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BORROWER PAID RATE SHEET

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		103.787	103.662	103.412	7.625		103.918	103.793	103.543	7.000		102.638	102.513	102.263
7.500		103.402	103.277	103.027	7.500		103.536	103.411	103.161	6.875		102.828	102.703	102.453
7.375		103.006	102.881	102.631	7.375		103.144	103.019	102.769	6.750		102.537	102.412	102.162
7.250		102.915	102.790	102.540	7.250		102.718	102.593	102.343	6.625		102.229	102.104	101.854
7.125		102.918	102.793	102.543	7.125		103.243	103.118	102.868	6.500		102.108	101.983	101.733
7.000		102.614	102.489	102.239	7.000		102.817	102.692	102.442	6.375		101.839	101.714	101.464
6.875		102.200	102.075	101.825	6.875		102.344	102.219	101.969	6.250		101.562	101.437	101.187
6.750		101.861	101.736	101.486	6.750		101.847	101.722	101.472	6.125		101.157	101.032	100.782
6.625		101.916	101.791	101.541	6.625		102.342	102.217	101.967	6.000		101.595	101.470	101.220
6.500		101.628	101.503	101.253	6.500		101.844	101.719	101.469	5.875		101.284	101.159	100.909
6.375		101.047	100.922	100.672	6.375		101.325	101.200	100.950	5.750		100.933	100.808	100.558
6.250		100.725	100.600	100.350	6.250		100.777	100.652	100.402	5.625		100.445	100.320	100.070
6.125		100.268	100.143	99.893	6.125		100.592	100.467	100.217	5.500		100.586	100.461	100.211
6.000		99.826	99.701	99.451	6.000		100.163	100.038	99.788	5.375		100.209	100.084	99.834
5.875		99.208	99.083	98.833	5.875		99.616	99.491	99.241	5.250		99.803	99.678	99.428
5.750		98.620	98.495	98.245	5.750		99.063	98.938	98.688	5.125		99.300	99.175	98.925
5.625		98.283	98.158	97.908	5.625		98.403	98.278	98.028	5.000		99.152	99.027	98.777
5.500		97.758	97.633	97.383	5.500		97.905	97.780	97.530	4.875		98.774	98.649	98.399
5.375		97.087	96.962	96.712	5.375		97.369	97.244	96.994	4.750		98.342	98.217	97.967
5.250		96.463	96.338	96.088	5.250		96.768	96.643	96.393	4.625		97.831	97.706	97.456
1400-99 1401-99					1500-99 1501-99					1600-99 1601-99				
Conventional 10 Yr Fixed					Conventional 10 Yr Fixed					Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		102.818	102.693	102.443	7.000		102.818	102.693	102.443	7.000		102.818	102.693	102.443
6.875		102.518	102.393	102.143	6.875		102.518	102.393	102.143	6.875		102.518	102.393	102.143
6.750		102.208	102.083	101.833	6.750		102.208	102.083	101.833	6.750		102.208	102.083	101.833
6.625		101.957	101.832	101.582	6.625		101.957	101.832	101.582	6.625		101.957	101.832	101.582
6.500		102.148	102.023	101.773	6.500		102.148	102.023	101.773	6.500		102.148	102.023	101.773
6.375		101.813	101.688	101.438	6.375		101.813	101.688	101.438	6.375		101.813	101.688	101.438
6.250		101.484	101.359	101.109	6.250		101.484	101.359	101.109	6.250		101.484	101.359	101.109
6.125		101.114	100.989	100.739	6.125		101.114	100.989	100.739	6.125		101.114	100.989	100.739
6.000		101.438	101.313	101.063	6.000		101.438	101.313	101.063	6.000		101.438	101.313	101.063
5.875		101.116	100.991	100.741	5.875		101.116	100.991	100.741	5.875		101.116	100.991	100.741
5.750		100.786	100.661	100.411	5.750		100.786	100.661	100.411	5.750		100.786	100.661	100.411
5.625		100.413	100.288	100.038	5.625		100.413	100.288	100.038	5.625		100.413	100.288	100.038
5.500		100.339	100.214	99.964	5.500		100.339	100.214	99.964	5.500		100.339	100.214	99.964
5.375		100.008	99.883	99.633	5.375		100.008	99.883	99.633	5.375		100.008	99.883	99.633
5.250		99.668	99.543	99.293	5.250		99.668	99.543	99.293	5.250		99.668	99.543	99.293
5.125		99.291	99.166	98.916	5.125		99.291	99.166	98.916	5.125		99.291	99.166	98.916
5.000		98.782	98.657	98.407	5.000		98.782	98.657	98.407	5.000		98.782	98.657	98.407
4.875		98.304	98.179	97.929	4.875		98.304	98.179	97.929	4.875		98.304	98.179	97.929
4.750		97.949	97.824	97.574	4.750		97.949	97.824	97.574	4.750		97.949	97.824	97.574
4.625		97.569	97.444	97.194	4.625		97.569	97.444	97.194	4.625		97.569	97.444	97.194

