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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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

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

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SHLC Wholesale Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		104.058	103.933	103.683	7.625		104.188	104.063	103.813	7.000		103.075	102.950	102.700
7.500		103.673	103.548	103.298	7.500		103.806	103.681	103.431	6.875		103.068	102.943	102.693
7.375		103.328	103.203	102.953	7.375		103.418	103.293	103.043	6.750		102.774	102.649	102.399
7.250		103.196	103.071	102.821	7.250		102.997	102.872	102.622	6.625		102.465	102.340	102.090
7.125		103.288	103.163	102.913	7.125		103.552	103.427	103.177	6.500		102.574	102.449	102.199
7.000		102.974	102.849	102.599	7.000		103.129	103.004	102.754	6.375		102.350	102.225	101.975
6.875		102.587	102.462	102.212	6.875		102.667	102.542	102.292	6.250		102.084	101.959	101.709
6.750		102.208	102.083	101.833	6.750		102.181	102.056	101.806	6.125		101.656	101.531	101.281
6.625		102.339	102.214	101.964	6.625		102.721	102.596	102.346	6.000		102.000	101.875	101.625
6.500		102.008	101.883	101.633	6.500		102.236	102.111	101.861	5.875		101.700	101.575	101.325
6.375		101.497	101.372	101.122	6.375		101.731	101.606	101.356	5.750		101.357	101.232	100.982
6.250		101.030	100.905	100.655	6.250		101.194	101.069	100.819	5.625		100.873	100.748	100.498
6.125		101.028	100.903	100.653	6.125		101.242	101.117	100.867	5.500		101.002	100.877	100.627
6.000		100.538	100.413	100.163	6.000		100.823	100.698	100.448	5.375		100.631	100.506	100.256
5.875		99.896	99.771	99.521	5.875		100.298	100.173	99.923	5.250		100.230	100.105	99.855
5.750		99.350	99.225	98.975	5.750		99.755	99.630	99.380	5.125		99.729	99.604	99.354
5.625		98.964	98.839	98.589	5.625		99.088	98.963	98.713	5.000		99.635	99.510	99.260
5.500		98.453	98.328	98.078	5.500		98.541	98.416	98.166	4.875		99.260	99.135	98.885
5.375		97.753	97.628	97.378	5.375		98.010	97.885	97.635	4.750		98.832	98.707	98.457
5.250		97.152	97.027	96.777	5.250		97.425	97.300	97.050	4.625		98.323	98.198	97.948
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		103.283	103.158	102.908	7.000		103.283	103.158	102.908	7.000		103.283	103.158	102.908
6.875		102.988	102.863	102.613	6.875		102.988	102.863	102.613	6.875		102.988	102.863	102.613
6.750		102.682	102.557	102.307	6.750		102.682	102.557	102.307	6.750		102.682	102.557	102.307
6.625		102.330	102.205	101.955	6.625		102.330	102.205	101.955	6.625		102.330	102.205	101.955
6.500		102.673	102.548	102.298	6.500		102.673	102.548	102.298	6.500		102.673	102.548	102.298
6.375		102.346	102.221	101.971	6.375		102.346	102.221	101.971	6.375		102.346	102.221	101.971
6.250		102.024	101.899	101.649	6.250		102.024	101.899	101.649	6.250		102.024	101.899	101.649
6.125		101.656	101.531	101.281	6.125		101.656	101.531	101.281	6.125		101.656	101.531	101.281
6.000		101.854	101.729	101.479	6.000		101.854	101.729	101.479	6.000		101.854	101.729	101.479
5.875		101.541	101.416	101.166	5.875		101.541	101.416	101.166	5.875		101.541	101.416	101.166
5.750		101.216	101.091	100.841	5.750		101.216	101.091	100.841	5.750		101.216	101.091	100.841
5.625		100.845	100.720	100.470	5.625		100.845	100.720	100.470	5.625		100.845	100.720	100.470
5.500		100.760	100.635	100.385	5.500		100.760	100.635	100.385	5.500		100.760	100.635	100.385
5.375		100.434	100.309	100.059	5.375		100.434	100.309	100.059	5.375		100.434	100.309	100.059
5.250		100.097	99.972	99.722	5.250		100.097	99.972	99.722	5.250		100.097	99.972	99.722
5.125		99.722	99.597	99.347	5.125		99.722	99.597	99.347	5.125		99.722	99.597	99.347
5.000		99.215	99.090	98.840	5.000		99.215	99.090	98.840	5.000		99.215	99.090	98.840
4.875		98.793	98.668	98.418	4.875		98.793	98.668	98.418	4.875		98.793	98.668	98.418
4.750		98.441	98.316	98.066	4.750		98.441	98.316	98.066	4.750		98.441	98.316	98.066
4.625		98.062	97.937	97.687	4.625		98.062	97.937	97.687	4.625		98.062	97.937	97.687

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

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

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Price Adjustments: See Agency Adjusters page.

