



Effective: 1/29/2024 8:13:34 AM

BORROWER PAID RATE SHEET

Page 1

SHLC Wholesale Financial Rate Sheet

Table of Contents	
Tab	Product
2	Fixed Conforming
3	Fixed Conforming HB
4	Agency Adjusters
5	Fixed Government
6	Fixed Government HB
7	Arm Government
8	Arm Conforming
9	Home Ready and Home Possible
10	WesLend A Series Jumbo
11	Sapphire and Jade Jumbo
12	Sapphire and Jade Jumbo Adjustments
13	Ruby and Opal AUS Jumbo
14	Ruby and Opal AUS Jumbo Adjustments
15	Topaz AUS Jumbo
16	Topaz AUS Jumbo Adjustments
17	ONYX DSCR
18	MVP Prime Plus
19	MVP Prime
20	MVP Standard
21	MVP DSCR
22	MVP Foreign National

- | 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

Effective: 1/29/24 8:13 AM

Page 2

SHLC Wholesale Conforming DU and LP														
1000-99 1100-99 1001-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.127	104.002	103.752		7.625	104.257	104.132	103.882		7.000	102.970	102.845	102.595	
7.500	103.750	103.625	103.375		7.500	103.882	103.757	103.507		6.875	103.068	102.943	102.693	
7.375	103.439	103.314	103.064		7.375	103.498	103.373	103.123		6.750	102.774	102.649	102.399	
7.250	103.278	103.153	102.903		7.250	103.079	102.954	102.704		6.625	102.465	102.340	102.090	
7.125	103.321	103.196	102.946		7.125	103.583	103.458	103.208		6.500	102.518	102.393	102.143	
7.000	103.001	102.876	102.626		7.000	103.167	103.042	102.792		6.375	102.299	102.174	101.924	
6.875	102.564	102.439	102.189		6.875	102.704	102.579	102.329		6.250	102.039	101.914	101.664	
6.750	102.242	102.117	101.867		6.750	102.217	102.092	101.842		6.125	101.617	101.492	101.242	
6.625	102.359	102.234	101.984		6.625	102.764	102.639	102.389		6.000	102.057	101.932	101.682	
6.500	102.039	101.914	101.664		6.500	102.277	102.152	101.902		5.875	101.758	101.633	101.383	
6.375	101.496	101.371	101.121		6.375	101.769	101.644	101.394		5.750	101.415	101.290	101.040	
6.250	101.012	100.887	100.637		6.250	101.229	101.104	100.854		5.625	100.930	100.805	100.555	
6.125	100.936	100.811	100.561		6.125	101.176	101.051	100.801		5.500	101.011	100.886	100.636	
6.000	100.445	100.320	100.070		6.000	100.752	100.627	100.377		5.375	100.640	100.515	100.265	
5.875	99.837	99.712	99.462		5.875	100.210	100.085	99.835		5.250	100.239	100.114	99.864	
5.750	99.241	99.116	98.866		5.750	99.665	99.540	99.290		5.125	99.737	99.612	99.362	
5.625	98.887	98.762	98.512		5.625	99.013	98.888	98.638		5.000	99.623	99.498	99.248	
5.500	98.359	98.234	97.984		5.500	98.477	98.352	98.102		4.875	99.249	99.124	98.874	
5.375	97.701	97.576	97.326		5.375	97.945	97.820	97.570		4.750	98.822	98.697	98.447	
5.250	97.069	96.944	96.694		5.250	97.352	97.227	96.977		4.625	98.312	98.187	97.937	
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000	103.209	103.084	102.834											
6.875	102.918	102.793	102.543											
6.750	102.615	102.490	102.240											
6.625	102.348	102.223	101.973											
6.500	102.637	102.512	102.262											
6.375	102.312	102.187	101.937											
6.250	101.990	101.865	101.615											
6.125	101.622	101.497	101.247											
6.000	101.916	101.791	101.541											
5.875	101.600	101.475	101.225											
5.750	101.275	101.150	100.900											
5.625	100.902	100.777	100.527											
5.500	100.769	100.644	100.394											
5.375	100.443	100.318	100.068											
5.250	100.106	99.981	99.731											
5.125	99.730	99.605	99.355											
5.000	99.224	99.099	98.849											
4.875	98.782	98.657	98.407											
4.750	98.431	98.306	98.056											
4.625	98.052	97.927	97.677											
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								
										link to policy				
Price Adjustments: See Agency Adjusters page.														

