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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		104.101	103.976	103.726	7.625		104.231	104.106	103.856	7.000		103.044	102.919	102.669
7.500		103.718	103.593	103.343	7.500		103.850	103.725	103.475	6.875		103.033	102.908	102.658
7.375		103.398	103.273	103.023	7.375		103.467	103.342	103.092	6.750		102.736	102.611	102.361
7.250		103.254	103.129	102.879	7.250		103.045	102.920	102.670	6.625		102.429	102.304	102.054
7.125		103.317	103.192	102.942	7.125		103.486	103.361	103.111	6.500		102.485	102.360	102.110
7.000		102.951	102.826	102.576	7.000		103.065	102.940	102.690	6.375		102.259	102.134	101.884
6.875		102.556	102.431	102.181	6.875		102.601	102.476	102.226	6.250		101.993	101.868	101.618
6.750		102.126	102.001	101.751	6.750		102.112	101.987	101.737	6.125		101.564	101.439	101.189
6.625		102.254	102.129	101.879	6.625		102.627	102.502	102.252	6.000		102.068	101.943	101.693
6.500		101.916	101.791	101.541	6.500		102.138	102.013	101.763	5.875		101.767	101.642	101.392
6.375		101.351	101.226	100.976	6.375		101.629	101.504	101.254	5.750		101.422	101.297	101.047
6.250		100.884	100.759	100.509	6.250		101.088	100.963	100.713	5.625		100.937	100.812	100.562
6.125		100.821	100.696	100.446	6.125		101.148	101.023	100.773	5.500		101.038	100.913	100.663
6.000		100.361	100.236	99.986	6.000		100.723	100.598	100.348	5.375		100.665	100.540	100.290
5.875		99.751	99.626	99.376	5.875		100.179	100.054	99.804	5.250		100.262	100.137	99.887
5.750		99.189	99.064	98.814	5.750		99.632	99.507	99.257	5.125		99.760	99.635	99.385
5.625		98.887	98.762	98.512	5.625		98.977	98.852	98.602	5.000		99.667	99.542	99.292
5.500		98.366	98.241	97.991	5.500		98.514	98.389	98.139	4.875		99.292	99.167	98.917
5.375		97.700	97.575	97.325	5.375		97.981	97.856	97.606	4.750		98.863	98.738	98.488
5.250		97.078	96.953	96.703	5.250		97.384	97.259	97.009	4.625		98.353	98.228	97.978
1400-99 1401-99														
Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.252	103.127	102.877										
6.875		102.957	102.832	102.582										
6.750		102.652	102.527	102.277										
6.625		102.299	102.174	101.924										
6.500		102.583	102.458	102.208										
6.375		102.255	102.130	101.880										
6.250		101.931	101.806	101.556										
6.125		101.562	101.437	101.187										
6.000		101.923	101.798	101.548										
5.875		101.605	101.480	101.230										
5.750		101.279	101.154	100.904										
5.625		100.907	100.782	100.532										
5.500		100.794	100.669	100.419										
5.375		100.466	100.341	100.091										
5.250		100.128	100.003	99.753										
5.125		99.752	99.627	99.377										
5.000		99.245	99.120	98.870										
4.875		98.823	98.698	98.448										
4.750		98.471	98.346	98.096										
4.625		98.092	97.967	97.717										

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

LPMI Product Codes				Extension and Re-lock Fees			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI	5 Day	-0.125	Relock	
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	-0.150	15 Day	-0.125
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	-0.250	30 Day	-0.250
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	-0.375		

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Price Adjustments: See Agency Adjusters page.