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		103.390	103.265	103.015	7.625		102.351	102.226	101.976	7.000		100.896	100.771	100.521
7.500		103.086	102.961	102.711	7.500		102.046	101.921	101.671	6.875		100.748	100.623	100.373
7.375		102.765	102.640	102.390	7.375		101.737	101.612	101.362	6.750		100.578	100.453	100.203
7.250		102.463	102.338	102.088	7.250		101.451	101.326	101.076	6.625		99.929	99.804	99.554
7.125		102.309	102.184	101.934	7.125		101.280	101.155	100.905	6.500		99.761	99.636	99.386
7.000		101.945	101.820	101.570	7.000		100.917	100.792	100.542	6.375		99.581	99.456	99.206
6.875		101.655	101.530	101.280	6.875		100.635	100.510	100.260	6.250		99.397	99.272	99.022
6.750		101.326	101.201	100.951	6.750		100.251	100.126	99.876	6.125		98.998	98.873	98.623
6.625		101.195	101.070	100.820	6.625		100.599	100.474	100.224	6.000		98.811	98.686	98.436
6.500		100.787	100.662	100.412	6.500		100.254	100.129	99.879	5.875		98.581	98.456	98.206
6.375		100.427	100.302	100.052	6.375		99.960	99.835	99.585	5.750		98.314	98.189	97.939
6.250		100.064	99.939	99.689	6.250		98.745	98.620	98.370	5.625		97.794	97.669	97.419
6.125		99.544	99.419	99.169	6.125		98.193	98.068	97.818	5.500		97.525	97.400	97.150
6.000		99.225	99.100	98.850	6.000		97.636	97.511	97.261	5.375		97.242	97.117	96.867
5.875		98.839	98.714	98.464	5.875		97.170	97.045	96.795	5.250		96.925	96.800	96.550
5.750		98.376	98.251	98.001	5.750		96.709	96.584	96.334	5.125		96.231	96.106	95.856
5.625		96.071	95.946	95.696	5.625		95.868	95.743	95.493	5.000		96.745	96.620	96.370
5.500		95.517	95.392	95.142	5.500		95.274	95.149	94.899	4.875		96.379	96.254	96.004
5.375		94.816	94.691	94.441	5.375		94.540	94.415	94.165	4.750		96.013	95.888	95.638
5.250		94.111	93.986	93.736	5.250		93.823	93.698	93.448	4.625		94.480	94.355	94.105
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		98.758	98.633	98.383										
6.875		99.001	98.876	98.626										
6.750		98.750	98.625	98.375										
6.625		98.486	98.361	98.111										
6.500		98.188	98.063	97.813										
6.375		97.966	97.841	97.591										
6.250		97.713	97.588	97.338										
6.125		97.442	97.317	97.067										
6.000		97.869	97.744	97.494										
5.875		97.515	97.390	97.140										
5.750		97.134	97.009	96.759										
5.625		96.738	96.613	96.363										
5.500		97.068	96.943	96.693										
5.375		96.682	96.557	96.307										
5.250		96.226	96.101	95.851										
5.125		95.712	95.587	95.337										
5.000		95.687	95.562	95.312										
4.875		95.329	95.204	94.954										
4.750		94.829	94.704	94.454										
4.625		94.291	94.166	93.916										

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	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890