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

Page 3

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		103.732	103.607	103.357	7.625		102.678	102.553	102.303	7.000		101.296	101.171	100.921
7.500		103.429	103.304	103.054	7.500		102.403	102.278	102.028	6.875		101.151	101.026	100.776
7.375		103.102	102.977	102.727	7.375		102.085	101.960	101.710	6.750		100.987	100.862	100.612
7.250		102.796	102.671	102.421	7.250		101.789	101.664	101.414	6.625		100.334	100.209	99.959
7.125		102.695	102.570	102.320	7.125		101.676	101.551	101.301	6.500		100.170	100.045	99.795
7.000		102.336	102.211	101.961	7.000		101.317	101.192	100.942	6.375		99.993	99.868	99.618
6.875		102.047	101.922	101.672	6.875		101.033	100.908	100.658	6.250		99.811	99.686	99.436
6.750		101.718	101.593	101.343	6.750		100.648	100.523	100.273	6.125		99.411	99.286	99.036
6.625		101.674	101.549	101.299	6.625		101.089	100.964	100.714	6.000		99.227	99.102	98.852
6.500		101.273	101.148	100.898	6.500		100.743	100.618	100.368	5.875		99.001	98.876	98.626
6.375		100.918	100.793	100.543	6.375		100.455	100.330	100.080	5.750		98.738	98.613	98.363
6.250		100.519	100.394	100.144	6.250		99.244	99.119	98.869	5.625		98.240	98.115	97.865
6.125		100.047	99.922	99.672	6.125		98.794	98.669	98.419	5.500		97.975	97.850	97.600
6.000		99.755	99.630	99.380	6.000		98.245	98.120	97.870	5.375		97.696	97.571	97.321
5.875		99.374	99.249	98.999	5.875		97.712	97.587	97.337	5.250		97.382	97.257	97.007
5.750		98.915	98.790	98.540	5.750		97.258	97.133	96.883	5.125		96.837	96.712	96.462
5.625		96.672	96.547	96.297	5.625		96.481	96.356	96.106	5.000		96.978	96.853	96.603
5.500		96.123	95.998	95.748	5.500		95.866	95.741	95.491	4.875		96.617	96.492	96.242
5.375		95.428	95.303	95.053	5.375		95.138	95.013	94.763	4.750		96.254	96.129	95.879
5.250		94.729	94.604	94.354	5.250		94.433	94.308	94.058	4.625		95.114	94.989	94.739
1433-99 1453-99					1433-99 1453-99					1433-99 1453-99				
Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.102	98.977	98.727	7.000		99.102	98.977	98.727	7.000		99.102	98.977	98.727
6.875		99.239	99.114	98.864	6.875		99.239	99.114	98.864	6.875		99.239	99.114	98.864
6.750		98.988	98.863	98.613	6.750		98.988	98.863	98.613	6.750		98.988	98.863	98.613
6.625		98.723	98.598	98.348	6.625		98.723	98.598	98.348	6.625		98.723	98.598	98.348
6.500		98.606	98.481	98.231	6.500		98.606	98.481	98.231	6.500		98.606	98.481	98.231
6.375		98.406	98.281	98.031	6.375		98.406	98.281	98.031	6.375		98.406	98.281	98.031
6.250		98.112	97.987	97.737	6.250		98.112	97.987	97.737	6.250		98.112	97.987	97.737
6.125		97.840	97.715	97.465	6.125		97.840	97.715	97.465	6.125		97.840	97.715	97.465
6.000		98.282	98.157	97.907	6.000		98.282	98.157	97.907	6.000		98.282	98.157	97.907
5.875		97.952	97.827	97.577	5.875		97.952	97.827	97.577	5.875		97.952	97.827	97.577
5.750		97.580	97.455	97.205	5.750		97.580	97.455	97.205	5.750		97.580	97.455	97.205
5.625		97.193	97.068	96.818	5.625		97.193	97.068	96.818	5.625		97.193	97.068	96.818
5.500		97.460	97.335	97.085	5.500		97.460	97.335	97.085	5.500		97.460	97.335	97.085
5.375		97.093	96.968	96.718	5.375		97.093	96.968	96.718	5.375		97.093	96.968	96.718
5.250		96.652	96.527	96.277	5.250		96.652	96.527	96.277	5.250		96.652	96.527	96.277
5.125		96.146	96.021	95.771	5.125		96.146	96.021	95.771	5.125		96.146	96.021	95.771
5.000		96.156	96.031	95.781	5.000		96.156	96.031	95.781	5.000		96.156	96.031	95.781
4.875		95.804	95.679	95.429	4.875		95.804	95.679	95.429	4.875		95.804	95.679	95.429
4.750		95.308	95.183	94.933	4.750		95.308	95.183	94.933	4.750		95.308	95.183	94.933
4.625		94.772	94.647	94.397	4.625		94.772	94.647	94.397	4.625		94.772	94.647	94.397

