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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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- | New Locks |
|--|
| <ul style="list-style-type: none"> • New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.sagetpo.com. • Loans can be locked in Broker Connection 2.0 until 4:30 pm PST. • Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately. • Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended. • Rates and prices are subject to change without notice. • Lender Fees Are Not Included In Pricing. |

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

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SHLC Wholesale Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.838	103.713	103.463	7.625		103.968	103.843	103.593	7.000		102.687	102.562	102.312
7.500		103.458	103.333	103.083	7.500		103.590	103.465	103.215	6.875		102.841	102.716	102.466
7.375		103.133	103.008	102.758	7.375		103.207	103.082	102.832	6.750		102.552	102.427	102.177
7.250		102.989	102.864	102.614	7.250		102.789	102.664	102.414	6.625		102.243	102.118	101.868
7.125		103.024	102.899	102.649	7.125		103.263	103.138	102.888	6.500		102.259	102.134	101.884
7.000		102.670	102.545	102.295	7.000		102.845	102.720	102.470	6.375		102.034	101.909	101.659
6.875		102.242	102.117	101.867	6.875		102.385	102.260	102.010	6.250		101.770	101.645	101.395
6.750		101.919	101.794	101.544	6.750		101.899	101.774	101.524	6.125		101.338	101.213	100.963
6.625		101.942	101.817	101.567	6.625		102.422	102.297	102.047	6.000		101.794	101.669	101.419
6.500		101.619	101.494	101.244	6.500		101.936	101.811	101.561	5.875		101.494	101.369	101.119
6.375		101.077	100.952	100.702	6.375		101.432	101.307	101.057	5.750		101.150	101.025	100.775
6.250		100.725	100.600	100.350	6.250		100.895	100.770	100.520	5.625		100.663	100.538	100.288
6.125		100.490	100.365	100.115	6.125		100.766	100.641	100.391	5.500		100.779	100.654	100.404
6.000		100.000	99.875	99.625	6.000		100.339	100.214	99.964	5.375		100.408	100.283	100.033
5.875		99.393	99.268	99.018	5.875		99.796	99.671	99.421	5.250		100.007	99.882	99.632
5.750		98.814	98.689	98.439	5.750		99.253	99.128	98.878	5.125		99.504	99.379	99.129
5.625		98.458	98.333	98.083	5.625		98.601	98.476	98.226	5.000		99.364	99.239	98.989
5.500		97.932	97.807	97.557	5.500		98.080	97.955	97.705	4.875		98.990	98.865	98.615
5.375		97.269	97.144	96.894	5.375		97.547	97.422	97.172	4.750		98.563	98.438	98.188
5.250		96.650	96.525	96.275	5.250		96.952	96.827	96.577	4.625		98.053	97.928	97.678
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		102.891	102.766	102.516	7.000		102.891	102.766	102.516	7.000		102.891	102.766	102.516
6.875		102.599	102.474	102.224	6.875		102.599	102.474	102.224	6.875		102.599	102.474	102.224
6.750		102.295	102.170	101.920	6.750		102.295	102.170	101.920	6.750		102.295	102.170	101.920
6.625		101.942	101.817	101.567	6.625		101.942	101.817	101.567	6.625		101.942	101.817	101.567
6.500		102.349	102.224	101.974	6.500		102.349	102.224	101.974	6.500		102.349	102.224	101.974
6.375		102.023	101.898	101.648	6.375		102.023	101.898	101.648	6.375		102.023	101.898	101.648
6.250		101.701	101.576	101.326	6.250		101.701	101.576	101.326	6.250		101.701	101.576	101.326
6.125		101.332	101.207	100.957	6.125		101.332	101.207	100.957	6.125		101.332	101.207	100.957
6.000		101.642	101.517	101.267	6.000		101.642	101.517	101.267	6.000		101.642	101.517	101.267
5.875		101.329	101.204	100.954	5.875		101.329	101.204	100.954	5.875		101.329	101.204	100.954
5.750		101.004	100.879	100.629	5.750		101.004	100.879	100.629	5.750		101.004	100.879	100.629
5.625		100.632	100.507	100.257	5.625		100.632	100.507	100.257	5.625		100.632	100.507	100.257
5.500		100.534	100.409	100.159	5.500		100.534	100.409	100.159	5.500		100.534	100.409	100.159
5.375		100.208	100.083	99.833	5.375		100.208	100.083	99.833	5.375		100.208	100.083	99.833
5.250		99.872	99.747	99.497	5.250		99.872	99.747	99.497	5.250		99.872	99.747	99.497
5.125		99.496	99.371	99.121	5.125		99.496	99.371	99.121	5.125		99.496	99.371	99.121
5.000		98.990	98.865	98.615	5.000		98.990	98.865	98.615	5.000		98.990	98.865	98.615
4.875		98.522	98.397	98.147	4.875		98.522	98.397	98.147	4.875		98.522	98.397	98.147
4.750		98.171	98.046	97.796	4.750		98.171	98.046	97.796	4.750		98.171	98.046	97.796
4.625		97.791	97.666	97.416	4.625		97.791	97.666	97.416	4.625		97.791	97.666	97.416

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

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

Price Adjustments: See Agency Adjusters page.