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.203	103.078	102.828	7.625		102.472	102.347	102.097	7.000		101.013	100.888	100.638
7.500		103.046	102.921	102.671	7.500		102.225	102.100	101.850	6.875		100.867	100.742	100.492
7.375		102.779	102.654	102.404	7.375		101.926	101.801	101.551	6.750		100.700	100.575	100.325
7.250		102.431	102.306	102.056	7.250		101.645	101.520	101.270	6.625		100.042	99.917	99.667
7.125		102.303	102.178	101.928	7.125		101.430	101.305	101.055	6.500		99.876	99.751	99.501
7.000		102.028	101.903	101.653	7.000		101.155	101.030	100.780	6.375		99.698	99.573	99.323
6.875		101.750	101.625	101.375	6.875		100.885	100.760	100.510	6.250		99.518	99.393	99.143
6.750		101.429	101.304	101.054	6.750		100.507	100.382	100.132	6.125		99.202	99.077	98.827
6.625		101.336	101.211	100.961	6.625		100.777	100.652	100.402	6.000		99.018	98.893	98.643
6.500		101.025	100.900	100.650	6.500		100.600	100.475	100.225	5.875		98.792	98.667	98.417
6.375		100.679	100.554	100.304	6.375		100.312	100.187	99.937	5.750		98.529	98.404	98.154
6.250		100.185	100.060	99.810	6.250		99.110	98.985	98.735	5.625		98.060	97.935	97.685
6.125		99.711	99.586	99.336	6.125		98.740	98.615	98.365	5.500		97.794	97.669	97.419
6.000		99.189	99.064	98.814	6.000		98.188	98.063	97.813	5.375		97.513	97.388	97.138
5.875		98.573	98.448	98.198	5.875		97.486	97.361	97.111	5.250		97.198	97.073	96.823
5.750		98.113	97.988	97.738	5.750		96.994	96.869	96.619	5.125		96.714	96.589	96.339
5.625		96.673	96.548	96.298	5.625		96.457	96.332	96.082	5.000		97.047	96.922	96.672
5.500		96.123	95.998	95.748	5.500		95.878	95.753	95.503	4.875		96.683	96.558	96.308
5.375		95.427	95.302	95.052	5.375		95.147	95.022	94.772	4.750		96.320	96.195	95.945
5.250		94.727	94.602	94.352	5.250		94.438	94.313	94.063	4.625		94.783	94.658	94.408
1433-99 1453-99					1433-99 1453-99					1433-99 1453-99				
Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.171	99.046	98.796	7.000		99.171	99.046	98.796	7.000		99.171	99.046	98.796
6.875		99.206	99.081	98.831	6.875		99.206	99.081	98.831	6.875		99.206	99.081	98.831
6.750		98.952	98.827	98.577	6.750		98.952	98.827	98.577	6.750		98.952	98.827	98.577
6.625		98.688	98.563	98.313	6.625		98.688	98.563	98.313	6.625		98.688	98.563	98.313
6.500		98.586	98.461	98.211	6.500		98.586	98.461	98.211	6.500		98.586	98.461	98.211
6.375		98.375	98.250	98.000	6.375		98.375	98.250	98.000	6.375		98.375	98.250	98.000
6.250		98.030	97.905	97.655	6.250		98.030	97.905	97.655	6.250		98.030	97.905	97.655
6.125		97.767	97.642	97.392	6.125		97.767	97.642	97.392	6.125		97.767	97.642	97.392
6.000		98.313	98.188	97.938	6.000		98.313	98.188	97.938	6.000		98.313	98.188	97.938
5.875		97.974	97.849	97.599	5.875		97.974	97.849	97.599	5.875		97.974	97.849	97.599
5.750		97.602	97.477	97.227	5.750		97.602	97.477	97.227	5.750		97.602	97.477	97.227
5.625		97.213	97.088	96.838	5.625		97.213	97.088	96.838	5.625		97.213	97.088	96.838
5.500		97.501	97.376	97.126	5.500		97.501	97.376	97.126	5.500		97.501	97.376	97.126
5.375		97.127	97.002	96.752	5.375		97.127	97.002	96.752	5.375		97.127	97.002	96.752
5.250		96.680	96.555	96.305	5.250		96.680	96.555	96.305	5.250		96.680	96.555	96.305
5.125		96.171	96.046	95.796	5.125		96.171	96.046	95.796	5.125		96.171	96.046	95.796
5.000		96.200	96.075	95.825	5.000		96.200	96.075	95.825	5.000		96.200	96.075	95.825
4.875		95.847	95.722	95.472	4.875		95.847	95.722	95.472	4.875		95.847	95.722	95.472
4.750		95.350	95.225	94.975	4.750		95.350	95.225	94.975	4.750		95.350	95.225	94.975
4.625		94.813	94.688	94.438	4.625		94.813	94.688	94.438	4.625		94.813	94.688	94.438

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

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

Price Adjustments: See Agency Adjusters page.

