.375		99.092	98.967	98.842
7.375		99.342	99.217	99.092	5.875		96.754	96.629	96.504	6.250		98.592	98.467	98.342
7.250		98.842	98.717	98.592	5.750		96.129	96.004	95.879	6.125		97.967	97.842	97.717
7.125		98.342	98.217	98.092	5.625		95.504	95.379	95.254	6.000		97.342	97.217	97.092
7.000		97.842	97.717	97.592			NA	NA	NA	5.875		96.592	96.467	96.342
6.875		97.217	97.092	96.967			NA	NA	NA	5.750		95.842	95.717	95.592
6.750		96.592	96.467	96.342			NA	NA	NA	5.625		94.967	94.842	94.717
6.625		95.842	95.717	95.592			NA	NA	NA	5.500		94.092	93.967	93.842

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

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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		101.629	101.504	101.316	8.250		101.580	101.455	101.267	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.598	101.473	101.286	8.125		101.558	101.433	101.245	
8.375		101.543	101.418	101.231	8.000		101.534	101.409	101.221	
8.250		101.445	101.320	101.133	7.875		101.476	101.351	101.163	
8.125		101.343	101.218	101.031	7.750		101.348	101.223	101.036	
8.000		101.233	101.108	100.920	7.625		101.176	101.051	100.864	
7.875		101.079	100.954	100.766	7.500		101.014	100.889	100.702	
7.750		100.920	100.795	100.607	7.375		100.810	100.685	100.497	
7.625		100.733	100.608	100.421	7.250		100.598	100.473	100.286	
7.500		100.540	100.415	100.228	7.125		100.339	100.214	100.027	
7.375		100.335	100.210	100.023	7.000		100.058	99.933	99.745	
7.250		100.118	99.993	99.806	6.875		99.761	99.636	99.449	
7.125		99.900	99.775	99.588	6.750		99.444	99.319	99.132	
7.000		99.661	99.536	99.349	6.625		99.105	98.980	98.793	
6.875		99.404	99.279	99.092	6.500		98.747	98.622	98.435	
6.750		99.127	99.002	98.814			NA	NA	NA	
6.625		98.818	98.693	98.506			NA	NA	NA	
6.500		98.506	98.381	98.193			NA	NA	NA	
6.375		98.180	98.055	97.868			NA	NA	NA	
6.250		97.847	97.722	97.534			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		100.453	100.281	100.063	7.250		99.187	99.015	98.796	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.424	100.252	100.033	7.125		99.136	98.964	98.746	
8.250		100.395	100.223	100.004	7.000		99.086	98.914	98.695	
8.125		100.322	100.150	99.931	6.875		99.036	98.864	98.645	
8.000		100.250	100.078	99.859	6.750		98.986	98.814	98.595	
7.875		100.157	99.985	99.767	6.625		98.684	98.512	98.293	
7.750		100.154	99.982	99.763	6.500		98.382	98.210	97.992	
7.625		99.997	99.825	99.606	6.375		97.574	97.402	97.184	
7.500		99.840	99.668	99.449	6.250		96.767	96.595	96.376	
7.375		99.748	99.576	99.357	6.125		96.525	96.353	96.135	
7.250		99.656	99.484	99.266	6.000		96.284	96.112	95.893	
7.125		99.529	99.357	99.139	5.875		NA	NA	NA	
7.000		99.402	99.230	99.011	5.750		NA	NA	NA	
6.875		99.244	99.073	98.854	5.625		NA	NA	NA	
6.750		99.087	98.916	98.697	5.500		NA	NA	NA	
6.625		98.756	98.584	98.366	5.375		NA	NA	NA	
6.500		98.425	98.253	98.035	5.250		NA	NA	NA	
6.375		97.744	97.572	97.353	5.125		NA	NA	NA	
6.250		97.062	96.890	96.672	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										

Effective: 4/29/24 2:08 AM												
Sapphire Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	100.00
800+	0.500	0.500	0.500	0.500	0.465	0.340	0.215	0.305	0.315	na	na	na
780-799	0.500	0.500	0.500	0.465	0.340	0.215	0.305	0.315	na	na	na	na
760-779	0.500	0.500	0.500	0.465	0.340	0.215	0.305	0.315	na	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	0.140	0.325	0.310	na	na	na
720-739	0.340	0.340	0.215	0.090	0.090	0.000	0.000	0.440	0.440	na	na	na
700-719	0.090	0.090	0.000	0.000	0.000	0.000	0.000	0.560	0.560	na	na	na
680-699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.680	0.680	na	na	na
660-679	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.800	0.800	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	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	100.00
800+	1.215	1.215	1.215	0.865	0.840	0.215	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	0.315	na	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.215	na	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.215	0.000	na	na	na	na	na
700-719	0.840	0.840	0.840	0.615	0.340	0.000	0.000	na	na	na	na	na
680-699	0.215	0.215	0.215	0.000	0.000	0.000	0.000	na	na	na	na	na
660-679	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