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.439	103.314	103.064	7.625		102.385	102.260	102.010	7.000		100.798	100.673	100.423
7.500		103.137	103.012	102.762	7.500		102.111	101.986	101.736	6.875		100.653	100.528	100.278
7.375		102.811	102.686	102.436	7.375		101.794	101.669	101.419	6.750		100.489	100.364	100.114
7.250		102.506	102.381	102.131	7.250		101.498	101.373	101.123	6.625		99.830	99.705	99.455
7.125		102.358	102.233	101.983	7.125		101.340	101.215	100.965	6.500		99.666	99.541	99.291
7.000		102.001	101.876	101.626	7.000		100.982	100.857	100.607	6.375		99.491	99.366	99.116
6.875		101.713	101.588	101.338	6.875		100.699	100.574	100.324	6.250		99.310	99.185	98.935
6.750		101.384	101.259	101.009	6.750		100.315	100.190	99.940	6.125		98.932	98.807	98.557
6.625		101.272	101.147	100.897	6.625		100.688	100.563	100.313	6.000		98.749	98.624	98.374
6.500		100.874	100.749	100.499	6.500		100.340	100.215	99.965	5.875		98.525	98.400	98.150
6.375		100.521	100.396	100.146	6.375		100.053	99.928	99.678	5.750		98.263	98.138	97.888
6.250		100.122	99.997	99.747	6.250		98.848	98.723	98.473	5.625		97.812	97.687	97.437
6.125		99.650	99.525	99.275	6.125		98.361	98.236	97.986	5.500		97.495	97.370	97.120
6.000		99.278	99.153	98.903	6.000		97.799	97.674	97.424	5.375		97.216	97.091	96.841
5.875		98.898	98.773	98.523	5.875		97.234	97.109	96.859	5.250		96.902	96.777	96.527
5.750		98.441	98.316	98.066	5.750		96.781	96.656	96.406	5.125		96.452	96.327	96.077
5.625		96.243	96.118	95.868	5.625		96.057	95.932	95.682	5.000		96.778	96.653	96.403
5.500		95.692	95.567	95.317	5.500		95.442	95.317	95.067	4.875		96.420	96.295	96.045
5.375		94.998	94.873	94.623	5.375		94.713	94.588	94.338	4.750		96.057	95.932	95.682
5.250		94.300	94.175	93.925	5.250		94.009	93.884	93.634	4.625		94.482	94.357	94.107
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		98.807	98.682	98.432										
6.875		99.017	98.892	98.642										
6.750		98.766	98.641	98.391										
6.625		98.500	98.375	98.125										
6.500		98.356	98.231	97.981										
6.375		98.140	98.015	97.765										
6.250		97.841	97.716	97.466										
6.125		97.571	97.446	97.196										
6.000		98.043	97.918	97.668										
5.875		97.701	97.576	97.326										
5.750		97.327	97.202	96.952										
5.625		96.946	96.821	96.571										
5.500		97.252	97.127	96.877										
5.375		96.877	96.752	96.502										
5.250		96.429	96.304	96.054										
5.125		95.916	95.791	95.541										
5.000		95.898	95.773	95.523										
4.875		95.546	95.421	95.171										
4.750		95.050	94.925	94.675										
4.625		94.512	94.387	94.137										

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

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

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Price Adjustments: See Agency Adjusters page.