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

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SHLC Wholesale Government																																													
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																			
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p>		FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																													
680-699	0.000																																												
660-679	-0.125																																												
640-659	-0.500																																												
620-639	-1.000																																												
600-619	-1.500																																												
580-599	-2.000																																												
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Ln Amt <=150K	-0.375																																												
VA IRRL N/O/O	-1.000																																												
Cash Out	-0.250																																												
Cash Out > 90% (VA)	-1.75																																												
7.625		103.492	103.367	103.117	7.000		NA	NA	NA																																				
7.500		103.271	103.146	102.896	6.875		NA	NA	NA																																				
7.375		102.838	102.713	102.463	6.750		NA	NA	NA																																				
7.250		102.324	102.199	101.949	6.625	100.453	100.328	100.078																																					
7.125		103.450	103.325	103.075	6.500	100.076	99.951	99.701																																					
7.000		102.988	102.863	102.613	6.375	99.687	99.562	99.312																																					
6.875		102.490	102.365	102.115	6.250	99.281	99.156	98.906																																					
6.750		102.797	102.672	102.422	6.125	99.627	99.502	99.252																																					
6.625		102.779	102.654	102.404	6.000	99.223	99.098	98.848																																					
6.500		102.344	102.219	101.969	5.875	98.801	98.676	98.426																																					
6.375		101.847	101.722	101.472	5.750	98.359	98.234	97.984																																					
6.250		102.450	102.325	102.075	5.625	99.012	98.887	98.637																																					
6.125		102.113	101.988	101.738	5.500	98.571	98.446	98.196																																					
6.000		101.690	101.565	101.315	5.375	98.103	97.978	97.728																																					
5.875		101.140	101.015	100.765	5.250	97.612	97.487	97.237																																					
5.750		100.752	100.627	100.377	5.125	97.960	97.835	97.585																																					
5.625		100.386	100.261	100.011	5.000	97.460	97.335	97.085																																					
5.500		99.909	99.784	99.534	4.875	96.944	96.819	96.569																																					
5.375		99.065	98.940	98.690	4.750	96.416	96.291	96.041																																					
7000-99																																													
USDA 30 Yr Fixed																																													

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

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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SHLC Wholesale Government										FHA / VA HB LOAN LEVEL ADJUSTMENTS	
8033-99 6033-99					8333-99 6333-99						
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	FICO Adjustments	
7.625		101.536	101.411	101.161	7.000		NA	NA	NA	680 - 699	0.000