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		

[link to policy](#)

Price Adjustments: See Agency Adjusters page.

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

Page 5

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																																											
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																																											
7.625		104.147	104.022	103.772	7.000		NA	NA	NA																																			
7.500		103.930	103.805	103.555	6.875		NA	NA	NA																																			
7.375		103.502	103.377	103.127	6.750		NA	NA	NA																																			
7.250		102.992	102.867	102.617	6.625		101.026	100.901	100.651																																			
7.125		103.769	103.519	103.269	6.500		100.654	100.529	100.279																																			
7.000		103.437	103.312	103.062	6.375		100.269	100.144	99.894																																			
6.875		102.944	102.819	102.569	6.250		99.868	99.743	99.493																																			
6.750		103.267	103.142	102.892	6.125		100.315	100.190	99.940																																			
6.625		103.261	103.136	102.886	6.000		99.915	99.790	99.540																																			
6.500		102.832	102.707	102.457	5.875		99.496	99.371	99.121																																			
6.375		102.341	102.216	101.966	5.750		99.059	98.934	98.684																																			
6.250		102.806	102.681	102.431	5.625		99.607	99.482	99.232																																			
6.125		102.472	102.347	102.097	5.500		99.173	99.048	98.798																																			
6.000		102.051	101.926	101.676	5.375		98.712	98.587	98.337																																			
5.875		101.502	101.377	101.127	5.250		98.226	98.101	97.851																																			
5.750		101.399	101.274	101.024	5.125		98.415	98.290	98.040																																			
5.625		101.034	100.909	100.659	5.000		97.920	97.795	97.545																																			
5.500		100.558	100.433	100.183	4.875		97.407	97.282	97.032																																			
5.375		99.715	99.590	99.340	4.750		96.882	96.757	96.507																																			
7000-99																																												
USDA 30 Yr Fixed																																												

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

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

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

[link to policy](#)

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

Page 6

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 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> <tr> <td colspan="2">Note: Pricing and LLPAs subject to change without notice</td> </tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	Note: Pricing and LLPAs subject to change without notice	
FICO Adjustments																																														
680-699	0.000																																													
660-679	-0.125																																													
640-659	-0.500																																													
620-639	-1.000																																													
600-619	-1.500																																													
580-599	-2.000																																													
Government Adjusters																																														
Manual	-0.250																																													
2 unit	-0.750																																													
3-4 unit	-1.000																																													
VA	0.000																																													
Manufactured	-1.250																																													
Ln Amt <=150K	-0.375																																													
VA IRRL N/O/O	-1.000																																													
Cash Out	-0.250																																													
Cash Out > 90% (VA)	-1.75																																													
Note: Pricing and LLPAs subject to change without notice																																														
7.625	102.191	102.066	101.816	101.816	7.000	NA	NA	NA	NA																																					
7.500	101.974	101.849	101.599	101.599	6.875	NA	NA	NA	NA																																					
7.375	101.546	101.421	101.171	101.171	6.750	NA	NA	NA	NA																																					
7.250	101.036	100.911	100.661	100.661	6.625	93.968	93.843	93.593	93.593																																					
7.125	101.653	101.528	101.278	101.278	6.500	93.730	93.605	93.355	93.355																																					
7.000	101.196	101.071	100.821	100.821	6.375	93.475	93.350	93.100	93.100																																					
6.875	100.703	100.578	100.328	100.328	6.250	93.198	93.073	92.823	92.823																																					
6.750	99.604	99.479	99.229	99.229	6.125	93.335	93.210	92.960	92.960																																					
6.625	101.305	101.180	100.930	100.930	6.000	93.063	92.938	92.688	92.688																																					
6.500	100.876	100.751	100.501	100.501	5.875	92.762	92.637	92.387	92.387																																					
6.375	100.385	100.260	100.010	100.010	5.750	92.429	92.304	92.054	92.054																																					
6.250	99.188	99.063	98.813	98.813	5.625	94.967	94.842	94.592	94.592																																					
6.125	100.289	100.164	99.914	99.914	5.500	94.646	94.521	94.271	94.271																																					
6.000	99.868	99.743	99.493	99.493	5.375	94.276	94.151	93.901	93.901																																					
5.875	99.319	99.194	98.944	98.944	5.250	93.860	93.735	93.485	93.485																																					
5.750	98.107	97.982	97.732	97.732	5.125	93.964	93.839	93.589	93.589																																					
5.625	97.840	97.715	97.465	97.465	5.000	93.531	93.406	93.156	93.156																																					
5.500	97.365	97.240	96.990	96.990	4.875	93.060	92.935	92.685	92.685																																					
5.375	96.521	96.396	96.146	96.146	4.750	92.561	92.436	92.186	92.186																																					