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.732	103.607	103.357	7.625		102.678	102.553	102.303	7.000		100.930	100.805	100.555
7.500		103.429	103.304	103.054	7.500		102.403	102.278	102.028	6.875		100.785	100.660	100.410
7.375		103.102	102.977	102.727	7.375		102.085	101.960	101.710	6.750		100.618	100.493	100.243
7.250		102.796	102.671	102.421	7.250		101.789	101.664	101.414	6.625		99.971	99.846	99.596
7.125		102.695	102.570	102.320	7.125		101.676	101.551	101.301	6.500		99.807	99.682	99.432
7.000		102.336	102.211	101.961	7.000		101.317	101.192	100.942	6.375		99.630	99.505	99.255
6.875		102.047	101.922	101.672	6.875		101.033	100.908	100.658	6.250		99.451	99.326	99.076
6.750		101.718	101.593	101.343	6.750		100.648	100.523	100.273	6.125		99.206	99.081	98.831
6.625		101.674	101.549	101.299	6.625		101.089	100.964	100.714	6.000		99.023	98.898	98.648
6.500		101.273	101.148	100.898	6.500		100.743	100.618	100.368	5.875		98.798	98.673	98.423
6.375		100.918	100.793	100.543	6.375		100.455	100.330	100.080	5.750		98.536	98.411	98.161
6.250		100.519	100.394	100.144	6.250		99.244	99.119	98.869	5.625		98.125	98.000	97.750
6.125		100.047	99.922	99.672	6.125		98.840	98.715	98.465	5.500		97.832	97.707	97.457
6.000		99.755	99.630	99.380	6.000		98.305	98.180	97.930	5.375		97.554	97.429	97.179
5.875		99.374	99.249	98.999	5.875		97.712	97.587	97.337	5.250		97.240	97.115	96.865
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		96.718	96.593	96.343	5.625		96.538	96.413	96.163	5.000		96.978	96.853	96.603
5.500		96.172	96.047	95.797	5.500		95.932	95.807	95.557	4.875		96.617	96.492	96.242
5.375		95.478	95.353	95.103	5.375		95.210	95.085	94.835	4.750		96.254	96.129	95.879
5.250		94.776	94.651	94.401	5.250		94.502	94.377	94.127	4.625		94.925	94.800	94.550
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		99.204	99.079	98.829	7.000		99.204	99.079	98.829	7.000		99.204	99.079	98.829
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		98.675	98.550	98.300	6.500		98.675	98.550	98.300	6.500		98.675	98.550	98.300
6.375		98.464	98.339	98.089	6.375		98.464	98.339	98.089	6.375		98.464	98.339	98.089
6.250		98.117	97.992	97.742	6.250		98.117	97.992	97.742	6.250		98.117	97.992	97.742
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		98.241	98.116	97.866	6.000		98.241	98.116	97.866	6.000		98.241	98.116	97.866
5.875		97.903	97.778	97.528	5.875		97.903	97.778	97.528	5.875		97.903	97.778	97.528
5.750		97.531	97.406	97.156	5.750		97.531	97.406	97.156	5.750		97.531	97.406	97.156
5.625		97.143	97.018	96.768	5.625		97.143	97.018	96.768	5.625		97.143	97.018	96.768
5.500		97.458	97.333	97.083	5.500		97.458	97.333	97.083	5.500		97.458	97.333	97.083
5.375		97.088	96.963	96.713	5.375		97.088	96.963	96.713	5.375		97.088	96.963	96.713
5.250		96.644	96.519	96.269	5.250		96.644	96.519	96.269	5.250		96.644	96.519	96.269
5.125		96.138	96.013	95.763	5.125		96.138	96.013	95.763	5.125		96.138	96.013	95.763
5.000		96.168	96.043	95.793	5.000		96.168	96.043	95.793	5.000		96.168	96.043	95.793
4.875		95.815	95.690	95.440	4.875		95.815	95.690	95.440	4.875		95.815	95.690	95.440
4.750		95.318	95.193	94.943	4.750		95.318	95.193	94.943	4.750		95.318	95.193	94.943
4.625		94.782	94.657	94.407	4.625		94.782	94.657	94.407	4.625		94.782	94.657	94.407

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.