7.500		101.315	101.190	100.940	6.875		NA	NA	NA	660-679	-0.125
7.375		100.882	100.757	100.507	6.750		NA	NA	NA	640-659	-0.500
7.250		100.368	100.243	99.993	6.625		93.410	93.285	93.035	620-639	-1.000
7.125		101.209	101.084	100.834	6.500		93.164	93.039	92.789	600-619	-1.500
7.000		100.746	100.621	100.371	6.375		92.901	92.776	92.526	580-599	-2.000
6.875		100.249	100.124	99.874	6.250		92.616	92.491	92.241	Government Adjusters	
6.750		99.147	99.022	98.772	6.125		92.664	92.539	92.289	Manual	-0.250
6.625		100.823	100.698	100.448	6.000		92.387	92.262	92.012	2 unit	-0.750
6.500		100.388	100.263	100.013	5.875		92.078	91.953	91.703	3-4 unit	-1.000
6.375		99.891	99.766	99.516	5.750		91.737	91.612	91.362	VA	0.000
6.250		98.690	98.565	98.315	5.625		94.396	94.271	94.021	Manufactured	-1.250
6.125		99.930	99.805	99.555	5.500		94.062	93.937	93.687	Ln Amt <=150K	-0.375
6.000		99.507	99.382	99.132	5.375		93.679	93.554	93.304	VA IRRL N/O/O	-1.000
5.875		98.957	98.832	98.582	5.250		93.252	93.127	92.877	Cash Out	-0.250
5.750		97.743	97.618	97.368	5.125		93.525	93.400	93.150	Cash Out > 90% (VA)	-1.75
5.625		97.192	97.067	96.817	5.000		93.081	92.956	92.706	Note: Pricing and LLPAs subject to change without notice	
5.500		96.716	96.591	96.341	4.875		92.602	92.477	92.227		
5.375		95.871	95.746	95.496	4.750		92.097	91.972	91.722		
<i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i>											
Streamline/IRRRL Product Codes				Extension and Re-lock Fees							
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	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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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	97.750	97.625	97.375	6.750	97.750	97.750	97.625	97.375	FICO Adjustments	
6.625	97.500	97.375	97.125	97.125	6.625	97.500	97.375	97.125	97.125	680 - 699	0.000
6.500	97.250	97.125	96.875	96.875	6.500	97.250	97.125	96.875	96.875	660-679	-0.125
6.375	97.000	96.875	96.625	96.625	6.375	97.000	96.875	96.625	96.625	640-659	-0.500
6.250	96.750	96.625	96.375	96.375	6.250	96.750	96.625	96.375	96.375	620-639	-1.000
6.125	97.280	97.155	96.905	96.905	6.125	97.280	97.155	96.905	96.905	600-619	-1.500
6.000	96.865	96.740	96.490	96.490	6.000	96.865	96.740	96.490	96.490	580-599	-2.000
5.875	96.380	96.255	96.005	96.005	5.875	96.380	96.255	96.005	96.005	Government Adjusters	
5.750	95.870	95.745	95.495	95.495	5.750	95.870	95.745	95.495	95.495	Manual	-0.250
5.625	95.839	95.714	95.464	95.464	5.625	95.839	95.714	95.464	95.464	2 unit	-0.750
5.500	95.360	95.235	94.985	94.985	5.500	95.360	95.235	94.985	94.985	3-4 unit	-1.000
5.375	94.828	94.703	94.453	94.453	5.375	94.828	94.703	94.453	94.453	VA	0.000
5.250	94.274	94.149	93.899	93.899	5.250	94.274	94.149	93.899	93.899	Manufactured	-1.250
5.125	94.383	94.258	94.008	94.008	5.125	94.383	94.258	94.008	94.008	Ln Amt <=150K	-0.375
5.000	93.845	93.720	93.470	93.470	5.000	93.845	93.720	93.470	93.470	VA IRRL N/O/O	-1.000
4.875	93.265	93.140	92.890	92.890	4.875	93.265	93.140	92.890	92.890	Cash Out	-0.250
4.750	92.690	92.565	92.315	92.315	4.750	92.690	92.565	92.315	92.315	Cash Out > 90% (VA)	-1.75
4.625	92.789	92.664	92.414	92.414	4.625	92.789	92.664	92.414	92.414	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	92.251	92.126	91.876	91.876	4.500	92.251	92.126	91.876	91.876		
4.375	91.671	91.546	91.296	91.296	4.375	91.671	91.546	91.296	91.296		