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		

[link to policy](#)

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 7

8700-99 FHA 5/1 ARM					6700-99 SHLC Wholesale Government ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.000	96.875	96.625	6.250		97.000	96.875	96.625	620-639	-1.000
6.125		97.482	97.357	97.107	6.125		97.482	97.357	97.107	600-619	-1.500
6.000		97.084	96.959	96.709	6.000		97.084	96.959	96.709	580-599	-2.000
5.875		96.625	96.500	96.250	5.875		96.625	96.500	96.250	Government Adjusters	
5.750		96.132	96.007	95.757	5.750		96.132	96.007	95.757	Manual	-0.250
5.625		96.077	95.952	95.702	5.625		96.077	95.952	95.702	2 unit	-0.750
5.500		95.605	95.480	95.230	5.500		95.605	95.480	95.230	3-4 unit	-1.000
5.375		95.083	94.958	94.708	5.375		95.083	94.958	94.708	VA	0.000
5.250		94.540	94.415	94.165	5.250		94.540	94.415	94.165	Manufactured	-1.250
5.125		94.621	94.496	94.246	5.125		94.621	94.496	94.246	Ln Amt <=150K	-0.375
5.000		94.111	93.986	93.736	5.000		94.111	93.986	93.736	VA IRRL N/O/O	-1.000
4.875		93.533	93.408	93.158	4.875		93.533	93.408	93.158	Cash Out	-0.250
4.750		92.959	92.834	92.584	4.750		92.959	92.834	92.584	Cash Out > 90% (VA)	-1.75
4.625		93.054	92.929	92.679	4.625		93.054	92.929	92.679	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.518	92.393	92.143	4.500		92.518	92.393	92.143		
4.375		91.939	91.814	91.564	4.375		91.939	91.814	91.564		

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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 8