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

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

LLPA Caps:	
FTHB / AMI	0.000

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

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

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

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

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

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

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

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

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

Note: Pricing and LLPAs subject to change without notice

LPMI Adjustments - All LPMI Products

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

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

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

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SHLC Wholesale Government											
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS	
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	FICO Adjustments	
7.625		103.712	103.587	103.337	7.000		NA	NA	NA	680 - 699	0.000
7.500		103.494	103.369	103.119	6.875		NA	NA	NA	660-679	-0.125
7.375		103.064	102.939	102.689	6.750		NA	NA	NA	640-659	-0.500
7.250		102.552	102.427	102.177	6.625		100.541	100.416	100.166	620-639	-1.000
7.125		103.617	103.492	103.242	6.500		100.167	100.042	99.792	600-619	-1.500
7.000		103.158	103.033	102.783	6.375		99.779	99.654	99.404	580-599	-2.000
6.875		102.661	102.536	102.286	6.250		99.375	99.250	99.000	Government Adjusters	
6.750		102.968	102.843	102.593	6.125		99.842	99.717	99.467	Manual	-0.250
6.625		102.965	102.840	102.590	6.000		99.440	99.315	99.065	2 unit	-0.750
6.500		102.533	102.408	102.158	5.875		99.019	98.894	98.644	3-4 unit	-1.000
6.375		102.036	101.911	101.661	5.750		98.579	98.454	98.204	VA	0.000
6.250		102.385	102.260	102.010	5.625		99.227	99.102	98.852	Manufactured	-1.250
6.125		102.054	101.929	101.679	5.500		98.789	98.664	98.414	Ln Amt <=150K	-0.375
6.000		101.632	101.507	101.257	5.375		98.324	98.199	97.949	VA IRRL N/O/O	-1.000
5.875		101.082	100.957	100.707	5.250		97.835	97.710	97.460	Cash Out	-0.250
5.750		100.945	100.820	100.570	5.125		98.166	98.041	97.791	Cash Out > 90% (VA)	-1.75
5.625		100.579	100.454	100.204	5.000		97.668	97.543	97.293	Note: Pricing and LLPAs subject to change without notice	
5.500		100.103	99.978	99.728	4.875		97.153	97.028	96.778		
5.375		99.258	99.133	98.883	4.750		96.626	96.501	96.251		
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 <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</td> </tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	Note: Pricing and LLPAs subject to change without notice	
FICO Adjustments																																														
680-699	0.000																																													
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VA IRRRL N/O/O	-1.000																																													
Cash Out	-0.250																																													
Cash Out > 90% (VA)	-1.75																																													
Note: Pricing and LLPAs subject to change without notice																																														
7.625	101.756	101.631	101.381	101.381	7.000	NA	NA	NA	NA																																					
7.500	101.538	101.413	101.163	101.163	6.875	NA	NA	NA	NA																																					
7.375	101.108	100.983	100.733	100.733	6.750	NA	NA	NA	NA																																					
7.250	100.596	100.471	100.221	100.221	6.625	93.491	93.366	93.116	93.116																																					
7.125	101.376	101.251	101.001	101.001	6.500	93.249	93.124	92.874	92.874																																					
7.000	100.916	100.791	100.541	100.541	6.375	92.990	92.865	92.615	92.615																																					
6.875	100.420	100.295	100.045	100.045	6.250	92.708	92.583	92.333	92.333																																					
6.750	99.319	99.194	98.944	98.944	6.125	92.870	92.745	92.495	92.495																																					
6.625	101.009	100.884	100.634	100.634	6.000	92.596	92.471	92.221	92.221																																					
6.500	100.577	100.452	100.202	100.202	5.875	92.290	92.165	91.915	91.915																																					
6.375	100.080	99.955	99.705	99.705	5.750	91.953	91.828	91.578	91.578																																					
6.250	98.881	98.756	98.506	98.506	5.625	94.601	94.476	94.226	94.226																																					
6.125	99.872	99.747	99.497	99.497	5.500	94.272	94.147	93.897	93.897																																					
6.000	99.449	99.324	99.074	99.074	5.375	93.895	93.770	93.520	93.520																																					
5.875	98.899	98.774	98.524	98.524	5.250	93.472	93.347	93.097	93.097																																					
5.750	97.685	97.560	97.310	97.310	5.125	93.725	93.600	93.350	93.350																																					
5.625	97.385	97.260	97.010	97.010	5.000	93.285	93.160	92.910	92.910																																					
5.500	96.909	96.784	96.534	96.534	4.875	92.809	92.684	92.434	92.434																																					
5.375	96.064	95.939	95.689	95.689	4.750	92.306	92.181	91.931	91.931																																					

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	97.750	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 deck 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		

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500		101.605	101.480	101.230	7.500		101.600	101.475	101.225	7.500		101.121	100.996	100.746	7.500		101.121	100.996	100.746	7.500		101.121	100.996	100.746					
7.375		101.399	101.274	101.024	7.375		101.363	101.238	100.988	7.375		101.038	100.913	100.663	7.375		101.038	100.913	100.663	7.375		101.038	100.913	100.663					
7.250		101.193	101.068	100.818	7.250		101.127	101.002	100.752	7.250		100.928	100.803	100.553	7.250		100.928	100.803	100.553	7.250		100.928	100.803	100.553					
7.125		100.987	100.862	100.612	7.125		100.938	100.813	100.563	7.125		100.792	100.667	100.417	7.125		100.792	100.667	100.417	7.125		100.792	100.667	100.417					
7.000		100.811	100.686	100.436	7.000		100.869	100.744	100.494	7.000		100.636	100.511	100.261	7.000		100.636	100.511	100.261	7.000		100.636	100.511	100.261					
6.875		100.621	100.496	100.246	6.875		100.756	100.631	100.381	6.875		100.458	100.333	100.083	6.875		100.458	100.333	100.083	6.875		100.458	100.333	100.083					
6.750		100.403	100.278	100.028	6.750		100.557	100.432	100.182	6.750		100.237	100.112	99.862	6.750		100.237	100.112	99.862	6.750		100.237	100.112	99.862					
6.625		100.197	100.072	99.822	6.625		100.354	100.229	99.979	6.625		100.006	99.881	99.631	6.625		100.006	99.881	99.631	6.625		100.006	99.881	99.631					
6.500		100.010	99.885	99.635	6.500		100.141	100.016	99.766	6.500		99.749	99.624	99.374	6.500		99.749	99.624	99.374	6.500		99.749	99.624	99.374					
6.375		99.813	99.688	99.438	6.375		99.922	99.797	99.547	6.375		99.458	99.333	99.083	6.375		99.458	99.333	99.083	6.375		99.458	99.333	99.083					
6.250		99.596	99.471	99.221	6.250		99.688	99.563	99.313	6.250		99.101	98.976	98.726	6.250		99.101	98.976	98.726	6.250		99.101	98.976	98.726					
6.125		99.373	99.248	98.998	6.125		99.422	99.297	99.047	6.125		98.733	98.608	98.358	6.125		98.733	98.608	98.358	6.125		98.733	98.608	98.358					
6.000		99.139	99.014	98.764	6.000		99.098	98.973	98.723	6.000		98.351	98.226	97.976	6.000		98.351	98.226	97.976	6.000		98.351	98.226	97.976					
5.875		98.894	98.769	98.519	5.875		98.760	98.635	98.385	5.875		97.965	97.840	97.590	5.875		97.965	97.840	97.590	5.875		97.965	97.840	97.590					
5.750		98.483	98.358	98.108	5.750		98.086	97.961	97.711	5.750		97.293	97.168	96.918	5.750		97.293	97.168	96.918	5.750		97.293	97.168	96.918					
5.625		98.172	98.047	97.797	5.625		97.654	97.529	97.279	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		97.812	97.687	97.437	5.500		97.169	97.044	96.794	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.442	97.317	97.067	5.375		96.674	96.549	96.299	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.068	96.943	96.693	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		96.693	96.568	96.318	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA					

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

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

See Agency Adjusters page.