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

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

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SHLC Wholesale Conforming SOFR ARMS																	
1700-25 Margin 3.00		5/6 SOFR Arm Caps 2/1/5				1800-25 Margin 3.00		7/6 SOFR ARM Caps 5/1/5				1900-25 Margin 3.00		10/6 SOFR ARM Caps 5/1/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
7.500	101.518	101.393	101.143	101.143	7.500	101.555	101.430	101.180	101.180	7.500	101.093	100.968	100.718	100.718			
7.375	101.313	101.188	100.938	100.938	7.375	101.324	101.199	100.949	100.949	7.375	101.017	100.892	100.642	100.642			
7.250	101.109	100.984	100.734	100.734	7.250	101.107	100.982	100.732	100.732	7.250	100.927	100.802	100.552	100.552			
7.125	100.904	100.779	100.529	100.529	7.125	100.930	100.805	100.555	100.555	7.125	100.805	100.680	100.430	100.430			
7.000	100.730	100.605	100.355	100.355	7.000	100.862	100.737	100.487	100.487	7.000	100.649	100.524	100.274	100.274			
6.875	100.547	100.422	100.172	100.172	6.875	100.750	100.625	100.375	100.375	6.875	100.472	100.347	100.097	100.097			
6.750	100.345	100.220	99.970	99.970	6.750	100.552	100.427	100.177	100.177	6.750	100.252	100.127	99.877	99.877			
6.625	100.150	100.025	99.775	99.775	6.625	100.350	100.225	99.975	99.975	6.625	100.015	99.890	99.640	99.640			
6.500	99.964	99.839	99.589	99.589	6.500	100.138	100.013	99.763	99.763	6.500	99.740	99.615	99.365	99.365			
6.375	99.769	99.644	99.394	99.394	6.375	99.914	99.789	99.539	99.539	6.375	99.438	99.313	99.063	99.063			
6.250	99.553	99.428	99.178	99.178	6.250	99.664	99.539	99.289	99.289	6.250	99.082	98.957	98.707	98.707			
6.125	99.326	99.201	98.951	98.951	6.125	99.389	99.264	99.014	99.014	6.125	98.717	98.592	98.342	98.342			
6.000	99.079	98.954	98.704	98.704	6.000	99.066	98.941	98.691	98.691	6.000	98.335	98.210	97.960	97.960			
5.875	98.826	98.701	98.451	98.451	5.875	98.730	98.605	98.355	98.355	5.875	97.951	97.826	97.576	97.576			
5.750	98.483	98.358	98.108	98.108	5.750	98.086	97.961	97.711	97.711	5.750	97.293	97.168	96.918	96.918			
5.625	98.172	98.047	97.797	97.797	5.625	97.654	97.529	97.279	97.279	5.625	NA	NA	NA	NA			
5.500	97.812	97.687	97.437	97.437	5.500	97.169	97.044	96.794	96.794	5.500	NA	NA	NA	NA			
5.375	97.442	97.317	97.067	97.067	5.375	96.674	96.549	96.299	96.299	5.375	NA	NA	NA	NA			
5.250	97.068	96.943	96.693	96.693	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA			
5.125	96.693	96.568	96.318	96.318	5.125	NA	NA	NA	NA	5.125	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	103.325	103.200	103.200	102.950	7.625	102.870	102.745	102.495	102.495
7.500	102.940	102.815	102.815	102.565	7.500	102.644	102.519	102.269	102.269
7.375	102.544	102.419	102.419	102.169	7.375	102.367	102.242	101.992	101.992
7.250	102.423	102.298	102.298	102.048	7.250	101.985	101.860	101.610	101.610
7.125	102.393	102.268	102.268	102.018	7.125	102.272	102.147	101.897	101.897
7.000	101.963	101.838	101.838	101.588	7.000	101.944	101.819	101.569	101.569
6.875	101.487	101.362	101.362	101.112	6.875	101.546	101.421	101.171	101.171
6.750	101.326	101.201	101.201	100.951	6.750	101.070	100.945	100.695	100.695
6.625	101.367	101.242	101.242	100.992	6.625	101.428	101.303	101.053	101.053
6.500	100.969	100.844	100.844	100.594	6.500	101.088	100.963	100.713	100.713
6.375	100.481	100.356	100.356	100.106	6.375	100.587	100.462	100.212	100.212
6.250	99.992	99.867	99.867	99.617	6.250	100.058	99.933	99.683	99.683
6.125	99.640	99.515	99.515	99.265	6.125	99.778	99.653	99.403	99.403
6.000	99.197	99.072	99.072	98.822	6.000	99.335	99.210	98.960	98.960
5.875	98.608	98.483	98.483	98.233	5.875	98.718	98.593	98.343	98.343
5.750	98.056	97.931	97.931	97.681	5.750	98.114	97.989	97.739	97.739
5.625	97.611	97.486	97.486	97.236	5.625	97.793	97.668	97.418	97.418
5.500	97.056	96.931	96.931	96.681	5.500	97.256	97.131	96.881	96.881
5.375	96.500	96.375	96.375	96.125	5.375	96.597	96.472	96.222	96.222
5.250	95.914	95.789	95.789	95.539	5.250	95.961	95.836	95.586	95.586