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

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

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

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

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

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

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

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

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

Note: Pricing and LLPAs subject to change without notice

LPMI Adjustments - All LPMI Products

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

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	0.060	-0.550	-0.550	-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" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #4CAF50; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td style="text-align: right;">0.000</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.125</td></tr> <tr><td>640-659</td><td style="text-align: right;">-0.500</td></tr> <tr><td>620-639</td><td style="text-align: right;">-1.000</td></tr> <tr><td>600-619</td><td style="text-align: right;">-1.500</td></tr> <tr><td>580-599</td><td style="text-align: right;">-2.000</td></tr> <tr style="background-color: #4CAF50; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">0.000</td></tr> <tr><td>Manufactured</td><td style="text-align: right;">-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td style="text-align: right;">-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td style="text-align: right;">-1.000</td></tr> <tr><td>Cash Out</td><td style="text-align: right;">-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td style="text-align: right;">-1.75</td></tr> <tr> <td colspan="2" style="text-align: center; font-size: small;">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	
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7.625		104.031	103.906	103.656	7.000		NA	NA	NA																																					
7.500		103.813	103.688	103.438	6.875		NA	NA	NA																																					
7.375		103.385	103.260	103.010	6.750		NA	NA	NA																																					
7.250		102.875	102.750	102.500	6.625		100.921	100.796	100.546																																					
7.125		103.881	103.756	103.506	6.500		100.547	100.422	100.172																																					
7.000		103.424	103.299	103.049	6.375		100.160	100.035	99.785																																					
6.875		102.931	102.806	102.556	6.250		99.757	99.632	99.382																																					
6.750		103.296	103.171	102.921	6.125		100.093	99.968	99.718																																					
6.625		103.287	103.162	102.912	6.000		99.693	99.568	99.318																																					
6.500		102.857	102.732	102.482	5.875		99.273	99.148	98.898																																					
6.375		102.365	102.240	101.990	5.750		98.833	98.708	98.458																																					
6.250		102.781	102.656	102.406	5.625		99.521	99.396	99.146																																					
6.125		102.447	102.322	102.072	5.500		99.085	98.960	98.710																																					
6.000		102.026	101.901	101.651	5.375		98.621	98.496	98.246																																					
5.875		101.457	101.332	101.082	5.250		98.133	98.008	97.758																																					
5.750		101.305	101.180	100.930	5.125		98.443	98.318	98.068																																					
5.625		100.900	100.775	100.525	5.000		97.946	97.821	97.571																																					
5.500		100.424	100.299	100.049	4.875		97.433	97.308	97.058																																					
5.375		99.620	99.495	99.245	4.750		96.906	96.781	96.531																																					
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		
link to policy			

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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 <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and 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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7.625	102.075	101.950	101.700	101.700	7.000	NA	NA	NA	NA																																					
7.500	101.857	101.732	101.482	101.482	6.875	NA	NA	NA	NA																																					
7.375	101.429	101.304	101.054	101.054	6.750	NA	NA	NA	NA																																					
7.250	100.919	100.794	100.544	100.544	6.625	93.869	93.744	93.494	93.494																																					
7.125	101.640	101.515	101.265	101.265	6.500	93.628	93.503	93.253	93.253																																					
7.000	101.183	101.058	100.808	100.808	6.375	93.369	93.244	92.994	92.994																																					
6.875	100.690	100.565	100.315	100.315	6.250	93.089	92.964	92.714	92.714																																					
6.750	99.592	99.467	99.217	99.217	6.125	93.119	92.994	92.744	92.744																																					
6.625	101.331	101.206	100.956	100.956	6.000	92.846	92.721	92.471	92.471																																					
6.500	100.901	100.776	100.526	100.526	5.875	92.543	92.418	92.168	92.168																																					
6.375	100.409	100.284	100.034	100.034	5.750	92.206	92.081	91.831	91.831																																					
6.250	99.212	99.087	98.837	98.837	5.625	94.890	94.765	94.515	94.515																																					
6.125	100.264	100.139	99.889	99.889	5.500	94.563	94.438	94.188	94.188																																					
6.000	99.843	99.718	99.468	99.468	5.375	94.188	94.063	93.813	93.813																																					
5.875	99.274	99.149	98.899	98.899	5.250	93.768	93.643	93.393	93.393																																					
5.750	98.081	97.956	97.706	97.706	5.125	93.997	93.872	93.622	93.622																																					
5.625	97.706	97.581	97.331	97.331	5.000	93.560	93.435	93.185	93.185																																					
5.500	97.230	97.105	96.855	96.855	4.875	93.087	92.962	92.712	92.712																																					
5.375	96.426	96.301	96.051	96.051	4.750	92.585	92.460	92.210	92.210																																					

