



SHLC Wholesale Financial Rate Sheet

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**New Locks**

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

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

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SHLC Wholesale Conforming DU and LP														
1000-99 1100-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 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		103.851	103.726	103.476	7.625		103.981	103.856	103.606	7.000		102.794	102.669	102.419
7.500		103.468	103.343	103.093	7.500		103.600	103.475	103.225	6.875		102.783	102.658	102.408
7.375		103.148	103.023	102.773	7.375		103.217	103.092	102.842	6.750		102.486	102.361	102.111
7.250		103.004	102.879	102.629	7.250		102.795	102.670	102.420	6.625		102.179	102.054	101.804
7.125		103.067	102.942	102.692	7.125		103.236	103.111	102.861	6.500		102.235	102.110	101.860
7.000		102.701	102.576	102.326	7.000		102.815	102.690	102.440	6.375		102.009	101.884	101.634
6.875		102.306	102.181	101.931	6.875		102.351	102.226	101.976	6.250		101.743	101.618	101.368
6.750		101.876	101.751	101.501	6.750		101.862	101.737	101.487	6.125		101.314	101.189	100.939
6.625		102.004	101.879	101.629	6.625		102.377	102.252	102.002	6.000		101.818	101.693	101.443
6.500		101.666	101.541	101.291	6.500		101.888	101.763	101.513	5.875		101.517	101.392	101.142
6.375		101.101	100.976	100.726	6.375		101.379	101.254	101.004	5.750		101.172	101.047	100.797
6.250		100.634	100.509	100.259	6.250		100.838	100.713	100.463	5.625		100.687	100.562	100.312
6.125		100.571	100.446	100.196	6.125		100.898	100.773	100.523	5.500		100.788	100.663	100.413
6.000		100.111	99.986	99.736	6.000		100.473	100.348	100.098	5.375		100.415	100.290	100.040
5.875		99.501	99.376	99.126	5.875		99.929	99.804	99.554	5.250		100.012	99.887	99.637
5.750		98.939	98.814	98.564	5.750		99.382	99.257	99.007	5.125		99.510	99.385	99.135
5.625		98.637	98.512	98.262	5.625		98.727	98.602	98.352	5.000		99.417	99.292	99.042
5.500		98.116	97.991	97.741	5.500		98.264	98.139	97.889	4.875		99.042	98.917	98.667
5.375		97.450	97.325	97.075	5.375		97.731	97.606	97.356	4.750		98.613	98.488	98.238
5.250		96.828	96.703	96.453	5.250		97.134	97.009	96.759	4.625		98.103	97.978	97.728
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.002	102.877	102.627										
6.875		102.707	102.582	102.332										
6.750		102.402	102.277	102.027										
6.625		102.049	101.924	101.674										
6.500		102.333	102.208	101.958										
6.375		102.005	101.880	101.630										
6.250		101.681	101.556	101.306										
6.125		101.312	101.187	100.937										
6.000		101.673	101.548	101.298										
5.875		101.355	101.230	100.980										
5.750		101.029	100.904	100.654										
5.625		100.657	100.532	100.282										
5.500		100.544	100.419	100.169										
5.375		100.216	100.091	99.841										
5.250		99.878	99.753	99.503										
5.125		99.502	99.377	99.127										
5.000		98.995	98.870	98.620										
4.875		98.573	98.448	98.198										
4.750		98.221	98.096	97.846										
4.625		97.842	97.717	97.467										
<b>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</b>														
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									
<a href="#">link to policy</a>														
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		102.953	102.828	102.578	7.625		102.222	102.097	101.847	7.000		100.763	100.638	100.388