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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	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	103.375	103.250	103.250	103.000	7.625	103.065	102.940	102.690	102.690
7.500	102.995	102.870	102.620	102.620	7.500	102.850	102.725	102.475	102.475
7.375	102.608	102.483	102.233	102.233	7.375	102.583	102.458	102.208	102.208
7.250	102.496	102.371	102.121	102.121	7.250	102.209	102.084	101.834	101.834
7.125	102.484	102.359	102.109	102.109	7.125	102.477	102.352	102.102	102.102
7.000	102.067	101.942	101.692	101.692	7.000	102.170	102.045	101.795	101.795
6.875	101.613	101.488	101.238	101.238	6.875	101.755	101.630	101.380	101.380
6.750	101.383	101.258	101.008	101.008	6.750	101.280	101.155	100.905	100.905
6.625	101.392	101.267	101.017	101.017	6.625	101.458	101.333	101.083	101.083
6.500	100.944	100.819	100.569	100.569	6.500	101.079	100.954	100.704	100.704
6.375	100.496	100.371	100.121	100.121	6.375	100.617	100.492	100.242	100.242
6.250	100.069	99.944	99.694	99.694	6.250	100.058	99.933	99.683	99.683
6.125	99.862	99.737	99.487	99.487	6.125	100.000	99.875	99.625	99.625
6.000	99.371	99.246	98.996	98.996	6.000	99.509	99.384	99.134	99.134
5.875	98.791	98.666	98.416	98.416	5.875	98.903	98.778	98.528	98.528
5.750	98.249	98.124	97.874	97.874	5.750	98.309	98.184	97.934	97.934
5.625	97.785	97.660	97.410	97.410	5.625	97.968	97.843	97.593	97.593
5.500	97.230	97.105	96.855	96.855	5.500	97.431	97.306	97.056	97.056
5.375	96.679	96.554	96.304	96.304	5.375	96.779	96.654	96.404	96.404
5.250	96.101	95.976	95.726	95.726	5.250	96.149	96.024	95.774	95.774

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											
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps											
>20 Yr Term	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	Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320	
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.890	-5.430	-6.070	
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430	
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780	
Other LPMI Adjustments - All LPMI Products											
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible 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	102.302	7.500		101.164	101.039	100.914					
8.125		102.375	102.302	102.177	7.375		100.914	100.789	100.664					
8.000		102.302	102.177	102.052	7.250		100.664	100.539	100.414					
7.875		102.177	102.052	101.927	7.125		100.289	100.164	100.039					
7.750		102.052	101.927	101.802	7.000		99.914	99.789	99.664					
7.625		101.927	101.802	101.677	6.875		99.414	99.289	99.164					
7.500		101.677	101.552	101.427	6.750		98.914	98.789	98.664					
7.375		101.427	101.302	101.177	6.625		98.289	98.164	98.039					
7.250		101.177	101.052	100.927	6.500		97.664	97.539	97.414					
7.125		100.902	100.677	100.552	6.375		97.039	96.914	96.789					
7.000		100.427	100.302	100.177	6.250		96.414	96.289	96.164					
6.875		100.052	99.927	99.802	6.125		95.664	95.539	95.414					
6.750		99.552	99.427	99.302	6.000		94.914	94.789	94.664					
6.625		99.052	98.927	98.802	5.875		94.164	94.039	93.914					
6.500		98.427	98.302	98.177			NA	NA	NA					
6.375		97.802	97.677	97.552			NA	NA	NA					
6.250		97.177	97.052	96.927			NA	NA	NA					
6.125		96.427	96.302	96.177			NA	NA	NA					
6.000		95.677	95.552	95.427			NA	NA	NA					
5.875		94.802	94.677	94.552			NA	NA	NA					
Extension and Re-Lock Fees														
Please email lock deck for extensions and relocks														
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
9.125		101.875	101.875	101.819	7.500		101.375	101.375	101.290	8.000		101.875	101.875	101.757
9.000		101.875	101.819	101.694	7.375		101.375	101.290	101.165	7.875		101.875	101.757	101.632
8.875		101.819	101.694	101.569	7.250		101.290	101.165	101.040	7.750		101.757	101.632	101.507
8.750		101.694	101.569	101.444	7.125		101.165	101.040	100.915	7.625		101.632	101.507	101.382
8.625		101.569	101.444	101.319	7.000		100.915	100.790	100.665	7.500		101.507	101.382	101.257
8.500		101.444	101.319	101.194	6.875		100.540	100.415	100.290	7.375		101.382	101.257	101.132
8.375		101.319	101.194	101.069	6.750		100.165	100.040	99.915	7.250		101.257	101.132	101.007
8.250		101.194	101.069	100.944	6.625		99.665	99.540	99.415	7.125		101.132	101.007	100.882
8.125		101.069	100.944	100.819	6.500		99.165	99.040	98.915	7.000		100.882	100.757	100.632
8.000		100.944	100.819	100.694	6.375		98.665	98.540	98.415	6.875		100.632	100.507	100.382
7.875		100.694	100.569	100.444	6.250		98.165	98.040	97.915	6.750		100.257	100.132	100.007
7.750		100.444	100.319	100.194	6.125		97.540	97.415	97.290	6.625		99.882	99.757	99.632
7.625		100.069	99.944	99.819	6.000		96.915	96.790	96.665	6.500		99.382	99.257	99.132
7.500		99.694	99.569	99.444	5.875		96.290	96.165	96.040	6.375		98.882	98.757	98.632
7.375		99.194	99.069	98.944	5.750		95.665	95.540	95.415	6.250		98.382	98.257	98.132
7.250		98.694	98.569	98.444	5.625		95.040	94.915	94.790	6.125		97.757	97.632	97.507
7.125		98.194	98.069	97.944			NA	NA	NA	6.000		97.132	97.007	96.882
7.000		97.694	97.569	97.444			NA	NA	NA	5.875		96.382	96.257	96.132
6.875		97.069	96.944	96.819			NA	NA	NA	5.750		95.632	95.507	95.382
6.750		96.444	96.319	96.194			NA	NA	NA	5.625		94.757	94.632	94.507