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		101.863	101.738	101.488	7.500		101.869	101.744	101.494	7.500		101.411	101.286	101.036	7.500		101.411	101.286	101.036	7.500		101.411	101.286	101.036					
7.375		101.658	101.533	101.283	7.375		101.632	101.507	101.257	7.375		101.326	101.201	100.951	7.375		101.326	101.201	100.951	7.375		101.326	101.201	100.951					
7.250		101.452	101.327	101.077	7.250		101.398	101.273	101.023	7.250		101.217	101.092	100.842	7.250		101.217	101.092	100.842	7.250		101.217	101.092	100.842					
7.125		101.222	101.097	100.847	7.125		101.221	101.096	100.846	7.125		101.076	100.951	100.701	7.125		101.076	100.951	100.701	7.125		101.076	100.951	100.701					
7.000		100.989	100.864	100.614	7.000		101.153	101.028	100.778	7.000		100.921	100.796	100.546	7.000		100.921	100.796	100.546	7.000		100.921	100.796	100.546					
6.875		100.790	100.665	100.415	6.875		101.033	100.908	100.658	6.875		100.741	100.616	100.366	6.875		100.741	100.616	100.366	6.875		100.741	100.616	100.366					
6.750		100.632	100.507	100.257	6.750		100.835	100.710	100.460	6.750		100.520	100.395	100.145	6.750		100.520	100.395	100.145	6.750		100.520	100.395	100.145					
6.625		100.463	100.338	100.088	6.625		100.631	100.506	100.256	6.625		100.287	100.162	99.912	6.625		100.287	100.162	99.912	6.625		100.287	100.162	99.912					
6.500		100.278	100.153	99.903	6.500		100.419	100.294	100.044	6.500		100.031	99.906	99.656	6.500		100.031	99.906	99.656	6.500		100.031	99.906	99.656					
6.375		100.079	99.954	99.704	6.375		100.199	100.074	99.824	6.375		99.733	99.608	99.358	6.375		99.733	99.608	99.358	6.375		99.733	99.608	99.358					
6.250		99.863	99.738	99.488	6.250		99.966	99.841	99.591	6.250		99.377	99.252	99.002	6.250		99.377	99.252	99.002	6.250		99.377	99.252	99.002					
6.125		99.640	99.515	99.265	6.125		99.695	99.570	99.320	6.125		99.010	98.885	98.635	6.125		99.010	98.885	98.635	6.125		99.010	98.885	98.635					
6.000		99.406	99.281	99.031	6.000		99.372	99.247	98.997	6.000		98.628	98.503	98.253	6.000		98.628	98.503	98.253	6.000		98.628	98.503	98.253					
5.875		99.161	99.036	98.786	5.875		99.033	98.908	98.658	5.875		98.244	98.119	97.869	5.875		98.244	98.119	97.869	5.875		98.244	98.119	97.869					
5.750		98.906	98.781	98.531	5.750		98.545	98.420	98.170	5.750		97.764	97.639	97.389	5.750		97.764	97.639	97.389	5.750		97.764	97.639	97.389					
5.625		98.602	98.477	98.227	5.625		98.116	97.991	97.741	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		98.246	98.121	97.871	5.500		97.635	97.510	97.260	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.886	97.761	97.511	5.375		97.150	97.025	96.775	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.517	97.392	97.142	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		97.141	97.016	96.766	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.

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	103.662	103.537	103.287	103.287	7.625	103.372	103.247	102.997	102.997
7.500	103.284	103.159	102.909	102.909	7.500	103.154	103.029	102.779	102.779
7.375	102.896	102.771	102.521	102.521	7.375	102.889	102.764	102.514	102.514
7.250	102.783	102.658	102.408	102.408	7.250	102.521	102.396	102.146	102.146
7.125	102.780	102.655	102.405	102.405	7.125	102.808	102.683	102.433	102.433
7.000	102.369	102.244	101.994	101.994	7.000	102.501	102.376	102.126	102.126
6.875	101.917	101.792	101.542	101.542	6.875	102.087	101.962	101.712	101.712
6.750	101.704	101.579	101.329	101.329	6.750	101.618	101.493	101.243	101.243
6.625	101.778	101.653	101.403	101.403	6.625	101.879	101.754	101.504	101.504
6.500	101.333	101.208	100.958	100.958	6.500	101.499	101.374	101.124	101.124
6.375	100.887	100.762	100.512	100.512	6.375	101.036	100.911	100.661	100.661
6.250	100.410	100.285	100.035	100.035	6.250	100.479	100.354	100.104	100.104
6.125	100.272	100.147	99.897	99.897	6.125	100.446	100.321	100.071	100.071
6.000	99.781	99.656	99.406	99.406	6.000	99.955	99.830	99.580	99.580
5.875	99.201	99.076	98.826	98.826	5.875	99.347	99.222	98.972	98.972
5.750	98.658	98.533	98.283	98.283	5.750	98.751	98.626	98.376	98.376
5.625	98.179	98.054	97.804	97.804	5.625	98.397	98.272	98.022	98.022
5.500	97.629	97.504	97.254	97.254	5.500	97.865	97.740	97.490	97.490
5.375	97.077	96.952	96.702	96.702	5.375	97.211	97.086	96.836	96.836
5.250	96.499	96.374	96.124	96.124	5.250	96.579	96.454	96.204	96.204