7.500		102.796	102.671	102.421	7.500		101.975	101.850	101.600	6.875		100.617	100.492	100.242
7.375		102.529	102.404	102.154	7.375		101.676	101.551	101.301	6.750		100.450	100.325	100.075
7.250		102.181	102.056	101.806	7.250		101.395	101.270	101.020	6.625		99.792	99.667	99.417
7.125		102.053	101.928	101.678	7.125		101.180	101.055	100.805	6.500		99.626	99.501	99.251
7.000		101.778	101.653	101.403	7.000		100.905	100.780	100.530	6.375		99.448	99.323	99.073
6.875		101.500	101.375	101.125	6.875		100.635	100.510	100.260	6.250		99.268	99.143	98.893
6.750		101.179	101.054	100.804	6.750		100.257	100.132	99.882	6.125		98.952	98.827	98.577
6.625		101.086	100.961	100.711	6.625		100.527	100.402	100.152	6.000		98.768	98.643	98.393
6.500		100.775	100.650	100.400	6.500		100.350	100.225	99.975	5.875		98.542	98.417	98.167
6.375		100.429	100.304	100.054	6.375		100.062	99.937	99.687	5.750		98.279	98.154	97.904
6.250		99.935	99.810	99.560	6.250		98.860	98.735	98.485	5.625		97.810	97.685	97.435
6.125		99.461	99.336	99.086	6.125		98.490	98.365	98.115	5.500		97.544	97.419	97.169
6.000		98.939	98.814	98.564	6.000		97.938	97.813	97.563	5.375		97.263	97.138	96.888
5.875		98.323	98.198	97.948	5.875		97.236	97.111	96.861	5.250		96.948	96.823	96.573
5.750		97.863	97.738	97.488	5.750		96.744	96.619	96.369	5.125		96.464	96.339	96.089
5.625		96.423	96.298	96.048	5.625		96.207	96.082	95.832	5.000		96.797	96.672	96.422
5.500		95.873	95.748	95.498	5.500		95.628	95.503	95.253	4.875		96.433	96.308	96.058
5.375		95.177	95.052	94.802	5.375		94.897	94.772	94.522	4.750		96.070	95.945	95.695
5.250		94.477	94.352	94.102	5.250		94.188	94.063	93.813	4.625		94.533	94.408	94.158
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		98.921	98.796	98.546	7.000		98.921	98.796	98.546	7.000		98.921	98.796	98.546
6.875		98.956	98.831	98.581	6.875		98.956	98.831	98.581	6.875		98.956	98.831	98.581
6.750		98.702	98.577	98.327	6.750		98.702	98.577	98.327	6.750		98.702	98.577	98.327
6.625		98.438	98.313	98.063	6.625		98.438	98.313	98.063	6.625		98.438	98.313	98.063
6.500		98.336	98.211	97.961	6.500		98.336	98.211	97.961	6.500		98.336	98.211	97.961
6.375		98.125	98.000	97.750	6.375		98.125	98.000	97.750	6.375		98.125	98.000	97.750
6.250		97.780	97.655	97.405	6.250		97.780	97.655	97.405	6.250		97.780	97.655	97.405
6.125		97.517	97.392	97.142	6.125		97.517	97.392	97.142	6.125		97.517	97.392	97.142
6.000		98.063	97.938	97.688	6.000		98.063	97.938	97.688	6.000		98.063	97.938	97.688
5.875		97.724	97.599	97.349	5.875		97.724	97.599	97.349	5.875		97.724	97.599	97.349
5.750		97.352	97.227	96.977	5.750		97.352	97.227	96.977	5.750		97.352	97.227	96.977
5.625		96.963	96.838	96.588	5.625		96.963	96.838	96.588	5.625		96.963	96.838	96.588
5.500		97.251	97.126	96.876	5.500		97.251	97.126	96.876	5.500		97.251	97.126	96.876
5.375		96.877	96.752	96.502	5.375		96.877	96.752	96.502	5.375		96.877	96.752	96.502
5.250		96.430	96.305	96.055	5.250		96.430	96.305	96.055	5.250		96.430	96.305	96.055
5.125		95.921	95.796	95.546	5.125		95.921	95.796	95.546	5.125		95.921	95.796	95.546
5.000		95.950	95.825	95.575	5.000		95.950	95.825	95.575	5.000		95.950	95.825	95.575
4.875		95.597	95.472	95.222	4.875		95.597	95.472	95.222	4.875		95.597	95.472	95.222
4.750		95.100	94.975	94.725	4.750		95.100	94.975	94.725	4.750		95.100	94.975	94.725
4.625		94.563	94.438	94.188	4.625		94.563	94.438	94.188	4.625		94.563	94.438	94.188