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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	
>45% DTI									
95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	

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SHLC Wholesale Government																																													
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																			
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPAs subject to change without notice</p>		FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
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7.625		103.805	103.680	103.430	7.000		NA	NA	NA																																				
7.500		103.591	103.466	103.216	6.875		NA	NA	NA																																				
7.375		103.167	103.042	102.792	6.750		NA	NA	NA																																				
7.250		102.663	102.538	102.288	6.625		101.073	100.948	100.698																																				
7.125		103.693	103.568	103.318	6.500		100.699	100.574	100.324																																				
7.000		103.243	103.118	102.868	6.375		100.312	100.187	99.937																																				
6.875		102.756	102.631	102.381	6.250		99.910	99.785	99.535																																				
6.750		103.131	103.006	102.756	6.125		100.338	100.213	99.963																																				
6.625		103.140	103.015	102.765	6.000		99.938	99.813	99.563																																				
6.500		102.721	102.596	102.346	5.875		99.519	99.394	99.144																																				
6.375		102.239	102.114	101.864	5.750		99.080	98.955	98.705																																				
6.250		102.762	102.637	102.387	5.625		99.608	99.483	99.233																																				
6.125		102.452	102.327	102.077	5.500		99.172	99.047	98.797																																				
6.000		102.035	101.910	101.660	5.375		98.710	98.585	98.335																																				
5.875		101.488	101.363	101.113	5.250		98.224	98.099	97.849																																				
5.750		101.447	101.322	101.072	5.125		98.375	98.250	98.000																																				
5.625		101.084	100.959	100.709	5.000		97.880	97.755	97.505																																				
5.500		100.610	100.485	100.235	4.875		97.368	97.243	96.993																																				
5.375		99.767	99.642	99.392	4.750		96.842	96.717	96.467																																				
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	
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7.625	101.849	101.724	101.474	101.474	7.000	NA	NA	NA	NA																																					
7.500	101.635	101.510	101.260	101.260	6.875	NA	NA	NA	NA																																					
7.375	101.211	101.086	100.836	100.836	6.750	NA	NA	NA	NA																																					
7.250	100.707	100.582	100.332	100.332	6.625	94.021	93.896	93.646	93.646																																					
7.125	101.452	101.327	101.077	101.077	6.500	93.779	93.654	93.404	93.404																																					
7.000	101.002	100.877	100.627	100.627	6.375	93.521	93.396	93.146	93.146																																					
6.875	100.515	100.390	100.140	100.140	6.250	93.242	93.117	92.867	92.867																																					
6.750	99.423	99.298	99.048	99.048	6.125	93.362	93.237	92.987	92.987																																					
6.625	101.184	101.059	100.809	100.809	6.000	93.090	92.965	92.715	92.715																																					
6.500	100.765	100.640	100.390	100.390	5.875	92.787	92.662	92.412	92.412																																					
6.375	100.283	100.158	99.908	99.908	5.750	92.452	92.327	92.077	92.077																																					
6.250	99.091	98.966	98.716	98.716	5.625	94.973	94.848	94.598	94.598																																					
6.125	100.269	100.144	99.894	99.894	5.500	94.647	94.522	94.272	94.272																																					
6.000	99.852	99.727	99.477	99.477	5.375	94.274	94.149	93.899	93.899																																					
5.875	99.305	99.180	98.930	98.930	5.250	93.857	93.732	93.482	93.482																																					
5.750	98.094	97.969	97.719	97.719	5.125	93.923	93.798	93.548	93.548																																					
5.625	97.890	97.765	97.515	97.515	5.000	93.490	93.365	93.115	93.115																																					
5.500	97.416	97.291	97.041	97.041	4.875	93.019	92.894	92.644	92.644																																					
5.375	96.573	96.448	96.198	96.198	4.750	92.520	92.395	92.145	92.145																																					