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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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		101.787	101.662	101.475	8.250		101.811	101.686	101.498	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.756	101.631	101.444	8.125		101.764	101.639	101.452	
8.375		101.701	101.576	101.389	8.000		101.713	101.588	101.401	
8.250		101.603	101.478	101.291	7.875		101.637	101.512	101.324	
8.125		101.501	101.376	101.188	7.750		101.557	101.432	101.244	
8.000		101.390	101.265	101.078	7.625		101.439	101.314	101.127	
7.875		101.236	101.111	100.924	7.500		101.341	101.216	101.028	
7.750		101.078	100.953	100.765	7.375		101.199	101.074	100.886	
7.625		100.891	100.766	100.579	7.250		101.046	100.921	100.733	
7.500		100.697	100.572	100.384	7.125		100.848	100.723	100.535	
7.375		100.491	100.366	100.179	7.000		100.628	100.503	100.315	
7.250		100.275	100.150	99.962	6.875		100.328	100.203	100.016	
7.125		100.056	99.931	99.744	6.750		100.004	99.879	99.691	
7.000		99.818	99.693	99.505	6.625		99.661	99.536	99.348	
6.875		99.560	99.435	99.247	6.500		99.298	99.173	98.986	
6.750		99.283	99.158	98.970			NA	NA	NA	
6.625		98.975	98.850	98.662			NA	NA	NA	
6.500		98.662	98.537	98.349			NA	NA	NA	
6.375		98.336	98.211	98.024			NA	NA	NA	
6.250		98.003	97.878	97.691			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		100.533	100.362	100.143	7.250		99.021	98.849	98.630	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.504	100.332	100.113	7.125		98.970	98.798	98.580	
8.250		100.475	100.303	100.084	7.000		98.920	98.748	98.529	
8.125		100.403	100.231	100.012	6.875		98.870	98.698	98.479	
8.000		100.331	100.159	99.940	6.750		98.820	98.648	98.429	
7.875		100.238	100.066	99.848	6.625		98.552	98.381	98.162	
7.750		100.235	100.063	99.844	6.500		98.286	98.114	97.895	
7.625		100.017	99.845	99.626	6.375		97.512	97.341	97.122	
7.500		99.799	99.627	99.409	6.250		96.739	96.568	96.349	
7.375		99.667	99.496	99.277	6.125		96.519	96.347	96.128	
7.250		99.536	99.364	99.145	6.000		96.298	96.126	95.907	
7.125		99.465	99.293	99.075	5.875		NA	NA	NA	
7.000		99.394	99.223	99.004	5.750		NA	NA	NA	
6.875		99.275	99.103	98.884	5.625		NA	NA	NA	
6.750		99.156	98.985	98.766	5.500		NA	NA	NA	
6.625		98.804	98.632	98.413	5.375		NA	NA	NA	
6.500		98.451	98.279	98.060	5.250		NA	NA	NA	
6.375		97.847	97.675	97.456	5.125		NA	NA	NA	
6.250		97.242	97.070	96.851	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.										
Extension and Re-lock Fees										
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	-0.235	-0.660	-1.090	-1.520	-1.950	na	
700-719	0.215	0.090	-0.135	-0.360	-0.585	-1.015	-1.445	-1.875	-2.305	na	
680-699	-0.110	-0.110	-0.335	-0.560	-0.785	-1.215	-1.645	-2.075	-2.505	na	
660-679	-0.335	-0.335	-0.560	-0.785	-1.215	-1.645	-2.075	-2.505	-2.935	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	0.715	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	0.340	na	na	na	
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	
700-719	0.715	0.715	0.715	0.565	0.415	0.265	0.115	na	na	na	
680-699	0.565	0.565	0.565	0.415	0.265	0.115	0.000	na	na	na	
660-679	0.415	0.415	0.415	0.265	0.115	0.000	-0.135	na	na	na	
640-659	0.265	0.265	0.265	0.115	0.000	-0.135	-0.285	na	na	na	
620-639	na	na	na	na	na	na	na	na	na	na	