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

Extension and Re-lock Fees			
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 VA 5/1 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	97.625	6.750	98.000	97.875	97.625	97.625	FICO Adjustments	
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	680 - 699	0.000
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	660-679	-0.125
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	640-659	-0.500
6.250	97.000	96.875	96.625	96.625	6.250	97.000	96.875	96.625	96.625	620-639	-1.000
6.125	96.750	96.625	96.375	96.375	6.125	96.750	96.625	96.375	96.375	600-619	-1.500
6.000	96.500	96.375	96.125	96.125	6.000	96.500	96.375	96.125	96.125	580-599	-2.000
5.875	96.250	96.125	95.875	95.875	5.875	96.250	96.125	95.875	95.875	Government Adjusters	
5.750	96.000	95.875	95.625	95.625	5.750	96.000	95.875	95.625	95.625	Manual	-0.250
5.625	95.750	95.625	95.375	95.375	5.625	95.750	95.625	95.375	95.375	2 unit	-0.750
5.500	95.500	95.375	95.125	95.125	5.500	95.500	95.375	95.125	95.125	3-4 unit	-1.000
5.375	95.250	95.125	94.875	94.875	5.375	95.250	95.125	94.875	94.875	VA	0.000
5.250	95.000	94.875	94.625	94.625	5.250	95.000	94.875	94.625	94.625	Manufactured	-1.250
5.125	94.750	94.625	94.375	94.375	5.125	94.750	94.625	94.375	94.375	Ln Amt <=150K	-0.375
5.000	94.500	94.375	94.125	94.125	5.000	94.500	94.375	94.125	94.125	VA IRRL N/O/O	-1.000
4.875	94.250	94.125	93.875	93.875	4.875	94.250	94.125	93.875	93.875	Cash Out	-0.250
4.750	94.000	93.875	93.625	93.625	4.750	94.000	93.875	93.625	93.625	Cash Out > 90% (VA)	-1.75
4.625	93.750	93.625	93.375	93.375	4.625	93.750	93.625	93.375	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	93.125	4.500	93.500	93.375	93.125	93.125		
4.375	93.250	93.125	92.875	92.875	4.375	93.250	93.125	92.875	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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500		101.843	101.718	101.468	7.500		101.870	101.745	101.495	7.500		101.408	101.283	101.033	7.500		101.408	101.283	101.033	7.500		101.408	101.283	101.033					
7.375		101.638	101.513	101.263	7.375		101.633	101.508	101.258	7.375		101.319	101.194	100.944	7.375		101.319	101.194	100.944	7.375		101.319	101.194	100.944					
7.250		101.432	101.307	101.057	7.250		101.398	101.273	101.023	7.250		101.190	101.065	100.815	7.250		101.190	101.065	100.815	7.250		101.190	101.065	100.815					
7.125		101.227	101.102	100.852	7.125		101.210	101.085	100.835	7.125		101.042	100.917	100.667	7.125		101.042	100.917	100.667	7.125		101.042	100.917	100.667					
7.000		101.052	100.927	100.677	7.000		101.141	101.016	100.766	7.000		100.886	100.761	100.511	7.000		100.886	100.761	100.511	7.000		100.886	100.761	100.511					
6.875		100.863	100.738	100.488	6.875		101.029	100.904	100.654	6.875		100.709	100.584	100.334	6.875		100.709	100.584	100.334	6.875		100.709	100.584	100.334					
6.750		100.646	100.521	100.271	6.750		100.830	100.705	100.455	6.750		100.488	100.363	100.113	6.750		100.488	100.363	100.113	6.750		100.488	100.363	100.113					
6.625		100.440	100.315	100.065	6.625		100.628	100.503	100.253	6.625		100.250	100.125	99.875	6.625		100.250	100.125	99.875	6.625		100.250	100.125	99.875					
6.500		100.254	100.129	99.879	6.500		100.415	100.290	100.040	6.500		99.975	99.850	99.600	6.500		99.975	99.850	99.600	6.500		99.975	99.850	99.600					
6.375		100.058	99.933	99.683	6.375		100.190	100.065	99.815	6.375		99.673	99.548	99.298	6.375		99.673	99.548	99.298	6.375		99.673	99.548	99.298					
6.250		99.841	99.716	99.466	6.250		99.940	99.815	99.565	6.250		99.316	99.191	98.941	6.250		99.316	99.191	98.941	6.250		99.316	99.191	98.941					
6.125		99.614	99.489	99.239	6.125		99.664	99.539	99.289	6.125		98.950	98.825	98.575	6.125		98.950	98.825	98.575	6.125		98.950	98.825	98.575					
6.000		99.366	99.241	98.991	6.000		99.341	99.216	98.966	6.000		98.569	98.444	98.194	6.000		98.569	98.444	98.194	6.000		98.569	98.444	98.194					
5.875		99.113	98.988	98.738	5.875		99.005	98.880	98.630	5.875		98.185	98.060	97.810	5.875		98.185	98.060	97.810	5.875		98.185	98.060	97.810					
5.750		98.912	98.787	98.537	5.750		98.562	98.437	98.187	5.750		97.781	97.656	97.406	5.750		97.781	97.656	97.406	5.750		97.781	97.656	97.406					
5.625		98.605	98.480	98.230	5.625		98.134	98.009	97.759	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		98.248	98.123	97.873	5.500		97.653	97.528	97.278	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.889	97.764	97.514	5.375		97.168	97.043	96.793	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.518	97.393	97.143	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		97.143	97.018	96.768	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA					

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

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

See Agency Adjusters page.