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

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

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

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5	Index: 1 year CMT			Margin 2.000	Caps 1/1/5	Index: 1 year CMT				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750	98.000	97.875	97.625	97.625	6.750	98.000	97.875	97.625	97.625	FICO Adjustments	
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	680 - 699	0.000
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	660-679	-0.125
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	640-659	-0.500
6.250	97.000	96.875	96.625	96.625	6.250	97.000	96.875	96.625	96.625	620-639	-1.000
6.125	97.596	97.471	97.221	97.221	6.125	97.596	97.471	97.221	97.221	600-619	-1.500
6.000	97.200	97.075	96.825	96.825	6.000	97.200	97.075	96.825	96.825	580-599	-2.000
5.875	96.743	96.618	96.368	96.368	5.875	96.743	96.618	96.368	96.368	Government Adjusters	
5.750	96.254	96.129	95.879	95.879	5.750	96.254	96.129	95.879	95.879	Manual	-0.250
5.625	96.195	96.070	95.820	95.820	5.625	96.195	96.070	95.820	95.820	2 unit	-0.750
5.500	95.725	95.600	95.350	95.350	5.500	95.725	95.600	95.350	95.350	3-4 unit	-1.000
5.375	95.205	95.080	94.830	94.830	5.375	95.205	95.080	94.830	94.830	VA	0.000
5.250	94.663	94.538	94.288	94.288	5.250	94.663	94.538	94.288	94.288	Manufactured	-1.250
5.125	94.740	94.615	94.365	94.365	5.125	94.740	94.615	94.365	94.365	Ln Amt <=150K	-0.375
5.000	94.232	94.107	93.857	93.857	5.000	94.232	94.107	93.857	93.857	VA IRRL N/O/O	-1.000
4.875	93.655	93.530	93.280	93.280	4.875	93.655	93.530	93.280	93.280	Cash Out	-0.250
4.750	93.082	92.957	92.707	92.707	4.750	93.082	92.957	92.707	92.707	Cash Out > 90% (VA)	-1.75
4.625	93.174	93.049	92.799	92.799	4.625	93.174	93.049	92.799	92.799	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	92.638	92.513	92.263	92.263	4.500	92.638	92.513	92.263	92.263		
4.375	92.061	91.936	91.686	91.686	4.375	92.061	91.936	91.686	91.686		

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

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500		101.958	101.833	101.583	7.500		102.002	101.877	101.627	7.500		101.571	101.446	101.196	7.500		101.571	101.446	101.196	7.500		101.571	101.446	101.196					
7.375		101.754	101.629	101.379	7.375		101.744	101.619	101.369	7.375		101.470	101.345	101.095	7.375		101.470	101.345	101.095	7.375		101.470	101.345	101.095					
7.250		101.548	101.423	101.173	7.250		101.459	101.334	101.084	7.250		101.324	101.199	100.949	7.250		101.324	101.199	100.949	7.250		101.324	101.199	100.949					
7.125		101.319	101.194	100.944	7.125		101.267	101.142	100.892	7.125		101.162	101.037	100.787	7.125		101.162	101.037	100.787	7.125		101.162	101.037	100.787					
7.000		101.086	100.961	100.711	7.000		101.233	101.108	100.858	7.000		101.007	100.882	100.632	7.000		101.007	100.882	100.632	7.000		101.007	100.882	100.632					
6.875		100.875	100.750	100.500	6.875		101.127	101.002	100.752	6.875		100.828	100.703	100.453	6.875		100.828	100.703	100.453	6.875		100.828	100.703	100.453					
6.750		100.688	100.563	100.313	6.750		100.912	100.787	100.537	6.750		100.608	100.483	100.233	6.750		100.608	100.483	100.233	6.750		100.608	100.483	100.233					
6.625		100.503	100.378	100.128	6.625		100.699	100.574	100.324	6.625		100.375	100.250	100.000	6.625		100.375	100.250	100.000	6.625		100.375	100.250	100.000					
6.500		100.317	100.192	99.942	6.500		100.488	100.363	100.113	6.500		100.120	99.995	99.745	6.500		100.120	99.995	99.745	6.500		100.120	99.995	99.745					
6.375		100.120	99.995	99.745	6.375		100.268	100.143	99.893	6.375		99.831	99.706	99.456	6.375		99.831	99.706	99.456	6.375		99.831	99.706	99.456					
6.250		99.904	99.779	99.529	6.250		100.036	99.911	99.661	6.250		99.495	99.370	99.120	6.250		99.495	99.370	99.120	6.250		99.495	99.370	99.120					
6.125		99.688	99.563	99.313	6.125		99.773	99.648	99.398	6.125		99.139	99.014	98.764	6.125		99.139	99.014	98.764	6.125		99.139	99.014	98.764					
6.000		99.470	99.345	99.095	6.000		99.468	99.343	99.093	6.000		98.758	98.633	98.383	6.000		98.758	98.633	98.383	6.000		98.758	98.633	98.383					
5.875		99.233	99.108	98.858	5.875		99.139	99.014	98.764	5.875		98.375	98.250	98.000	5.875		98.375	98.250	98.000	5.875		98.375	98.250	98.000					
5.750		99.009	98.884	98.634	5.750		98.720	98.595	98.345	5.750		97.873	97.748	97.498	5.750		97.873	97.748	97.498	5.750		97.873	97.748	97.498					
5.625		98.707	98.582	98.332	5.625		98.331	98.206	97.956	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		98.350	98.225	97.975	5.500		97.849	97.724	97.474	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		97.990	97.865	97.615	5.375		97.363	97.238	96.988	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.621	97.496	97.246	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		97.245	97.120	96.870	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 deck 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	103.592	103.467	103.217	103.217	7.625	103.262	103.137	102.887	102.887
7.500	103.208	103.083	102.833	102.833	7.500	103.040	102.915	102.665	102.665
7.375	102.816	102.691	102.441	102.441	7.375	102.778	102.653	102.403	102.403
7.250	102.701	102.576	102.326	102.326	7.250	102.425	102.300	102.050	102.050
7.125	102.736	102.611	102.361	102.361	7.125	102.766	102.641	102.391	102.391
7.000	102.340	102.215	101.965	101.965	7.000	102.466	102.341	102.091	102.091
6.875	101.894	101.769	101.519	101.519	6.875	102.061	101.936	101.686	101.686
6.750	101.670	101.545	101.295	101.295	6.750	101.603	101.478	101.228	101.228
6.625	101.741	101.616	101.366	101.366	6.625	101.846	101.721	101.471	101.471
6.500	101.301	101.176	100.926	100.926	6.500	101.468	101.343	101.093	101.093
6.375	100.858	100.733	100.483	100.483	6.375	101.009	100.884	100.634	100.634
6.250	100.377	100.252	100.002	100.002	6.250	100.457	100.332	100.082	100.082
6.125	100.322	100.197	99.947	99.947	6.125	100.498	100.373	100.123	100.123
6.000	99.835	99.710	99.460	99.460	6.000	100.012	99.887	99.637	99.637
5.875	99.257	99.132	98.882	98.882	5.875	99.406	99.281	99.031	99.031
5.750	98.715	98.590	98.340	98.340	5.750	98.810	98.685	98.435	98.435
5.625	98.222	98.097	97.847	97.847	5.625	98.443	98.318	98.068	98.068
5.500	97.674	97.549	97.299	97.299	5.500	97.913	97.788	97.538	97.538
5.375	97.123	96.998	96.748	96.748	5.375	97.259	97.134	96.884	96.884
5.250	96.544	96.419	96.169	96.169	5.250	96.626	96.501	96.251	96.251