Price Adjustments

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

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

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

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

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

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SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625		101.923	101.798	101.610	8.250		101.874	101.749	101.561	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.892	101.767	101.579	8.125		101.833	101.708	101.521	
8.375		101.836	101.711	101.524	8.000		101.789	101.664	101.476	
8.250		101.738	101.613	101.425	7.875		101.719	101.594	101.407	
8.125		101.635	101.510	101.323	7.750		101.648	101.523	101.335	
8.000		101.524	101.399	101.212	7.625		101.539	101.414	101.226	
7.875		101.370	101.245	101.058	7.500		101.444	101.319	101.132	
7.750		101.211	101.086	100.899	7.375		101.305	101.180	100.993	
7.625		101.025	100.900	100.712	7.250		101.156	101.031	100.843	
7.500		100.829	100.704	100.517	7.125		100.961	100.836	100.649	
7.375		100.624	100.499	100.311	7.000		100.745	100.620	100.432	
7.250		100.407	100.282	100.095	6.875		100.449	100.324	100.137	
7.125		100.189	100.064	99.877	6.750		100.129	100.004	99.816	
7.000		99.950	99.825	99.638	6.625		99.789	99.664	99.477	
6.875		99.692	99.567	99.379	6.500		99.431	99.306	99.118	
6.750		99.415	99.290	99.103			NA	NA	NA	
6.625		99.107	98.982	98.794			NA	NA	NA	
6.500		98.794	98.669	98.481			NA	NA	NA	
6.375		98.468	98.343	98.156			NA	NA	NA	
6.250		98.136	98.011	97.823			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		100.503	100.331	100.112	7.250		99.317	99.145	98.927	
8.375		100.473	100.302	100.083	7.125		99.266	99.094	98.875	
8.250		100.444	100.272	100.054	7.000		99.216	99.044	98.825	
8.125		100.372	100.200	99.981	6.875		99.165	98.994	98.775	
8.000		100.300	100.128	99.909	6.750		99.115	98.943	98.725	
7.875		100.207	100.036	99.817	6.625		98.815	98.643	98.424	
7.750		100.203	100.031	99.813	6.500		98.515	98.343	98.124	
7.625		100.018	99.846	99.627	6.375		97.709	97.537	97.318	
7.500		99.833	99.661	99.442	6.250		96.902	96.730	96.512	
7.375		99.733	99.561	99.342	6.125		96.643	96.471	96.253	
7.250		99.634	99.462	99.243	6.000		96.384	96.212	95.993	
7.125		99.548	99.376	99.158	5.875		NA	NA	NA	
7.000		99.463	99.291	99.072	5.750		NA	NA	NA	
6.875		99.328	99.157	98.938	5.625		NA	NA	NA	
6.750		99.195	99.023	98.804	5.500		NA	NA	NA	
6.625		98.898	98.726	98.508	5.375		NA	NA	NA	
6.500		98.602	98.430	98.211	5.250		NA	NA	NA	
6.375		98.054	97.882	97.663	5.125		NA	NA	NA	
6.250		97.506	97.334	97.115	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										