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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.640	103.515	103.265	7.625		103.338	103.213	102.963
7.500		103.257	103.132	102.882	7.500		103.117	102.992	102.742
7.375		102.869	102.744	102.494	7.375		102.848	102.723	102.473
7.250		102.743	102.618	102.368	7.250		102.479	102.354	102.104
7.125		102.777	102.652	102.402	7.125		102.768	102.643	102.393
7.000		102.359	102.234	101.984	7.000		102.451	102.326	102.076
6.875		101.933	101.808	101.558	6.875		102.066	101.941	101.691
6.750		101.494	101.369	101.119	6.750		101.577	101.452	101.202
6.625		101.704	101.579	101.329	6.625		101.768	101.643	101.393
6.500		101.249	101.124	100.874	6.500		101.376	101.251	101.001
6.375		100.778	100.653	100.403	6.375		100.891	100.766	100.516
6.250		100.326	100.201	99.951	6.250		100.394	100.269	100.019
6.125		100.194	100.069	99.819	6.125		100.331	100.206	99.956
6.000		99.732	99.607	99.357	6.000		99.869	99.744	99.494
5.875		99.150	99.025	98.775	5.875		99.261	99.136	98.886
5.750		98.625	98.500	98.250	5.750		98.684	98.559	98.309
5.625		98.216	98.091	97.841	5.625		98.397	98.272	98.022
5.500		97.665	97.540	97.290	5.500		97.865	97.740	97.490
5.375		97.111	96.986	96.736	5.375		97.210	97.085	96.835
5.250		96.530	96.405	96.155	5.250		96.577	96.452	96.202

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										
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA 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	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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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	102.314	7.500		101.380	101.255	101.130				
8.125		102.375	102.314	102.189	7.375		101.130	101.005	100.880				
8.000		102.314	102.189	102.064	7.250		100.880	100.755	100.630				
7.875		102.189	102.064	101.939	7.125		100.630	100.505	100.380				
7.750		102.064	101.939	101.814	7.000		100.255	100.130	100.005				
7.625		101.939	101.814	101.689	6.875		99.880	99.755	99.630				
7.500		101.814	101.689	101.564	6.750		99.380	99.255	99.130				
7.375		101.564	101.439	101.314	6.625		98.880	98.755	98.630				
7.250		101.314	101.189	101.064	6.500		98.255	98.130	98.005				
7.125		101.064	100.939	100.814	6.375		97.630	97.505	97.380				
7.000		100.689	100.564	100.439	6.250		97.005	96.880	96.755				
6.875		100.314	100.189	100.064	6.125		96.380	96.255	96.130				
6.750		99.939	99.814	99.689	6.000		95.630	95.505	95.380				
6.625		99.439	99.314	99.189	5.875		94.880	94.755	94.630				
6.500		98.939	98.814	98.689			NA	NA	NA				
6.375		98.314	98.189	98.064			NA	NA	NA				
6.250		97.689	97.564	97.439			NA	NA	NA				
6.125		97.064	96.939	96.814			NA	NA	NA				
6.000		96.314	96.189	96.064			NA	NA	NA				
5.875		95.564	95.439	95.314			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	101.762	7.500		101.375	101.375	101.337	7.750		101.875	101.875	101.798
8.875		101.875	101.762	101.637	7.375		101.375	101.337	101.212	7.625		101.875	101.798	101.673
8.750		101.762	101.637	101.512	7.250		101.337	101.212	101.087	7.500		101.798	101.673	101.548
8.625		101.637	101.512	101.387	7.125		101.212	101.087	100.962	7.375		101.673	101.548	101.423
8.500		101.512	101.387	101.262	7.000		101.087	100.962	100.837	7.250		101.548	101.423	101.298
8.375		101.387	101.262	101.137	6.875		100.837	100.712	100.587	7.125		101.423	101.298	101.173
8.250		101.262	101.137	101.012	6.750		100.462	100.337	100.212	7.000		101.173	101.048	100.923
8.125		101.137	101.012	100.887	6.625		100.087	99.962	99.837	6.875		100.923	100.798	100.673
8.000		101.012	100.887	100.762	6.500		99.587	99.462	99.337	6.750		100.548	100.423	100.298
7.875		100.887	100.762	100.637	6.375		99.087	98.962	98.837	6.625		100.173	100.048	99.923
7.750		100.637	100.512	100.387	6.250		98.587	98.462	98.337	6.500		99.673	99.548	99.423
7.625		100.387	100.262	100.137	6.125		98.087	97.962	97.837	6.375		99.173	99.048	98.923
7.500		100.012	99.887	99.762	6.000		97.462	97.337	97.212	6.250		98.673	98.548	98.423
7.375		99.637	99.512	99.387	5.875		96.837	96.712	96.587	6.125		98.048	97.923	97.798
7.250		99.137	99.012	98.887	5.750		96.212	96.087	95.962	6.000		97.423	97.298	97.173
7.125		98.637	98.512	98.387	5.625		95.587	95.462	95.337	5.875		96.673	96.548	96.423
7.000		98.137	98.012	97.887			NA	NA	NA	5.750		95.923	95.798	95.673
6.875		97.637	97.512	97.387			NA	NA	NA	5.625		95.048	94.923	94.798
6.750		97.012	96.887	96.762			NA	NA	NA	5.500		94.173	94.048	93.923
6.625		96.387	96.262	96.137			NA	NA	NA			NA	NA	NA