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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		96.465	96.215	NA	7.875		96.974	96.724	NA	<p style="text-align: center;">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		96.257	96.007	NA	7.750		96.721	96.471	NA	
7.375		96.043	95.793	NA	7.625		96.463	96.213	NA	
7.250		95.824	95.574	NA	7.500		96.198	95.948	NA	
7.125		95.599	95.349	NA	7.375		95.925	95.675	NA	
7.000		95.366	95.116	NA	7.250		95.642	95.392	NA	
6.875		95.123	94.873	NA	7.125		95.348	95.098	NA	
6.750		94.871	94.621	NA	7.000		95.042	94.792	NA	
6.625		94.607	94.357	NA	6.875		94.721	94.471	NA	
6.500		94.331	94.081	NA	6.750		94.386	94.136	NA	
6.375		94.042	93.792	NA	6.625		94.034	93.784	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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		102.832	102.707	102.582	9.000		102.832	102.707	102.582	<p style="text-align: center;">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		102.639	102.514	102.389	8.875		102.639	102.514	102.389	
8.750		102.446	102.321	102.196	8.750		102.446	102.321	102.196	
8.625		102.252	102.127	102.002	8.625		102.252	102.127	102.002	
8.500		102.060	101.935	101.810	8.500		102.060	101.935	101.810	
8.375		101.869	101.744	101.619	8.375		101.869	101.744	101.619	
8.250		101.678	101.553	101.428	8.250		101.678	101.553	101.428	
8.125		101.488	101.363	101.238	8.125		101.488	101.363	101.238	
8.000		101.299	101.174	101.049	8.000		101.299	101.174	101.049	
7.875		101.109	100.984	100.859	7.875		101.109	100.984	100.859	
7.750		100.916	100.791	100.666	7.750		100.916	100.791	100.666	
7.625		100.721	100.596	100.471	7.625		100.721	100.596	100.471	
7.500		100.512	100.387	100.262	7.500		100.512	100.387	100.262	
7.375		100.292	100.167	100.042	7.375		100.292	100.167	100.042	
7.250		100.174	100.049	99.924	7.250		100.174	100.049	99.924	
7.125		99.906	99.781	99.656	7.125		99.906	99.781	99.656	
7.000		99.597	99.472	99.347	7.000		99.597	99.472	99.347	
6.875		99.443	99.318	99.193	6.875		99.443	99.318	99.193	
6.750		99.248	99.123	98.998	6.750		99.248	99.123	98.998	
6.625		98.866	98.741	98.616	6.625		98.866	98.741	98.616	
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.										
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										



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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed					<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49</p>
7.750		101.239	101.139	101.039	7.500		100.808	100.718	100.628	
7.625		101.046	100.951	100.856	7.375		100.565	100.481	100.396	
7.500		100.804	100.714	100.624	7.250		100.282	100.202	100.123	
7.375		100.530	100.445	100.361	7.125		99.973	99.899	99.825	
7.250		100.243	100.164	100.085	7.000		99.656	99.587	99.518	
7.125		99.957	99.883	99.809	6.875		99.307	99.243	99.179	
7.000		99.655	99.586	99.517	6.750		98.914	98.856	98.797	
6.875		99.321	99.258	99.194	6.625		98.465	98.412	98.358	
6.750		98.941	98.883	98.824	6.500		97.947	97.899	97.851	
6.625		98.499	98.445	98.392	6.375		97.348	97.306	97.263	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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					<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>
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		101.557	101.457	101.357	7.750		100.150	100.049	99.949	
7.625		101.296	101.201	101.106	7.625		100.001	99.906	99.811	
7.500		101.003	100.913	100.824	7.500		99.764	99.674	99.585	
7.375		100.686	100.601	100.516	7.375		99.465	99.381	99.296	
7.250		100.349	100.270	100.190	7.250		99.129	99.049	98.970	
7.125		100.000	99.926	99.852	7.125		98.780	98.706	98.631	
7.000		99.651	99.582	99.513	7.000		98.431	98.362	98.293	
6.875		99.290	99.226	99.162	6.875		98.069	98.006	97.942	
6.750		98.903	98.845	98.786	6.750		97.683	97.624	97.566	
6.625		98.479	98.426	98.373	6.625		97.259	97.206	97.152	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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