Sapphire Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.505	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na
720-739	0.340	0.340	0.215	0.090	0.000	0.000	-3.440	-3.440	-3.440	na	na
700-719	0.215	0.215	0.090	-0.135	-1.660	-1.660	-1.660	-1.660	-1.660	na	na
680-699	-0.135	-0.135	-0.260	-0.410	-1.035	-1.660	-1.660	-1.660	-1.660	na	na
660-679	-0.260	-0.260	-0.410	-0.560	-1.035	-1.660	-1.660	-1.660	-1.660	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.340	na	na	na	na
700-719	0.715	0.715	0.560	0.410	0.340	0.340	0.340	na	na	na	na
680-699	0.560	0.560	0.410	0.260	0.340	0.340	0.340	na	na	na	na
660-679	0.410	0.410	0.260	0.110	0.340	0.340	0.340	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Pricing is for information purposes only and subject to change. Refer to Quick Pricer 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	96.630	96.380	NA	NA	8.000	97.170	96.920	NA	NA	<p style="text-align: center;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
7.625	96.413	96.163	NA	NA	7.875	96.910	96.660	NA	NA	
7.500	96.190	95.940	NA	NA	7.750	96.643	96.393	NA	NA	
7.375	95.962	95.712	NA	NA	7.625	96.370	96.120	NA	NA	
7.250	95.726	95.476	NA	NA	7.500	96.088	95.838	NA	NA	
7.125	95.482	95.232	NA	NA	7.375	95.796	95.546	NA	NA	
7.000	95.228	94.978	NA	NA	7.250	95.493	95.243	NA	NA	
6.875	94.964	94.714	NA	NA	7.125	95.177	94.927	NA	NA	
6.750	94.687	94.437	NA	NA	7.000	94.847	94.597	NA	NA	
6.625	94.397	94.147	NA	NA	6.875	94.501	94.251	NA	NA	
6.500	94.093	93.843	NA	NA	6.750	94.138	93.888	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	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	102.903	102.778	102.653	102.653	9.000	102.903	102.778	102.653	102.653	<p style="text-align: center;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
8.875	102.711	102.586	102.461	102.461	8.875	102.711	102.586	102.461	102.461	
8.750	102.520	102.395	102.270	102.270	8.750	102.520	102.395	102.270	102.270	
8.625	102.329	102.204	102.079	102.079	8.625	102.329	102.204	102.079	102.079	
8.500	102.139	102.014	101.889	101.889	8.500	102.139	102.014	101.889	101.889	
8.375	101.950	101.825	101.700	101.700	8.375	101.950	101.825	101.700	101.700	
8.250	101.761	101.636	101.511	101.511	8.250	101.761	101.636	101.511	101.511	
8.125	101.572	101.447	101.322	101.322	8.125	101.572	101.447	101.322	101.322	
8.000	101.384	101.259	101.134	101.134	8.000	101.384	101.259	101.134	101.134	
7.875	101.194	101.069	100.944	100.944	7.875	101.194	101.069	100.944	100.944	
7.750	101.003	100.878	100.753	100.753	7.750	101.003	100.878	100.753	100.753	
7.625	100.812	100.687	100.562	100.562	7.625	100.812	100.687	100.562	100.562	
7.500	100.609	100.484	100.359	100.359	7.500	100.609	100.484	100.359	100.359	
7.375	100.393	100.268	100.143	100.143	7.375	100.393	100.268	100.143	100.143	
7.250	100.276	100.151	100.026	100.026	7.250	100.276	100.151	100.026	100.026	
7.125	100.010	99.885	99.760	99.760	7.125	100.010	99.885	99.760	99.760	
7.000	99.704	99.579	99.454	99.454	7.000	99.704	99.579	99.454	99.454	
6.875	99.549	99.424	99.299	99.299	6.875	99.549	99.424	99.299	99.299	
6.750	99.357	99.232	99.107	99.107	6.750	99.357	99.232	99.107	99.107	
6.625	98.980	98.855	98.730	98.730	6.625	98.980	98.855	98.730	98.730	

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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ARM LPRs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na
760-779	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Global LPRs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
780-799	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
760-779	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
740-759	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
720-739	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
700-719	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

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

Fixed Rate LPRs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
740-759	-0.035	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.285	-0.285	-0.285	-0.285
720-739	-0.035	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.285	-0.285	-0.285	-0.285
700-719	-0.160	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Global LPRs											
Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
780-799	0.090	0.090	0.090	0.090	-0.035	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160
760-779	-0.035	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.285	-0.285	-0.285	-0.285
740-759	-0.160	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410
720-739	-0.160	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410
700-719	-0.160	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

Credit Score	LTV										
	0-59	59.01-67	67.01-75	75.01-83	83.01-91	91.01-99	70	75	80	85	90
800+	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
780-799	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
760-779	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
740-759	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
720-739	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
700-719	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

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

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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					<p style="text-align: center; color: red;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49</p>
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.473	101.373	101.273	7.500		100.985	100.895	100.805	
7.625		101.281	101.186	101.091	7.375		100.742	100.657	100.573	
7.500		101.038	100.948	100.858	7.250		100.459	100.379	100.300	
7.375		100.764	100.679	100.595	7.125		100.150	100.076	100.002	
7.250		100.478	100.398	100.319	7.000		99.833	99.764	99.695	
7.125		100.191	100.117	100.043	6.875		99.484	99.420	99.356	
7.000		99.889	99.820	99.751	6.750		99.091	99.032	98.974	
6.875		99.556	99.492	99.428	6.625		98.642	98.589	98.535	
6.750		99.175	99.117	99.058	6.500		98.124	98.076	98.028	
6.625		98.733	98.679	98.626	6.375		97.525	97.482	97.439	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
3876-50					3976-50					<p 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>
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.756	101.655	101.555	7.750		100.139	100.038	99.938	
7.625		101.494	101.399	101.304	7.625		99.990	99.895	99.799	
7.500		101.201	101.112	101.022	7.500		99.753	99.663	99.573	
7.375		100.884	100.799	100.715	7.375		99.454	99.370	99.285	
7.250		100.547	100.468	100.388	7.250		99.118	99.038	98.959	
7.125		100.198	100.124	100.050	7.125		98.769	98.695	98.620	
7.000		99.849	99.780	99.711	7.000		98.420	98.351	98.282	
6.875		99.488	99.424	99.360	6.875		98.058	97.995	97.931	
6.750		99.101	99.043	98.984	6.750		97.672	97.613	97.555	
6.625		98.678	98.624	98.571	6.625		97.248	97.195	97.141	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
<p>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</p>										
<p>Extension and Re-lock Fees</p> <p>Please call lock desk for extensions and relocks</p>										

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Table with columns for Credit Score, CTV, and various interest rate percentages (e.g., 0-50, 50.01-55, etc.). It is divided into sections: Topaz Jumbo Adjustors, Fixed Rate LRPAs, ARM LRPAs, and Global LRPAs.