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 5 HI, MD, ME, TX 0.050
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	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	-4.490	-4.930	-5.470
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 LLPA 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
D1I >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
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

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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		
8.375		102.375	102.375	102.312	7.500		101.259	101.134	101.009		
8.250		102.375	102.312	102.187	7.375		101.009	100.884	100.759		
8.125		102.312	102.187	102.062	7.250		100.759	100.634	100.509		
8.000		102.187	102.062	101.937	7.125		100.384	100.259	100.134		
7.875		102.062	101.937	101.812	7.000		100.009	99.884	99.759		
7.750		101.937	101.812	101.687	6.875		99.509	99.384	99.259		
7.625		101.812	101.687	101.562	6.750		99.009	98.884	98.759		
7.500		101.687	101.562	101.437	6.625		98.384	98.259	98.134		
7.375		101.437	101.312	101.187	6.500		97.759	97.634	97.509		
7.250		101.187	101.062	100.937	6.375		97.134	97.009	96.884		
7.125		100.937	100.812	100.687	6.250		96.509	96.384	96.259		
7.000		100.562	100.437	100.312	6.125		95.759	95.634	95.509		
6.875		100.187	100.062	99.937	6.000		95.009	94.884	94.759		
6.750		99.812	99.687	99.562	5.875		94.259	94.134	94.009		
6.625		99.312	99.187	99.062			NA	NA	NA		
6.500		98.812	98.687	98.562			NA	NA	NA		
6.375		98.187	98.062	97.937			NA	NA	NA		
6.250		97.562	97.437	97.312			NA	NA	NA		
6.125		96.937	96.812	96.687			NA	NA	NA		
6.000		96.187	96.062	95.937			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	101.853	7.625		101.375	101.375	101.275	7.875		101.875	101.875	101.757
9.000		101.875	101.853	101.728	7.500		101.375	101.275	101.150	7.750		101.875	101.757	101.632
8.875		101.853	101.728	101.603	7.375		101.275	101.150	101.025	7.625		101.757	101.632	101.507
8.750		101.728	101.603	101.478	7.250		101.150	101.025	100.900	7.500		101.632	101.507	101.382
8.625		101.603	101.478	101.353	7.125		101.025	100.900	100.775	7.375		101.507	101.382	101.257
8.500		101.478	101.353	101.228	7.000		100.900	100.775	100.650	7.250		101.382	101.257	101.132
8.375		101.353	101.228	101.103	6.875		100.650	100.525	100.400	7.125		101.257	101.132	101.007
8.250		101.228	101.103	100.978	6.750		100.275	100.150	100.025	7.000		101.007	100.882	100.757
8.125		101.103	100.978	100.853	6.625		99.900	99.775	99.650	6.875		100.757	100.632	100.507
8.000		100.978	100.853	100.728	6.500		99.400	99.275	99.150	6.750		100.382	100.257	100.132
7.875		100.728	100.603	100.478	6.375		98.900	98.775	98.650	6.625		100.007	99.882	99.757
7.750		100.478	100.353	100.228	6.250		98.400	98.275	98.150	6.500		99.507	99.382	99.257
7.625		100.103	99.978	99.853	6.125		97.900	97.775	97.650	6.375		99.007	98.882	98.757
7.500		99.728	99.603	99.478	6.000		97.275	97.150	97.025	6.250		98.507	98.382	98.257
7.375		99.228	99.103	98.978	5.875		96.650	96.525	96.400	6.125		97.882	97.757	97.632
7.250		98.728	98.603	98.478	5.750		96.025	95.900	95.775	6.000		97.257	97.132	97.007
7.125		98.228	98.103	97.978	5.625		95.400	95.275	95.150	5.875		96.507	96.382	96.257
7.000		97.728	97.603	97.478			NA	NA	NA	5.750		95.757	95.632	95.507
6.875		97.103	96.978	96.853			NA	NA	NA	5.625		94.882	94.757	94.632
6.750		96.478	96.353	96.228			NA	NA	NA	5.500		94.007	93.882	93.757