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
D1I >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
D1I >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
D1I >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
D1I >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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 10

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	102.371	7.500		101.194	101.069	100.944			
8.125		102.375	102.371	102.246	7.375		100.944	100.819	100.694			
8.000		102.371	102.246	102.121	7.250		100.694	100.569	100.444			
7.875		102.246	102.121	101.996	7.125		100.319	100.194	100.069			
7.750		102.121	101.996	101.871	7.000		99.944	99.819	99.694			
7.625		101.996	101.871	101.746	6.875		99.444	99.319	99.194			
7.500		101.746	101.621	101.496	6.750		98.944	98.819	98.694			
7.375		101.496	101.371	101.246	6.625		98.319	98.194	98.069			
7.250		101.246	101.121	100.996	6.500		97.694	97.569	97.444			
7.125		100.871	100.746	100.621	6.375		97.069	96.944	96.819			
7.000		100.496	100.371	100.246	6.250		96.444	96.319	96.194			
6.875		100.121	99.996	99.871	6.125		95.694	95.569	95.444			
6.750		99.621	99.496	99.371	6.000		94.944	94.819	94.694			
6.625		99.121	98.996	98.871	5.875		94.194	94.069	93.944			
6.500		98.496	98.371	98.246			NA	NA	NA			
6.375		97.871	97.746	97.621			NA	NA	NA			
6.250		97.246	97.121	96.996			NA	NA	NA			
6.125		96.496	96.371	96.246			NA	NA	NA			
6.000		95.746	95.621	95.496			NA	NA	NA			
5.875		94.871	94.746	94.621			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
9.125		101.875	101.875	101.826	7.750		101.375	101.375	101.347	8.000		101.875	101.875	101.806
9.000		101.875	101.826	101.701	7.625		101.375	101.347	101.222	7.875		101.875	101.806	101.681
8.875		101.826	101.701	101.576	7.500		101.347	101.222	101.097	7.750		101.806	101.681	101.556
8.750		101.701	101.576	101.451	7.375		101.222	101.097	100.972	7.625		101.681	101.556	101.431
8.625		101.576	101.451	101.326	7.250		101.097	100.972	100.847	7.500		101.556	101.431	101.306
8.500		101.451	101.326	101.201	7.125		100.972	100.847	100.722	7.375		101.431	101.306	101.181
8.375		101.326	101.201	101.076	7.000		100.847	100.722	100.597	7.250		101.306	101.181	101.056
8.250		101.201	101.076	100.951	6.875		100.597	100.472	100.347	7.125		101.181	101.056	100.931
8.125		101.076	100.951	100.826	6.750		100.222	100.097	99.972	7.000		100.931	100.806	100.681
8.000		100.951	100.826	100.701	6.625		99.847	99.722	99.597	6.875		100.681	100.556	100.431
7.875		100.701	100.576	100.451	6.500		99.347	99.222	99.097	6.750		100.306	100.181	100.056
7.750		100.451	100.326	100.201	6.375		98.847	98.722	98.597	6.625		99.931	99.806	99.681
7.625		100.076	99.951	99.826	6.250		98.347	98.222	98.097	6.500		99.431	99.306	99.181
7.500		99.701	99.576	99.451	6.125		97.847	97.722	97.597	6.375		98.931	98.806	98.681
7.375		99.201	99.076	98.951	6.000		97.222	97.097	96.972	6.250		98.431	98.306	98.181
7.250		98.701	98.576	98.451	5.875		96.597	96.472	96.347	6.125		97.806	97.681	97.556
7.125		98.201	98.076	97.951	5.750		95.972	95.847	95.722	6.000		97.181	97.056	96.931
7.000		97.701	97.576	97.451	5.625		95.347	95.222	95.097	5.875		96.431	96.306	96.181
6.875		97.076	96.951	96.826			NA	NA	NA	5.750		95.681	95.556	95.431
6.750		96.451	96.326	96.201			NA	NA	NA	5.625		94.806	94.681	94.556

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.