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

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

Price Adjustments: See Agency Adjusters page.

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

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

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

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

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

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

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	-0.750	-0.900	-1.050	-1.260	-1.610	-1.780	-1.990

  

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	<b>FICO Adjustments</b>	
7.625		103.781	103.656	103.406	7.000		NA	NA	NA	680-699	0.000
7.500		103.563	103.438	103.188	6.875		NA	NA	NA	660-679	-0.125
7.375		103.135	103.010	102.760	6.750		NA	NA	NA	640-659	-0.500
7.250		102.625	102.500	102.250	6.625		100.671	100.546	100.296	620-639	-1.000
7.125		103.631	103.506	103.256	6.500		100.297	100.172	99.922	600-619	-1.500
7.000		103.174	103.049	102.799	6.375		99.910	99.785	99.535	580-599	-2.000
6.875		102.681	102.556	102.306	6.250		99.507	99.382	99.132	<b>Government Adjusters</b>	
6.750		103.046	102.921	102.671	6.125		99.843	99.718	99.468	Manual	-0.250
6.625		103.037	102.912	102.662	6.000		99.443	99.318	99.068	2 unit	-0.750
6.500		102.607	102.482	102.232	5.875		99.023	98.898	98.648	3-4 unit	-1.000
6.375		102.115	101.990	101.740	5.750		98.583	98.458	98.208	VA	0.000
6.250		102.531	102.406	102.156	5.625		99.271	99.146	98.896	Manufactured	-1.250
6.125		102.197	102.072	101.822	5.500		98.835	98.710	98.460	Ln Amt <=150K	-0.375
6.000		101.776	101.651	101.401	5.375		98.371	98.246	97.996	VA IRRL N/O/O	-1.000
5.875		101.207	101.082	100.832	5.250		97.883	97.758	97.508	Cash Out	-0.250
5.750		101.055	100.930	100.680	5.125		98.193	98.068	97.818	Cash Out > 90% (VA)	-1.75
5.625		100.650	100.525	100.275	5.000		97.696	97.571	97.321	Note: Pricing and LLPAs subject to change without notice	
5.500		100.174	100.049	99.799	4.875		97.183	97.058	96.808		
5.375		99.370	99.245	98.995	4.750		96.656	96.531	96.281		
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> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625	101.825	101.700	101.450	101.450	7.000	NA	NA	NA	NA																																			
7.500	101.607	101.482	101.232	101.232	6.875	NA	NA	NA	NA																																			
7.375	101.179	101.054	100.804	100.804	6.750	NA	NA	NA	NA																																			
7.250	100.669	100.544	100.294	100.294	6.625	93.619	93.494	93.244	93.244																																			
7.125	101.390	101.265	101.015	101.015	6.500	93.378	93.253	93.003	93.003																																			
7.000	100.933	100.808	100.558	100.558	6.375	93.119	92.994	92.744	92.744																																			
6.875	100.440	100.315	100.065	100.065	6.250	92.839	92.714	92.464	92.464																																			
6.750	99.342	99.217	98.967	98.967	6.125	92.869	92.744	92.494	92.494																																			
6.625	101.081	100.956	100.706	100.706	6.000	92.596	92.471	92.221	92.221																																			
6.500	100.651	100.526	100.276	100.276	5.875	92.293	92.168	91.918	91.918																																			
6.375	100.159	100.034	99.784	99.784	5.750	91.956	91.831	91.581	91.581																																			
6.250	98.962	98.837	98.587	98.587	5.625	94.640	94.515	94.265	94.265																																			
6.125	100.014	99.889	99.639	99.639	5.500	94.313	94.188	93.938	93.938																																			
6.000	99.593	99.468	99.218	99.218	5.375	93.938	93.813	93.563	93.563																																			
5.875	99.024	98.899	98.649	98.649	5.250	93.518	93.393	93.143	93.143																																			
5.750	97.831	97.706	97.456	97.456	5.125	93.747	93.622	93.372	93.372																																			
5.625	97.456	97.331	97.081	97.081	5.000	93.310	93.185	92.935	92.935																																			
5.500	96.980	96.855	96.605	96.605	4.875	92.837	92.712	92.462	92.462																																			
5.375	96.176	96.051	95.801	95.801	4.750	92.335	92.210	91.960	91.960																																			