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

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Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.937	105.812	105.687	105.500					
9.250	105.793	105.668	105.543	105.356					
9.125	105.628	105.503	105.378	105.190					
9.000	105.447	105.322	105.197	105.009					
8.875	105.230	105.105	104.980	104.792					
8.750	105.007	104.882	104.757	104.569					
8.625	104.785	104.660	104.535	104.347					
8.500	104.585	104.460	104.335	104.147					
8.375	104.319	104.194	104.069	103.882					
8.250	104.033	103.908	103.783	103.596					
8.125	103.698	103.573	103.448	103.260					
8.000	103.353	103.228	103.103	102.916					
7.875	102.987	102.862	102.737	102.549					
7.750	102.602	102.477	102.352	102.165					
7.625	102.188	102.063	101.938	101.750					
7.500	101.739	101.614	101.489	101.301					
7.375	101.256	101.131	101.006	100.819					
7.250	100.794	100.669	100.544	100.357					
7.125	100.298	100.173	100.048	99.860					
7.000	99.769	99.644	99.519	99.331					

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	101.949	101.849	101.749	8.500	101.949	101.849	101.749
8.375	101.824	101.724	101.624	8.375	101.824	101.724	101.624
8.250	101.657	101.557	101.457	8.250	101.657	101.557	101.457
8.125	101.481	101.381	101.281	8.125	101.481	101.381	101.281
8.000	101.297	101.197	101.097	8.000	101.297	101.197	101.097
7.875	101.104	101.004	100.904	7.875	101.104	101.004	100.904
7.750	100.902	100.802	100.702	7.750	100.902	100.802	100.702
7.625	100.689	100.589	100.489	7.625	100.689	100.589	100.489
7.500	100.467	100.367	100.267	7.500	100.467	100.367	100.267
7.375	100.233	100.133	100.033	7.375	100.233	100.133	100.033
7.250	100.000	99.900	99.800	7.250	100.000	99.900	99.800
7.125	99.767	99.667	99.567	7.125	99.767	99.667	99.567
7.000	99.392	99.292	99.192	7.000	99.392	99.292	99.192
6.875	99.017	98.917	98.817	6.875	99.017	98.917	98.817
6.750	98.642	98.542	98.442	6.750	98.642	98.542	98.442
6.625	98.267	98.167	98.067	6.625	98.267	98.167	98.067
6.500	97.825	97.725	97.625	6.500	97.825	97.725	97.625
6.375	97.375	97.275	97.175	6.375	97.375	97.275	97.175
6.250	96.885	96.785	96.685	6.250	96.885	96.785	96.685
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	0.000	-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	0.000	-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 I/O	240	360	120	
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr I/O	NA	NA	NA	
	36 Months	0.000	100.750					
	48 Months	0.250	101.000	30 YR FIXED	360	360	NA	
	60 Months	0.500	101.250	30 YR FIXED I/O	240.000	360.000	120.000	
Lock Period	45 days	-0.300					Program Restrictions	
							Housing	
							0x30x24	
							(BK/FC/SS/DIL)	
							48 mo	
							Min FICO	
							680	
							Max LTV	
							90	
							Max DTI	
							43	
							Min Price	
							98.0	
							Loan Amount	
							Max Price	
							<\$2,000,000	
							101.25	
							\$2,000,000 - \$2.50	
							101.25	

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

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

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

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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
9.375	103.375	103.313	103.175	9.375	103.300	103.200	103.100
9.250	103.250	103.188	103.050	9.250	103.175	103.075	102.975
9.125	103.125	103.063	102.925	9.125	103.050	102.950	102.850
9.000	103.000	102.938	102.800	9.000	102.925	102.825	102.725
8.875	102.875	102.813	102.675	8.875	102.800	102.700	102.600
8.750	102.750	102.688	102.550	8.750	102.675	102.575	102.475
8.625	102.625	102.563	102.425	8.625	102.550	102.450	102.350
8.500	102.500	102.438	102.300	8.500	102.425	102.325	102.225
8.375	102.375	102.313	102.163	8.375	102.300	102.200	102.100
8.250	102.250	102.188	102.038	8.250	102.175	102.075	101.975
8.125	102.125	102.063	101.913	8.125	102.050	101.950	101.850
8.000	102.000	101.938	101.788	8.000	101.925	101.825	101.725
7.875	101.875	101.813	101.663	7.875	101.800	101.700	101.600
7.750	101.750	101.688	101.538	7.750	101.675	101.575	101.475
7.625	101.625	101.563	101.413	7.625	101.550	101.450	101.350
7.500	101.500	101.438	101.288	7.500	101.425	101.325	101.225
7.375	101.375	101.313	101.138	7.375	101.300	101.200	101.100
7.250	101.250	101.188	101.013	7.250	101.175	101.075	100.975
7.125	101.125	101.063	100.888	7.125	101.050	100.950	100.850
7.000	101.000	100.938	100.763	7.000	100.925	100.825	100.725
6.875	100.875	100.813	100.613	6.875	100.800	100.700	100.600
6.750	100.750	100.688	100.488	6.750	100.675	100.575	100.475
6.625	100.625	100.563	100.363	6.625	100.550	100.450	100.350
6.500	100.500	100.438	100.238	6.500	100.425	100.325	100.225
6.375	100.375	100.313	100.088	6.375	100.300	100.200	100.100
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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