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		102.032	101.907	101.720	8.250		101.919	101.794	101.607	
8.500		102.001	101.876	101.688	8.125		101.882	101.757	101.569	
8.375		101.945	101.820	101.633	8.000		101.841	101.716	101.528	
8.250		101.846	101.721	101.534	7.875		101.775	101.650	101.463	
8.125		101.744	101.619	101.431	7.750		101.707	101.582	101.395	
8.000		101.633	101.508	101.320	7.625		101.607	101.482	101.294	
7.875		101.479	101.354	101.166	7.500		101.520	101.395	101.207	
7.750		101.318	101.193	101.005	7.375		101.388	101.263	101.075	
7.625		101.129	101.004	100.817	7.250		101.245	101.120	100.933	
7.500		100.934	100.809	100.621	7.125		101.059	100.934	100.746	
7.375		100.728	100.603	100.415	7.000		100.850	100.725	100.538	
7.250		100.511	100.386	100.198	6.875		100.564	100.439	100.251	
7.125		100.292	100.167	99.980	6.750		100.253	100.128	99.940	
7.000		100.053	99.928	99.741	6.625		99.924	99.799	99.611	
6.875		99.796	99.671	99.484	6.500		99.576	99.451	99.264	
6.750		99.519	99.394	99.207			NA	NA	NA	
6.625		99.211	99.086	98.898			NA	NA	NA	
6.500		98.898	98.773	98.585			NA	NA	NA	
6.375		98.572	98.447	98.259			NA	NA	NA	
6.250		98.238	98.113	97.926			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		100.582	100.411	100.192	7.250		100.228	100.056	99.838	
8.375		100.553	100.381	100.162	7.125		99.925	99.753	99.534	
8.250		100.523	100.351	100.133	7.000		99.623	99.451	99.232	
8.125		100.450	100.279	100.060	6.875		99.320	99.148	98.929	
8.000		100.378	100.206	99.987	6.750		99.018	98.846	98.628	
7.875		100.285	100.113	99.895	6.625		98.726	98.554	98.336	
7.750		100.282	100.110	99.892	6.500		98.434	98.262	98.044	
7.625		100.096	99.924	99.705	6.375		97.636	97.464	97.245	
7.500		99.909	99.737	99.518	6.250		96.838	96.666	96.448	
7.375		99.809	99.637	99.418	6.125		96.602	96.430	96.212	
7.250		99.708	99.536	99.318	6.000		96.366	96.195	95.976	
7.125		99.645	99.474	99.255	5.875		NA	NA	NA	
7.000		99.583	99.411	99.192	5.750		NA	NA	NA	
6.875		99.472	99.300	99.081	5.625		NA	NA	NA	
6.750		99.361	99.189	98.970	5.500		NA	NA	NA	
6.625		99.048	98.876	98.658	5.375		NA	NA	NA	
6.500		98.736	98.564	98.346	5.250		NA	NA	NA	
6.375		98.172	98.000	97.781	5.125		NA	NA	NA	
6.250		97.608	97.436	97.217	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										