Price Adjustments

FICO by LTV Adjustment							
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

The below adds also apply:	
Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	-0.250	-0.250	-0.250	-0.250
CO	0.000	0.000	0.000	0.000
CT	-0.250	-0.250	-0.250	-0.250
DC	-0.250	-0.250	-0.250	-0.250
DE	0.000	0.000	0.000	0.000
FL	-0.250	-0.250	-0.250	-0.250
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	-0.250	-0.250	-0.250	-0.250
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	-0.250	-0.250	-0.250	-0.250
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

SHLC Wholesale Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	-0.250	-0.250	-0.250	-0.250
NM	0.000	0.000	0.000	0.000
NV	-0.250	-0.250	-0.250	-0.250
NY	-0.250	-0.250	-0.250	-0.250
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	-0.250	-0.250	-0.250	-0.250
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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

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SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625		101.896	101.771	101.584	8.250		101.909	101.784	101.597	
8.500		101.865	101.740	101.553	8.125		101.866	101.741	101.554	
8.375		101.810	101.685	101.497	8.000		101.819	101.694	101.507	
8.250		101.711	101.586	101.398	7.875		101.747	101.622	101.434	
8.125		101.608	101.483	101.296	7.750		101.672	101.547	101.359	
8.000		101.497	101.372	101.185	7.625		101.557	101.432	101.245	
7.875		101.343	101.218	101.031	7.500		101.463	101.338	101.150	
7.750		101.184	101.059	100.872	7.375		101.323	101.198	101.011	
7.625		100.998	100.873	100.685	7.250		101.173	101.048	100.861	
7.500		100.804	100.679	100.492	7.125		100.978	100.853	100.666	
7.375		100.599	100.474	100.286	7.000		100.761	100.636	100.449	
7.250		100.382	100.257	100.069	6.875		100.465	100.340	100.153	
7.125		100.164	100.039	99.851	6.750		100.144	100.019	99.831	
7.000		99.925	99.800	99.613	6.625		99.804	99.679	99.492	
6.875		99.665	99.540	99.353	6.500		99.445	99.320	99.132	
6.750		99.389	99.264	99.076			NA	NA	NA	
6.625		99.080	98.955	98.768			NA	NA	NA	
6.500		98.768	98.643	98.455			NA	NA	NA	
6.375		98.442	98.317	98.130			NA	NA	NA	
6.250		98.110	97.985	97.797			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		100.596	100.424	100.205	7.250		99.114	98.942	98.723	
8.375		100.566	100.394	100.176	7.125		99.063	98.891	98.672	
8.250		100.537	100.365	100.147	7.000		99.013	98.841	98.622	
8.125		100.464	100.293	100.074	6.875		98.962	98.790	98.572	
8.000		100.392	100.220	100.002	6.750		98.912	98.740	98.522	
7.875		100.300	100.128	99.909	6.625		98.656	98.484	98.265	
7.750		100.296	100.124	99.906	6.500		98.400	98.228	98.009	
7.625		100.115	99.943	99.725	6.375		97.637	97.465	97.246	
7.500		99.934	99.762	99.544	6.250		96.875	96.703	96.484	
7.375		99.839	99.668	99.449	6.125		96.622	96.451	96.232	
7.250		99.745	99.573	99.354	6.000		96.370	96.198	95.979	
7.125		99.651	99.479	99.261	5.875		NA	NA	NA	
7.000		99.558	99.386	99.167	5.750		NA	NA	NA	
6.875		99.398	99.226	99.007	5.625		NA	NA	NA	
6.750		99.239	99.067	98.849	5.500		NA	NA	NA	
6.625		98.905	98.733	98.514	5.375		NA	NA	NA	
6.500		98.570	98.398	98.179	5.250		NA	NA	NA	
6.375		97.948	97.776	97.557	5.125		NA	NA	NA	
6.250		97.326	97.154	96.935	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	-3.505	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	0.215	0.090	-0.135	-0.360	-0.585	-0.810	-1.035	-1.260	-1.485	na	na	na
680-699	-0.110	-0.110	-0.235	-0.460	-0.685	-0.910	-1.135	-1.360	-1.585	na	na	na
660-679	-0.235	-0.235	-0.460	-0.685	-0.910	-1.135	-1.360	-1.585	-1.810	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	0.715	0.715	0.715	0.565	0.415	0.265	0.115	na	na	na	na	na
680-699	0.565	0.565	0.565	0.415	0.265	0.115	0.000	na	na	na	na	na
660-679	0.415	0.415	0.415	0.265	0.115	0.000	-0.135	na	na	na	na	na
640-659	0.265	0.265	0.265	0.115	0.000	-0.135	-0.285	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	
7.750		96.637	96.387	NA	8.000		97.060	96.810	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>
7.625		96.426	96.176	NA	7.875		96.805	96.555	NA	
7.500		96.210	95.960	NA	7.750		96.543	96.293	NA	
7.375		95.989	95.739	NA	7.625		96.274	96.024	NA	
7.250		95.762	95.512	NA	7.500		95.997	95.747	NA	
7.125		95.526	95.276	NA	7.375		95.710	95.460	NA	
7.000		95.282	95.032	NA	7.250		95.412	95.162	NA	
6.875		95.027	94.777	NA	7.125		95.101	94.851	NA	
6.750		94.762	94.512	NA	7.000		94.777	94.527	NA	
6.625		94.486	94.236	NA	6.875		94.438	94.188	NA	
6.500		94.197	93.947	NA	6.750		94.084	93.834	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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		102.932	102.807	102.682	9.000		102.932	102.807	102.682	<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		102.739	102.614	102.489	8.875		102.739	102.614	102.489	
8.750		102.546	102.421	102.296	8.750		102.546	102.421	102.296	
8.625		102.353	102.228	102.103	8.625		102.353	102.228	102.103	
8.500		102.162	102.037	101.912	8.500		102.162	102.037	101.912	
8.375		101.971	101.846	101.721	8.375		101.971	101.846	101.721	
8.250		101.781	101.656	101.531	8.250		101.781	101.656	101.531	
8.125		101.591	101.466	101.341	8.125		101.591	101.466	101.341	
8.000		101.402	101.277	101.152	8.000		101.402	101.277	101.152	
7.875		101.213	101.088	100.963	7.875		101.213	101.088	100.963	
7.750		101.020	100.895	100.770	7.750		101.020	100.895	100.770	
7.625		100.826	100.701	100.576	7.625		100.826	100.701	100.576	
7.500		100.617	100.492	100.367	7.500		100.617	100.492	100.367	
7.375		100.397	100.272	100.147	7.375		100.397	100.272	100.147	
7.250		100.280	100.155	100.030	7.250		100.280	100.155	100.030	
7.125		100.013	99.888	99.763	7.125		100.013	99.888	99.763	
7.000		99.713	99.588	99.463	7.000		99.713	99.588	99.463	
6.875		99.561	99.436	99.311	6.875		99.561	99.436	99.311	
6.750		99.369	99.244	99.119	6.750		99.369	99.244	99.119	
6.625		98.990	98.865	98.740	6.625		98.990	98.865	98.740	
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.										
<p>Extension and Re-lock Fees</p> <p>Please call lock desk for extensions and relocks</p>										