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

Page 11

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		101.968	101.843	101.656	8.250		101.875	101.750	101.562
8.500		101.937	101.812	101.624	8.125		101.836	101.711	101.524
8.375		101.881	101.756	101.569	8.000		101.794	101.669	101.482
8.250		101.783	101.658	101.470	7.875		101.727	101.602	101.415
8.125		101.680	101.555	101.368	7.750		101.658	101.533	101.346
8.000		101.569	101.444	101.257	7.625		101.556	101.431	101.243
7.875		101.415	101.290	101.103	7.500		101.465	101.340	101.153
7.750		101.256	101.131	100.943	7.375		101.330	101.205	101.017
7.625		101.067	100.942	100.755	7.250		101.184	101.059	100.871
7.500		100.872	100.747	100.559	7.125		100.994	100.869	100.681
7.375		100.666	100.541	100.353	7.000		100.782	100.657	100.469
7.250		100.449	100.324	100.137	6.875		100.491	100.366	100.178
7.125		100.231	100.106	99.918	6.750		100.176	100.051	99.863
7.000		99.992	99.867	99.679	6.625		99.842	99.717	99.530
6.875		99.735	99.610	99.422	6.500		99.489	99.364	99.177
6.750		99.458	99.333	99.145			NA	NA	NA
6.625		99.149	99.024	98.837			NA	NA	NA
6.500		98.836	98.711	98.524			NA	NA	NA
6.375		98.511	98.386	98.198			NA	NA	NA
6.250		98.177	98.052	97.865			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		100.629	100.457	100.239	7.250		99.208	99.036	98.817
8.375		100.600	100.428	100.209	7.125		99.156	98.984	98.766
8.250		100.571	100.399	100.180	7.000		99.106	98.934	98.715
8.125		100.498	100.326	100.108	6.875		99.055	98.883	98.664
8.000		100.426	100.254	100.036	6.750		99.005	98.833	98.615
7.875		100.334	100.162	99.943	6.625		98.706	98.534	98.315
7.750		100.330	100.158	99.939	6.500		98.407	98.235	98.016
7.625		100.142	99.970	99.751	6.375		97.602	97.430	97.211
7.500		99.954	99.782	99.563	6.250		96.796	96.624	96.406
7.375		99.851	99.679	99.461	6.125		96.579	96.407	96.189
7.250		99.749	99.577	99.358	6.000		96.362	96.190	95.971
7.125		99.668	99.496	99.277	5.875		NA	NA	NA
7.000		99.586	99.414	99.196	5.750		NA	NA	NA
6.875		99.457	99.285	99.066	5.625		NA	NA	NA
6.750		99.328	99.156	98.937	5.500		NA	NA	NA
6.625		98.988	98.816	98.597	5.375		NA	NA	NA
6.500		98.648	98.476	98.257	5.250		NA	NA	NA
6.375		98.057	97.885	97.666	5.125		NA	NA	NA
6.250		97.465	97.293	97.074	5.000		NA	NA	NA
		NA	NA	NA			NA	NA	NA