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

Sapphire Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	3.025	-3.535	na	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	3.025	-3.535	na	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.000	-3.500	-3.500	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na	na
720-739	0.340	0.340	0.215	0.090	-0.215	-0.660	-1.160	-1.660	-2.160	na	na	na
700-719	0.090	0.090	0.090	-0.215	-0.660	-1.160	-1.660	-2.160	-2.660	na	na	na
680-699	-0.215	-0.215	-0.215	-0.660	-1.160	-1.660	-2.160	-2.660	-3.160	na	na	na
660-679	-0.660	-0.660	-0.660	-1.160	-1.660	-2.160	-2.660	-3.160	-3.660	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Jade Jumbo Adjustors												
Credit Score	CLTV											
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na	na
780-799	1.000	1.000	1.000	0.860	0.715	0.340	na	na	na	na	na	na
760-779	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na	na
740-759	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na	na
720-739	0.860	0.860	0.860	0.715	0.465	0.215	0.000	na	na	na	na	na
700-719	0.860	0.860	0.860	0.715	0.465	0.215	0.000	na	na	na	na	na
680-699	0.715	0.715	0.715	0.465	0.215	0.000	0.000	na	na	na	na	na
660-679	0.590	0.590	0.590	0.465	0.215	0.000	0.000	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

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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	
7.625		96.507	96.257	NA	7.875		97.002	96.752	NA	<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
7.500		96.292	96.042	NA	7.750		96.744	96.494	NA	
7.375		96.072	95.822	NA	7.625		96.480	96.230	NA	
7.250		95.846	95.596	NA	7.500		96.207	95.957	NA	
7.125		95.612	95.362	NA	7.375		95.926	95.676	NA	
7.000		95.370	95.120	NA	7.250		95.635	95.385	NA	
6.875		95.118	94.868	NA	7.125		95.332	95.082	NA	
6.750		94.855	94.605	NA	7.000		95.015	94.765	NA	
6.625		94.581	94.331	NA	6.875		94.685	94.435	NA	
6.500		94.294	94.044	NA	6.750		94.338	94.088	NA	
6.375		93.994	93.744	NA	6.625		93.976	93.726	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
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		103.054	102.929	102.804	9.000		103.054	102.929	102.804	<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
8.875		102.854	102.729	102.604	8.875		102.854	102.729	102.604	
8.750		102.655	102.530	102.405	8.750		102.655	102.530	102.405	
8.625		102.455	102.330	102.205	8.625		102.455	102.330	102.205	
8.500		102.255	102.130	102.005	8.500		102.255	102.130	102.005	
8.375		102.056	101.931	101.806	8.375		102.056	101.931	101.806	
8.250		101.859	101.734	101.609	8.250		101.859	101.734	101.609	
8.125		101.661	101.536	101.411	8.125		101.661	101.536	101.411	
8.000		101.462	101.337	101.212	8.000		101.462	101.337	101.212	
7.875		101.263	101.138	101.013	7.875		101.263	101.138	101.013	
7.750		101.061	100.936	100.811	7.750		101.061	100.936	100.811	
7.625		100.861	100.736	100.611	7.625		100.861	100.736	100.611	
7.500		100.648	100.523	100.398	7.500		100.648	100.523	100.398	
7.375		100.423	100.298	100.173	7.375		100.423	100.298	100.173	
7.250		100.299	100.174	100.049	7.250		100.299	100.174	100.049	
7.125		100.031	99.906	99.781	7.125		100.031	99.906	99.781	
7.000		100.031	99.906	99.781	7.000		100.031	99.906	99.781	
6.875		99.874	99.749	99.624	6.875		99.874	99.749	99.624	
6.750		99.691	99.566	99.441	6.750		99.691	99.566	99.441	
6.625		99.326	99.201	99.076	6.625		99.326	99.201	99.076	
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Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					<p style="color: red; text-align: center;">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		101.492	101.392	101.291	7.500		100.992	100.902	100.812	
7.625		101.299	101.204	101.109	7.375		100.750	100.665	100.580	
7.500		101.057	100.967	100.876	7.250		100.466	100.387	100.307	
7.375		100.783	100.698	100.613	7.125		100.158	100.083	100.009	
7.250		100.496	100.417	100.337	7.000		99.840	99.771	99.702	
7.125		100.210	100.135	100.061	6.875		99.491	99.427	99.363	
7.000		99.908	99.838	99.769	6.750		99.099	99.040	98.981	
6.875		99.574	99.510	99.446	6.625		98.650	98.596	98.542	
6.750		99.194	99.135	99.076	6.500		98.132	98.083	98.035	
6.625		98.751	98.698	98.644	6.375		97.533	97.490	97.446	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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="color: red; 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>
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		101.746	101.645	101.545	7.750		100.444	100.343	100.243	
7.625		101.485	101.389	101.294	7.625		100.295	100.199	100.104	
7.500		101.192	101.102	101.011	7.500		100.058	99.968	99.878	
7.375		100.874	100.789	100.704	7.375		99.759	99.674	99.589	
7.250		100.538	100.458	100.378	7.250		99.423	99.343	99.263	
7.125		100.189	100.114	100.040	7.125		99.074	98.999	98.925	
7.000		99.840	99.770	99.701	7.000		98.725	98.656	98.586	
6.875		99.478	99.414	99.350	6.875		98.363	98.299	98.235	
6.750		99.092	99.033	98.974	6.750		97.977	97.918	97.859	
6.625		98.668	98.614	98.560	6.625		97.553	97.499	97.446	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	