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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		101.300	101.200	101.099	7.500		100.809	100.719	100.630	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
7.625		101.107	101.012	100.917	7.375		100.566	100.482	100.397	
7.500		100.864	100.775	100.685	7.250		100.283	100.204	100.124	
7.375		100.590	100.506	100.421	7.125		99.975	99.901	99.826	
7.250		100.304	100.225	100.145	7.000		99.657	99.588	99.519	
7.125		100.018	99.943	99.869	6.875		99.308	99.244	99.181	
7.000		99.715	99.647	99.578	6.750		98.915	98.857	98.798	
6.875		99.382	99.318	99.255	6.625		98.466	98.413	98.360	
6.750		99.002	98.943	98.885	6.500		97.949	97.901	97.852	
6.625		98.559	98.506	98.453	6.375		97.350	97.307	97.264	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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					Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09
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		101.596	101.496	101.395	7.750		100.262	100.162	100.061	
7.625		101.334	101.239	101.144	7.625		100.113	100.018	99.923	
7.500		101.042	100.952	100.862	7.500		99.876	99.787	99.697	
7.375		100.724	100.639	100.555	7.375		99.577	99.493	99.408	
7.250		100.388	100.308	100.229	7.250		99.241	99.162	99.082	
7.125		100.039	99.964	99.890	7.125		98.892	98.818	98.744	
7.000		99.690	99.621	99.552	7.000		98.543	98.474	98.405	
6.875		99.328	99.264	99.201	6.875		98.182	98.118	98.054	
6.750		98.942	98.883	98.825	6.750		97.795	97.737	97.678	
6.625		98.518	98.464	98.411	6.625		97.371	97.318	97.264	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	