*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		97.750	97.625	97.375	6.750		97.750	97.625	97.375	FICO Adjustments	
6.625		97.500	97.375	97.125	6.625		97.500	97.375	97.125	680 - 699	0.000
6.500		97.250	97.125	96.875	6.500		97.250	97.125	96.875	660-679	-0.125
6.375		97.000	96.875	96.625	6.375		97.000	96.875	96.625	640-659	-0.500
6.250		96.750	96.625	96.375	6.250		96.750	96.625	96.375	620-639	-1.000
6.125		96.500	96.375	96.125	6.125		96.500	96.375	96.125	600-619	-1.500
6.000		96.250	96.125	95.875	6.000		96.250	96.125	95.875	580-599	-2.000
5.875		96.000	95.875	95.625	5.875		96.000	95.875	95.625	Government Adjusters	
5.750		95.750	95.625	95.375	5.750		95.750	95.625	95.375	Manual	-0.250
5.625		99.516	99.391	99.141	5.625		99.347	99.222	98.972	2 unit	-0.750
5.500		98.989	98.864	98.614	5.500		98.899	98.774	98.524	3-4 unit	-1.000
5.375		98.456	98.331	98.081	5.375		98.442	98.317	98.067	VA	0.000
5.250		97.918	97.793	97.543	5.250		97.979	97.854	97.604	Manufactured	-1.250
5.125		97.622	97.497	97.247	5.125		97.475	97.350	97.100	Ln Amt <=150K	-0.375
5.000		97.082	96.957	96.707	5.000		97.010	96.885	96.635	VA IRRL N/O/O	-1.000
4.875		94.489	94.364	94.114	4.875		94.339	94.214	93.964	Cash Out	-0.250
4.750		94.489	94.364	94.114	4.750		94.339	94.214	93.964	Cash Out > 90% (VA)	-1.75
4.625		93.345	93.220	92.970	4.625		93.195	93.070	92.820	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		93.345	93.220	92.970	4.500		93.195	93.070	92.820		
4.375		93.345	93.220	92.970	4.375		93.195	93.070	92.820		

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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		101.593		101.468		101.218		101.013		7.500		101.620		101.495		101.245		101.008		7.500		101.158		101.033		100.783		101.033		100.783
7.375		101.388		101.263		101.013		100.807		7.375		101.383		101.258		101.008		100.773		7.375		101.069		100.944		100.694		100.944		100.694
7.250		101.182		101.057		100.807		100.602		7.250		101.148		101.023		100.773		100.565		7.250		100.940		100.815		100.565		100.815		100.565
7.125		100.977		100.852		100.602		100.427		7.125		100.960		100.835		100.585		100.417		7.125		100.792		100.667		100.417		100.667		100.417
7.000		100.802		100.677		100.427		100.238		7.000		100.891		100.766		100.516		100.261		7.000		100.636		100.511		100.261		100.511		100.261
6.875		100.613		100.488		100.238		100.084		6.875		100.779		100.654		100.404		100.084		6.875		100.459		100.334		100.084		100.334		100.084
6.750		100.396		100.271		100.021		99.863		6.750		100.580		100.455		100.205		99.863		6.750		100.238		100.113		99.863		100.113		99.863
6.625		100.190		100.065		99.815		99.625		6.625		100.378		100.253		100.003		99.625		6.625		100.000		99.875		99.625		99.875		99.625
6.500		100.004		99.879		99.629		99.433		6.500		100.165		100.040		99.790		99.433		6.500		99.725		99.600		99.350		99.600		99.350
6.375		99.808		99.683		99.433		99.216		6.375		99.940		99.815		99.565		99.216		6.375		99.423		99.298		99.048		99.298		99.048
6.250		99.591		99.466		99.216		98.989		6.250		99.690		99.565		99.315		98.989		6.250		99.066		98.941		98.691		98.941		98.691
6.125		99.364		99.239		98.989		98.741		6.125		99.414		99.289		99.039		98.741		6.125		98.700		98.575		98.325		98.575		98.325
6.000		99.116		98.991		98.741		98.488		6.000		99.091		98.966		98.716		98.488		6.000		98.319		98.194		97.944		98.194		97.944
5.875		98.863		98.738		98.488		98.287		5.875		98.755		98.630		98.380		98.287		5.875		97.935		97.810		97.560		97.810		97.560
5.750		98.662		98.537		98.287		97.980		5.750		98.312		98.187		97.937		97.980		5.750		97.531		97.406		97.156		97.406		97.156
5.625		98.355		98.230		97.980		97.623		5.625		97.884		97.759		97.509		97.623		5.625		NA		NA		NA		NA		NA
5.500		97.998		97.873		97.623		97.264		5.500		97.403		97.278		97.028		97.264		5.500		NA		NA		NA		NA		NA
5.375		97.639		97.514		97.264		96.893		5.375		96.918		96.793		96.543		96.893		5.375		NA		NA		NA		NA		NA
5.250		97.268		97.143		96.893		96.518		5.250		NA		NA		NA		96.518		5.250		NA		NA		NA		NA		NA
5.125		96.893		96.768		96.518				5.125		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	103.390	103.265	103.265	103.015	7.625	103.088	102.963	102.713	
7.500	103.007	102.882	102.632	102.632	7.500	102.867	102.742	102.492	
7.375	102.619	102.494	102.244	102.244	7.375	102.598	102.473	102.223	
7.250	102.493	102.368	102.118	102.118	7.250	102.229	102.104	101.854	
7.125	102.527	102.402	102.152	102.152	7.125	102.518	102.393	102.143	
7.000	102.109	101.984	101.734	101.734	7.000	102.201	102.076	101.826	
6.875	101.683	101.558	101.308	101.308	6.875	101.816	101.691	101.441	
6.750	101.244	101.119	100.869	100.869	6.750	101.327	101.202	100.952	
6.625	101.454	101.329	101.079	101.079	6.625	101.518	101.393	101.143	
6.500	100.999	100.874	100.624	100.624	6.500	101.126	101.001	100.751	
6.375	100.528	100.403	100.153	100.153	6.375	100.641	100.516	100.266	
6.250	100.076	99.951	99.701	99.701	6.250	100.144	100.019	99.769	
6.125	99.944	99.819	99.569	99.569	6.125	100.081	99.956	99.706	
6.000	99.482	99.357	99.107	99.107	6.000	99.619	99.494	99.244	
5.875	98.900	98.775	98.525	98.525	5.875	99.011	98.886	98.636	
5.750	98.375	98.250	98.000	98.000	5.750	98.434	98.309	98.059	
5.625	97.966	97.841	97.591	97.591	5.625	98.147	98.022	97.772	
5.500	97.415	97.290	97.040	97.040	5.500	97.615	97.490	97.240	
5.375	96.861	96.736	96.486	96.486	5.375	96.960	96.835	96.585	
5.250	96.280	96.155	95.905	95.905	5.250	96.327	96.202	95.952	