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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
850+	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
740-759	0.340	0.278	0.215	0.153	0.090	-0.160	-0.515	na	na	na
700-739	0.278	0.215	0.153	0.090	-0.095	-0.285	-0.560	-1.285	na	na
660-679	0.215	0.153	0.090	-0.095	-0.285	-0.515	-1.580	na	na	na
620-639	0.153	0.090	0.028	-0.160	-0.515	-0.910	-1.660	na	na	na
580-599	0.090	0.028	-0.095	-0.348	na	na	na	na	na	na
540-559	na	na	na	na	na	na	na	na	na	na
500-519	na	na	na	na	na	na	na	na	na	na
460-479	na	na	na	na	na	na	na	na	na	na
420-439	na	na	na	na	na	na	na	na	na	na
380-399	na	na	na	na	na	na	na	na	na	na
340-359	na	na	na	na	na	na	na	na	na	na
300-319	na	na	na	na	na	na	na	na	na	na
260-279	na	na	na	na	na	na	na	na	na	na
220-239	na	na	na	na	na	na	na	na	na	na
180-199	na	na	na	na	na	na	na	na	na	na
140-159	na	na	na	na	na	na	na	na	na	na
100-119	na	na	na	na	na	na	na	na	na	na
60-79	na	na	na	na	na	na	na	na	na	na
20-39	na	na	na	na	na	na	na	na	na	na
0-19	na	na	na	na	na	na	na	na	na	na
100-119	na	na	na	na	na	na	na	na	na	na
140-159	na	na	na	na	na	na	na	na	na	na
180-199	na	na	na	na	na	na	na	na	na	na
220-239	na	na	na	na	na	na	na	na	na	na
260-279	na	na	na	na	na	na	na	na	na	na
300-319	na	na	na	na	na	na	na	na	na	na
340-359	na	na	na	na	na	na	na	na	na	na
380-399	na	na	na	na	na	na	na	na	na	na
420-439	na	na	na	na	na	na	na	na	na	na
460-479	na	na	na	na	na	na	na	na	na	na
500-519	na	na	na	na	na	na	na	na	na	na
540-559	na	na	na	na	na	na	na	na	na	na
580-599	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
700-739	na	na	na	na	na	na	na	na	na	na
740-759	na	na	na	na	na	na	na	na	na	na
780-799	na	na	na	na	na	na	na	na	na	na
820-839	na	na	na	na	na	na	na	na	na	na
860-879	na	na	na	na	na	na	na	na	na	na
900-919	na	na	na	na	na	na	na	na	na	na
940-959	na	na	na	na	na	na	na	na	na	na
980-999	na	na	na	na	na	na	na	na	na	na
1000+	na	na	na	na	na	na	na	na	na	na

NOTE: Escrow Waiver LPPA does not apply in CA, DC, NC, and NY. Pricing is for indication purposes only and subject to change. Refer to Quick Price for the most accurate pricing.



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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	105.767	105.642	105.517	105.329
9.250	105.621	105.496	105.371	105.184
9.125	105.455	105.330	105.205	105.017
9.000	105.272	105.147	105.022	104.835
8.875	105.055	104.930	104.805	104.618
8.750	104.831	104.706	104.581	104.393
8.625	104.607	104.482	104.357	104.170
8.500	104.402	104.277	104.152	103.965
8.375	104.136	104.011	103.886	103.698
8.250	103.849	103.724	103.599	103.411
8.125	103.513	103.388	103.263	103.076
8.000	103.169	103.044	102.919	102.731
7.875	102.802	102.677	102.552	102.365
7.750	102.418	102.293	102.168	101.980
7.625	102.003	101.878	101.753	101.566
7.500	101.555	101.430	101.305	101.117
7.375	101.072	100.947	100.822	100.634
7.250	100.607	100.482	100.357	100.170
7.125	100.108	99.983	99.858	99.670
7.000	99.575	99.450	99.325	99.138

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

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

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

CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
	Fixed Rate LLPAs									
NDO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO NCO 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
NOO 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

Prepayment Penalty Term	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
Global LLPAs										
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	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)										
>=Minimum Loan Amount <\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>=\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <=\$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <=\$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <=\$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <=\$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

NOTE: Escrow Waiver LLPA does not apply in CA, DC, NC and NY.

Prepayment Penalty Term	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
1 year Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	na	na	na
2 year Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	na	na	na
3 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
4 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
5 year Penalty	1.000	1.000	1.000	1.000	1.000	1.000	1.000	na	na	na

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

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MVP Prime Plus - Full Doc				SHLC Wholesale MVP Prime Plus			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
8.500	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.

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

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Effective: 1/23/24 8:38 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 deck for extensions and relocks

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	-5.000
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.500	-2.750
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.625	-2.875
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.125	-3.500
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	-5.375
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months WVVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
	CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-1.000	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-1.000	NA

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA
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	30 YR FIXED	360.0	360.0	NA
	48 Months	0.250	30 YR FIXED I/O	240.000	360.000	120.000
	60 Months	0.500				
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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Effective: 1/23/24 8:38 AM

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

MVP Standard - Full Doc 30 Day Pricing				SHLC Wholesale MVP Standard MVP Standard - Alt Doc 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

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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	NA
	Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
Investor	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	
	60 Months	0.500	102.750	30 YR FIXED I/O	240	360	120	
Lock Period	60 days	-0.300						Program Restrictions
								Housing 0x90x12
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.								
All Fixed Rate qualified at the Note Rate.								
ARM Requirements								
ARM Index				SOFR 30AVG				
ARM Margin				5.0				
5yr ARM Caps				2/1/5				
7yr & 10yr ARM Caps				5/1/5				
Reset Frequency				6 mo				
Min 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				

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI  
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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

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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
\$3,000,001 - \$3,500,000	-1.250	-1.250	-1.250	-1.250	-1.500	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 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				