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

Pricing is for indication purposes only and subject to change. Refer to Quick Price 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		96.556	96.306	NA	8.000		97.088	96.838	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		96.340	96.090	NA	7.875		96.830	96.580	NA	
7.500		96.120	95.870	NA	7.750		96.567	96.317	NA	
7.375		95.892	95.642	NA	7.625		96.296	96.046	NA	
7.250		95.657	95.407	NA	7.500		96.016	95.766	NA	
7.125		95.414	95.164	NA	7.375		95.726	95.476	NA	
7.000		95.160	94.910	NA	7.250		95.424	95.174	NA	
6.875		94.896	94.646	NA	7.125		95.110	94.860	NA	
6.750		94.619	94.369	NA	7.000		94.781	94.531	NA	
6.625		94.330	94.080	NA	6.875		94.436	94.186	NA	
6.500		94.027	93.777	NA	6.750		94.075	93.825	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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		102.814	102.689	102.564	9.000		102.814	102.689	102.564	<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		102.622	102.497	102.372	8.875		102.622	102.497	102.372	
8.750		102.429	102.304	102.179	8.750		102.429	102.304	102.179	
8.625		102.238	102.113	101.988	8.625		102.238	102.113	101.988	
8.500		102.048	101.923	101.798	8.500		102.048	101.923	101.798	
8.375		101.859	101.734	101.609	8.375		101.859	101.734	101.609	
8.250		101.670	101.545	101.420	8.250		101.670	101.545	101.420	
8.125		101.482	101.357	101.232	8.125		101.482	101.357	101.232	
8.000		101.294	101.169	101.044	8.000		101.294	101.169	101.044	
7.875		101.106	100.981	100.856	7.875		101.106	100.981	100.856	
7.750		100.915	100.790	100.665	7.750		100.915	100.790	100.665	
7.625		100.719	100.594	100.469	7.625		100.719	100.594	100.469	
7.500		100.509	100.384	100.259	7.500		100.509	100.384	100.259	
7.375		100.287	100.162	100.037	7.375		100.287	100.162	100.037	
7.250		100.166	100.041	99.916	7.250		100.166	100.041	99.916	
7.125		99.894	99.769	99.644	7.125		99.894	99.769	99.644	
7.000		99.579	99.454	99.329	7.000		99.579	99.454	99.329	
6.875		99.408	99.283	99.158	6.875		99.408	99.283	99.158	
6.750		99.208	99.083	98.958	6.750		99.208	99.083	98.958	
6.625		98.816	98.691	98.566	6.625		98.816	98.691	98.566	
<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 deck for extensions and relocks										

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

Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.814	105.689	105.564	105.376					
9.250	105.668	105.543	105.418	105.231					
9.125	105.502	105.377	105.252	105.065					
9.000	105.320	105.195	105.070	104.883					
8.875	105.103	104.978	104.853	104.666					
8.750	104.880	104.755	104.630	104.442					
8.625	104.656	104.531	104.406	104.219					
8.500	104.452	104.327	104.202	104.015					
8.375	104.186	104.061	103.936	103.749					
8.250	103.900	103.775	103.650	103.462					
8.125	103.564	103.439	103.314	103.127					
8.000	103.220	103.095	102.970	102.783					
7.875	102.854	102.729	102.604	102.416					
7.750	102.470	102.345	102.220	102.032					
7.625	102.056	101.931	101.806	101.618					
7.500	101.607	101.482	101.357	101.170					
7.375	101.125	101.000	100.875	100.687					
7.250	100.661	100.536	100.411	100.223					
7.125	100.162	100.037	99.912	99.724					
7.000	99.630	99.505	99.380	99.192					

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

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

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

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

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

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-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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MVP Standard DSCR 30 Day Pricing				SHLC Wholesale MVP DSCR	
Rate	5/6 ARM	7/6 ARM	30Yr Fixed		
10.375	106.850	106.800	106.700		
10.250	106.600	106.550	106.450		
10.125	106.350	106.300	106.200		
10.000	106.100	106.050	105.950		
9.875	105.850	105.800	105.700		
9.750	105.600	105.550	105.450		
9.625	105.350	105.300	105.200		
9.500	105.100	105.050	104.950		
9.375	104.850	104.800	104.700		
9.250	104.475	104.425	104.325		
9.125	104.100	104.050	103.950		
9.000	103.725	103.675	103.575		
8.875	103.350	103.300	103.200		
8.750	102.975	102.925	102.825		
8.625	102.600	102.550	102.450		
8.500	102.225	102.175	102.075		
8.375	101.850	101.800	101.700		
8.250	101.475	101.425	101.325		
8.125	101.100	101.050	100.950		
8.000	100.725	100.675	100.575		
7.875	100.350	100.300	100.200		
7.750	99.975	99.925	99.825		
7.625	99.600	99.550	99.450		
7.500	99.225	99.175	99.075		
7.375	98.600	98.550	98.450		

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

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

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

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

Prepay Term 1-4	Min Price	Max Price
60 Months	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

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

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

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

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

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

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

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI 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	-0.750
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.750
	48 Months	0.375	0.375	0.375	0.375	0.500
Penalty Term 1-5	36 Months	0.000	0.000	0.000	0.000	0.000
(Other allowable PPP)	24 Months	-0.500	-0.500	-0.500	-0.500	-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	SOFR 30AVG			
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			
Program Restrictions				
Housing	0x30x12			
(BK/FC/SS/DL)	36 mo			
Min FICO	680 or Foreign Credit			
Max LTV	75			
Max Price (2nd Home)	104			