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 LPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

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

LPMI Adjustments - HomeReady & Home Possible Only										
<b>&gt;20 Yr Term</b>										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<b>&lt;=20 Yr Term</b>										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA 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
<b>Other LPMI Adjustments - All LPMI Products</b>										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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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		100.814	100.689	100.564	6.250		97.005	96.880	96.755		
6.875		100.564	100.439	100.314	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					3800-03 7/6 SOFR ARM A Series Jumbo					3900-03 10/6 SOFR ARM A Series Jumbo				
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

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

State	SHLC Wholesale Non-Conforming State Adjusters			
	Fixed	ARM	Escrow	Non-Escrow
	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		101.896	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>										
<b>Extension and Re-lock Fees</b>										
Please call lock desk for extensions and relocks										

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Sapphire Jumbo Adjustors											
Credit Score	Fixed Rate LIFAs										
	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
800+	0.590	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.505	na	
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	
720-739	0.340	0.340	0.215	0.090	-0.035	-0.160	-0.550	-3.245	-3.100	na	
700-719	0.215	0.090	-0.035	-0.160	-0.550	-1.060	-1.450	-3.265	-4.410	na	
680-699	-0.090	-0.140	-0.265	-0.410	-0.800	-1.290	-1.680	-4.410	-5.035	na	
660-679	-0.265	-0.410	-0.660	-1.050	-1.540	-2.030	-2.420	-5.035	-5.660	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	

Jade Jumbo Adjustors											
Credit Score	Fixed Rate LIFAs										
	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
800+	1.215	1.215	1.215	0.865	0.860	0.215	0.340	na	na	na	
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.215	na	na	na	
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.090	na	na	na	
720-739	0.865	0.865	0.865	0.715	0.465	0.215	0.090	na	na	na	
700-719	0.840	0.840	0.840	0.615	0.340	0.215	-0.035	na	na	na	
680-699	0.215	0.215	0.215	0.090	-0.035	-0.160	-0.550	na	na	na	
660-679	-0.090	-0.140	-0.265	-0.410	-0.800	-1.290	-1.680	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	

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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 style="text-align: center; color: red;">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	
		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 style="text-align: center; color: red;">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	
<p><i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i></p>										
<p><b>Extension and Re-lock Fees</b></p> <p>Please call lock desk for extensions and relocks</p>										









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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	102.460	102.335	102.148					
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

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

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

Fixed Rate LLAPs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
NDO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NDO NCD Refi										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NDO CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-3.000	na	na	na	na
680-699	-0.250	-0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

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

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

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

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

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

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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