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

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

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	-0.375	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	5yr ARM & 7yr ARM & 10yr ARM	360.000	360.000	NA
	12 Months	-0.750	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000
	24 Months	-0.375	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.0	480.0	120.0
	36 Months	0.000	30 YR FIXED	360.0	360.0	NA
	48 Months	0.250	30 YR FIXED I/O	240.000	360.000	120.000
	60 Months	0.500				
Lock Period	45 days	-0.300				
1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ 3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA						
ARM Requirements ARM Index: SOFR 30AVG ARM Margin: 5.0 5yr ARM Caps: 2/1/5 7yr & 10yr ARM Caps: 5/1/5 Reset Frequency: 6 mo						
Program Restrictions Housing: 1x30x12 (BK/FC/SS/DIL): 48 mo Min FICO: 660 Max LTV: 90 Min Price: 96.0 Loan Amount: Max Price <\$2,000,000: 102.8 \$2,000,000 - \$3,000,000: 101.8 \$3,000,001 - \$4,000,000: 100.8						

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

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MVP Standard - Full Doc				SHLC Wholesale MVP Standard			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.625	103.375	103.313	103.175	9.625	103.300	103.200	103.100
9.500	103.250	103.188	103.050	9.500	103.175	103.075	102.975
9.375	103.125	103.063	102.925	9.375	103.050	102.950	102.850
9.250	103.000	102.938	102.800	9.250	102.925	102.825	102.725
9.125	102.875	102.813	102.675	9.125	102.800	102.700	102.600
9.000	102.750	102.688	102.550	9.000	102.675	102.575	102.475
8.875	102.625	102.563	102.425	8.875	102.550	102.450	102.350
8.750	102.500	102.438	102.300	8.750	102.425	102.325	102.225
8.625	102.250	102.188	102.050	8.625	102.175	102.075	101.975
8.500	102.000	101.938	101.800	8.500	101.925	101.825	101.725
8.375	101.750	101.688	101.550	8.375	101.675	101.575	101.475
8.250	101.500	101.438	101.300	8.250	101.425	101.325	101.225
8.125	101.250	101.188	101.050	8.125	101.175	101.075	100.975
8.000	101.000	100.938	100.800	8.000	100.925	100.825	100.725
7.875	100.750	100.688	100.550	7.875	100.675	100.575	100.475
7.750	100.500	100.438	100.300	7.750	100.425	100.325	100.225
7.625	100.250	100.188	100.050	7.625	100.175	100.075	99.975
7.500	100.000	99.938	99.800	7.500	99.863	99.763	99.663
7.375	99.750	99.688	99.550	7.375	99.550	99.450	99.350
7.250	99.438	99.375	99.238	7.250	99.238	99.138	99.038
7.125	99.125	99.063	98.925	7.125	98.925	98.825	98.725
7.000	98.813	98.750	98.613	7.000	98.613	98.513	98.413
6.875	98.438	98.375	98.238	6.875	98.238	98.138	98.038
6.750	98.063	98.000	97.863	6.750	97.863	97.763	97.663
6.625	97.688	97.625	97.488	6.625	97.488	97.388	97.288
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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

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

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	NA
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	NA
	680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-3.500	NA	NA
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	-3.625	-4.000	NA	NA
	600-619	-3.125	-3.125	-3.375	-3.875	-4.625	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months WVOE	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-3.875	NA
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	-3.875	-4.250	NA	NA
	600-619	-4.000	-4.000	-4.500	-5.000	-5.750	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Alt Doc Additional Adjustments	Bank Statement - 12 Months 1099 - 12 Months WVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
	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	
	State 1	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA	
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.500	5yr ARM & 7yr ARM & 10yr ARM	360.0	360.0	NA
	12 Months	-0.750	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000
	24 Months	-0.375	101.250	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.000	480.000	120.000
	36 Months	0.000	101.750				
	48 Months	0.250	102.250	30 YR FIXED	360	360	NA
	60 Months	0.500	102.750	30 YR FIXED I/O	240	360	120
Lock Period	60 days	-0.300					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
	7yr & 10yr ARM Caps		5/1/5				Max Price
	Reset Frequency		6 mo				<\$2,000,000 102.8
							\$2,000,000 - \$3,000,000 101.8

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

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

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

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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
\$3,000,001 - \$3,500,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.750	-2.250	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
5% Fixed Prepayment Penalty Term 1-5	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.750	0.750	0.750
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
	No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25
Prepayment Penalty Term 1-5 (Other allowable PPP)	60 Months	0.5	0.5	0.5	0.5	0.625	0.75	0.875
	48 Months	0.375	0.375	0.375	0.375	0.5	0.5	0.625
	36 Months	0	0	0	0	0	0	0
	24 Months	-0.5	-0.5	-0.5	-0.5	-0.625	-0.625	-0.625
	12 Months	-1.25	-1.25	-1.5	-1.5	-1.75	-1.75	-1.75
	No Penalty	-1.75	-1.75	-2	-2	-2.25	-2.25	-2.25
Other	Escrow Waiver	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

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

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

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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

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

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

4) Only declining prepayment penalty structures allowed in MS

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

Price Adjustments		<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-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					