Margin: 2.75
Caps: 5/1/5

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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Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.928	105.803	105.678	105.490					
9.250	105.783	105.658	105.533	105.346					
9.125	105.617	105.492	105.367	105.180					
9.000	105.436	105.311	105.186	104.998					
8.875	105.219	105.094	104.969	104.781					
8.750	104.995	104.870	104.745	104.557					
8.625	104.772	104.647	104.522	104.335					
8.500	104.570	104.445	104.320	104.133					
8.375	104.304	104.179	104.054	103.867					
8.250	104.018	103.893	103.768	103.580					
8.125	103.682	103.557	103.432	103.244					
8.000	103.337	103.212	103.087	102.899					
7.875	102.970	102.845	102.720	102.532					
7.750	102.685	102.560	102.435	102.248					
7.625	102.170	102.045	101.920	101.733					
7.500	101.721	101.596	101.471	101.283					
7.375	101.238	101.113	100.988	100.800					
7.250	100.775	100.650	100.525	100.337					
7.125	100.276	100.151	100.026	99.839					
7.000	99.746	99.621	99.496	99.308					

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 LLPAs										
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 LLPAs										
	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>=\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <=\$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <=\$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <=\$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <=\$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

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

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

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

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MVP Prime Plus - Full Doc				SHLC Wholesale MVP Prime Plus			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
8.500	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	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
Bank Statement - 12 Months	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

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

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

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

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Effective: 1/24/24 8:41 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: 1/24/24 8:41 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

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

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

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	NA
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	NA
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-3.500	NA	NA
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	-3.625	-4.000	NA	NA
	600-619	-3.125	-3.125	-3.375	-3.875	-4.625	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months WVOE	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-3.875	NA
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	-3.875	-4.250	NA	NA
	600-619	-4.000	-4.000	-4.500	-5.000	-5.750	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
WVOE		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
CPA/EA Prepared P&L - 24 Months		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
CPA/EA Prepared P&L - 12 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	NA
	Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
State 1	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

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

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr & 10yr ARM Caps	5/1/5
Reset Frequency	6 mo

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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	ARM Index	SOFR 30A
	ARM Margin	6.5
	Syr ARM Caps	2/1/5
	7yr & 10yr ARM C	5/1/5
	Reset Frequency	6 mo
		Housing
		(BK/FC/SS/DLI)
		Min FICO
		660.000
		Max LTV
		80
		Max Property Cou
		25.000

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	36000.000%	360.000	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	24000.000%	360.000	120.000
30 YR FIXED	36000.000%	360.000	NA
30 YR FIXED I/O	24000.000%	360.000	120.000

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
All Fixed Rate qualified at the Note Rate.
* Loan eligibility is determined by the Guideline/Product Matrix.

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MVP Foreign National - Full Doc and DSCR				SHLC Wholesale MVP Foreign National	
30 Day Pricing					
Rate	5/6 ARM	7/6 ARM	30YR Fixed		
10.625	107.350	107.300	107.200		
10.500	107.100	107.050	106.950		
10.375	106.850	106.800	106.700		
10.250	106.600	106.550	106.450		
10.125	106.350	106.300	106.200		
10.000	106.100	106.050	105.950		
9.875	105.850	105.800	105.700		
9.750	105.600	105.550	105.450		
9.625	105.350	105.300	105.200		
9.500	105.100	105.050	104.950		
9.375	104.850	104.800	104.700		
9.250	104.475	104.425	104.325		
9.125	104.100	104.050	103.950		
9.000	103.725	103.675	103.575		
8.875	103.350	103.300	103.200		
8.750	102.975	102.925	102.825		
8.625	102.600	102.550	102.450		
8.500	102.225	102.175	102.075		
8.375	101.850	101.800	101.700		
8.250	101.475	101.425	101.325		
8.125	101.100	101.050	100.950		
8.000	100.725	100.675	100.575		
7.875	100.350	100.300	100.200		
7.750	99.975	99.925	99.825		
7.625	99.600	99.550	99.450		

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

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

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

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

-6 mo Interest

Price Adjustments	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.625
	48 Months	0.375	0.375	0.375	0.375	0.500
Penalty Term 1-5	36 Months	0.000	0.000	0.000	0.000	0.000
(Other allowable PPP)	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250
Other	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	NA
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term		
Lock Period	60 days	-0.300	5yr ARM & 7yr ARM & 10yr ARM	360.000	36000.000%	NA
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0	36000.000%	120.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000	48000.000%	120.000
			30 YR FIXED	360.000	36000.000%	NA
			30 YR FIXED I/O	240.000	360.000	120.000
ARM Requirements	ARM Index	SOFR 30AVG				
	ARM Margin (DTI)	5.0				
	ARM Margin (DSCR)	6.5	* Qualifying Rate: Note Rate			
	5yr ARM Caps	2/1/5	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.			
	7yr & 10yr ARM Caps	5/1/5	All Fixed Rate qualified at the Note Rate.			
	Reset Frequency	6 mo	* Loan eligibility is determined by the Guideline/Product Matrix.			
Program Restrictions	Housing	0x30x12				
	(BK/FC/SS/DL)	36 mo				
	Min FICO	680 or Foreign Credit				
	Max LTV	75				
	Max Price (2nd Home)	104				