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

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

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		Program Restrictions
ARM Index	SOFR 30AVG	Housing 1x30x12
ARM Margin	5.0	(BK/FC/SS/DIL) 48 mo
5yr ARM Caps	2/1/5	Min FICO 660
7yr & 10yr ARM Caps	5/1/5	Max LTV 90
Reset Frequency	6 mo	Min Price 96.0
		Loan Amount
		<\$2,000,000 102.8
		\$2,000,000 - \$3,000 101.8
		\$3,000,001 - \$4,000 100.8

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Effective: 1/24/24 11:56 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 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	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	0.000	-0.375	NA
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 Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
Alt Doc Additional Adjustments	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
	<=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
	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
Occupancy	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
	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
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
State 1	AMortization	-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

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	Program Restrictions	
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				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.					
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					Min FICO	600.0	
	ARM Index		SOFR 30AVG			Max LTV	85	
	ARM Margin		5.0			Min Price	96.0	
	5yr ARM Caps		2/1/5			Loan Amount	Max Price	
	7yr & 10yr ARM Caps		5/1/5			<\$2,000,000	102.8	
	Reset Frequency		6 mo			\$2,000,000 - \$3.00	101.8	

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Effective: 1/24/24 11:56 AM

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

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

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

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

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

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-2.000	-3.250	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.500	-5.000	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	NA
	620-639	-4.000	-4.500	-4.750	-5.250	-5.750	-6.750	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Prepay Term 1-4	Min Price	Max Price
60 Months	94,750	104,750
48 Months	94,750	104,250
36 Months	94,750	103,750
24 Months	94,750	103,250
12 Months	94,750	100,750
No Penalty	94,750	99,750

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

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	75-99	-1.375	-1.375	-1.375	-1.875	-2.375	-3.000	NA
	<.75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000	NA
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.750	-2.250	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
5% Fixed Prepayment Penalty Term 1-5	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25	
Prepayment Penalty Term 1-5 (Other allowable PPP)	60 Months	0.5	0.5	0.5	0.5	0.625	0.75	0.875
	48 Months	0.375	0.375	0.375	0.375	0.5	0.5	0.625
	36 Months	0	0	0	0	0	0	0
	24 Months	-0.5	-0.5	-0.5	-0.5	-0.625	-0.625	-0.625
	12 Months	-1.25	-1.25	-1.5	-1.5	-1.75	-1.75	-1.75
No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25	
Other	Escrow Waiver	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

Other Price Adjustments		ARM Requirements		Program Restrictions		
Lock Period	60 days	-0.300	ARM Index	SOFR 30A	Housing	1x30x12
			ARM Margin	6.5	(BK/FC/SS/DLI)	24.0
			Syr ARM Caps	2/1/5	Min FICO	660.000
			7yr & 10yr ARM C	5/1/5	Max LTV	80
			Reset Frequency	6 mo	Max Property Cou	25.000
Product		Amort Term	Term	I/O Term		
5yr ARM & 7yr ARM & 10yr ARM		36000.000%	360.000	NA		
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O		24000.000%	360.000	120.000		
30 YR FIXED		36000.000%	360.000	NA		
30 YR FIXED I/O		24000.000%	360.000	120.000		

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

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Effective: 1/24/24 11:56 AM

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

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MVP Foreign National - Full Doc and DSCR				SHLC Wholesale MVP Foreign National	
30 Day Pricing					
Rate	5/6 ARM	7/6 ARM	30YR Fixed		
10.625	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  
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

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

4) Only declining prepayment penalty structures allowed in MS

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

Price Adjustments		<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	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
	\$1,000,001 - \$1,500,000	0.000	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	NA
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
Prepayment Penalty Term 1-5 (Other allowable PPP)	60 Months	0.500	0.500	0.500	0.500	0.625	0.750
	48 Months	0.375	0.375	0.375	0.375	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
Other	Less than 12 Months Reserves	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	Escrow Waiver	-0.250	-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
ARM Requirements	30 YR FIXED I/O		240.000	360.000	120.000	
ARM Index	SOFR 30AVG					
ARM Margin (DTI)	5.0					
ARM Margin (DSCR)	6.5					
5yr ARM Caps	2/1/5					
7yr & 10yr ARM Caps	5/1/5					
Reset Frequency	6 mo					
* Qualifying Rate: Note Rate						
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.						
* All Fixed Rate qualified at the Note Rate.						
* Loan eligibility is determined by the Guideline/Product Matrix.						
Program Restrictions						
Housing	0x30x12					
(BK/FC/SS/DL)	36 mo					
Min FICO	680 or Foreign Credit					
Max LTV	75					
Max Price (2nd Home)	104					