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

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

ARM LPRs											
Credit Score	LTV										
	0-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
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	-0.420	-0.420	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	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
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	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
HUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
2 unit property	na	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	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	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
IG (Mort only) Second Home	na	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na
<\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na
<\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na
<\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
>\$3.5M No ARM	na	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	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	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
800+	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785
780-799	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785
760-779	0.000	0.000	0.000	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785
740-759	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910
720-739	-0.035	-0.035	-0.035	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910
700-719	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.535	-0.660	-0.785	-0.910	-1.035
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	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
800+	-0.035	-0.035	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910
780-799	-0.035	-0.035	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910
760-779	-0.035	-0.035	-0.035	-0.160	-0.160	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910
740-759	-0.160	-0.160	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910	-1.035
720-739	-0.160	-0.160	-0.160	-0.285	-0.285	-0.410	-0.535	-0.660	-0.785	-0.910	-1.035
700-719	-0.160	-0.160	-0.160	-0.285	-0.410	-0.410	-0.535	-0.660	-0.785	-0.910	-1.035
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	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100	NA
SPR	0	0	0	0	0	0	0	0	0	0	0
HUD	0	0	0	0	0	0	0	0	0	0	0
Condo	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	-0.500	-0.625	-0.750	-0.875
2 unit property	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	-0.500	-0.625	-0.750	-0.875
3 unit property	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000
4 unit property	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000
NYC Coop	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	-0.500	-0.625	-0.750	-0.875
Townhome/Attached	0	0	0	0	0	0	0	0	0	0	0
Escrow Waiver	0	0	0	0	0	0	0	0	0	0	0
IG (Mort only) Second Home	na	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0	0	0	0	0	0	0.125	0.125	0.125	0	0
<\$1MM <= \$1.5MM	0	0	0	0	0	0	0	0	0	0	0
<\$1.5MM <= \$2.5MM	0	0	0	0	0	0	0	0	0	0	0
<\$2.5MM <= \$3.5MM	0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
>\$3.5M No ARM	na	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0	0	0	0	0	0	0	0	0	0	0
DTI 35.01-40.00%	0	0	0	0	0	0	0	0	0	0	0
DTI 40.01-45.00%	0	0	0	0	0	0	0	0	0	0	0
DTI 45.01-50.00%	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Self Employed	0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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	105.940	105.815	105.690	105.502					
9.250	105.798	105.673	105.548	105.360					
9.125	105.633	105.508	105.383	105.196					
9.000	105.454	105.329	105.204	105.016					
8.875	105.237	105.112	104.987	104.799					
8.750	105.015	104.890	104.765	104.577					
8.625	104.795	104.670	104.545	104.357					
8.500	104.600	104.475	104.350	104.162					
8.375	104.336	104.211	104.086	103.898					
8.250	104.051	103.926	103.801	103.613					
8.125	103.716	103.591	103.466	103.278					
8.000	103.372	103.247	103.122	102.934					
7.875	103.005	102.880	102.755	102.568					
7.750	102.622	102.497	102.372	102.184					
7.625	102.208	102.083	101.958	101.770					
7.500	101.759	101.634	101.509	101.322					
7.375	101.277	101.152	101.027	100.840					
7.250	100.820	100.695	100.570	100.383					
7.125	100.328	100.203	100.078	99.891					
7.000	99.804	99.679	99.554	99.366					

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 CD 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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 18

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	98.262	98.162	98.062	6.625	98.262	98.162	98.062
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	FICD/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	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
Bank Statement - 12 Months	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

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

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.250	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.750	99.750	5yr ARM I/O & 7yr ARM I/O & 10yr 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							
Ok30x24							
(BK/FC/SS/DIL)							
48 mo							
Min FICO							
680							
ARM Requirements							
ARM Index							
SOFR 30AVG							
ARM Margin							
4.0							
Syr ARM Caps							
2/1/5							
7yr & 10yr ARM Caps							
5/1/5							
Reset Frequency							
6 mo							
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.



Return to Home Tab



Effective: 1/29/24 8:13 AM

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

Table with columns for MVP Standard - Full Doc, MVP Standard - Alt Doc, and SHLC Wholesale MVP Standard. Includes Rate, 5/6 ARM, 7/6 ARM, and 30YR Fixed pricing data.

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

Table for Extension and Re-lock Fees. Includes a note: Please call lock desk for extensions and relocks.

Table for Adjustments to Price. Columns include FICO/CLTV and various price ranges (<=50, 50.01-55, etc.). Rows include Standard Doc - 2 Years, Standard Doc - 1 Year, Alt Doc, and Additional Adjustments.

Table for Price Adjustments. Columns include price ranges (<=50, 50.01-55, etc.). Rows include Housing History, Housing Event, DTI, Loan Balance, Purpose, Occupancy, Property Type, State, Amortization, and Other.

Table for Other Price Adjustments. Columns include LPA, Max Price, Product, Amort Term, Term, I/O Term, and Program Restrictions. Includes details for Prepay Penalty, Lock Period, and ARM Requirements.

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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 21

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

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	-0.875	-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

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

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

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

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

[Return to Home Tab](#)



Effective: 1/29/24 8:13 AM

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

Page 22

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

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

2) Prepayment penalties not allowed on loans vested to individuals

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

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:

-6 mo Interest

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

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term		
Lock Period	60 days	-0.300	5yr ARM & 7yr ARM & 10yr ARM	360.000	36000.000%	NA
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0	36000.000%	120.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000	48000.000%	120.000
			30 YR FIXED	360.000	36000.000%	NA
			30 YR FIXED I/O	240.000	360.000	120.000

ARM 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

* 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.