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

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Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.982	105.857	105.732	105.544					
9.250	105.841	105.716	105.591	105.403					
9.125	105.677	105.552	105.427	105.240					
9.000	105.498	105.373	105.248	105.061					
8.875	105.282	105.157	105.032	104.844					
8.750	105.060	104.935	104.810	104.622					
8.625	104.842	104.717	104.592	104.404					
8.500	104.651	104.526	104.401	104.213					
8.375	104.387	104.262	104.137	103.949					
8.250	104.102	103.977	103.852	103.665					
8.125	103.767	103.642	103.517	103.330					
8.000	103.423	103.298	103.173	102.986					
7.875	103.057	102.932	102.807	102.619					
7.750	102.673	102.548	102.423	102.236					
7.625	102.259	102.134	102.009	101.822					
7.500	101.811	101.686	101.561	101.373					
7.375	101.329	101.204	101.079	100.891					
7.250	100.874	100.749	100.624	100.437					
7.125	100.386	100.261	100.136	99.948					
7.000	99.865	99.740	99.615	99.427					

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	

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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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
8.375	101.949	101.849	101.749	8.375	101.949	101.849	101.749
8.250	101.824	101.724	101.624	8.250	101.824	101.724	101.624
8.125	101.657	101.557	101.457	8.125	101.657	101.557	101.457
8.000	101.481	101.381	101.281	8.000	101.481	101.381	101.281
7.875	101.297	101.197	101.097	7.875	101.297	101.197	101.097
7.750	101.104	101.004	100.904	7.750	101.104	101.004	100.904
7.625	100.902	100.802	100.702	7.625	100.902	100.802	100.702
7.500	100.689	100.589	100.489	7.500	100.689	100.589	100.489
7.375	100.467	100.367	100.267	7.375	100.467	100.367	100.267
7.250	100.233	100.133	100.033	7.250	100.233	100.133	100.033
7.125	100.000	99.900	99.800	7.125	100.000	99.900	99.800
7.000	99.767	99.667	99.567	7.000	99.767	99.667	99.567
6.875	99.392	99.292	99.192	6.875	99.392	99.292	99.192
6.750	99.017	98.917	98.817	6.750	99.017	98.917	98.817
6.625	98.642	98.542	98.442	6.625	98.642	98.542	98.442
6.500	98.262	98.162	98.062	6.500	98.262	98.162	98.062
6.375	97.825	97.725	97.625	6.375	97.825	97.725	97.625
6.250	97.375	97.275	97.175	6.250	97.375	97.275	97.175
6.125	96.885	96.785	96.685	6.125	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	0.000	-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	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 A	240	360	120
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	NA	NA	NA
	36 Months	0.000	100.750				
	48 Months	0.250	101.000	30 YR FIXED	360	360	NA
	60 Months	0.500	101.250	30 YR FIXED I/O	240.000	360.000	120.000
Lock Period	45 days	-0.300					Program Restrictions
							Housing
							0x30x24
							(BK/FC/SS/DIL)
							48 mo
							Min FICO
							680
							Max LTV
							90
							Max DTI
							43
							Min Price
							98.0
							Loan Amount
							Max Price
							<\$2,000,000
							101.25
							\$2,000,000 - \$2.50
							101.25

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

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Effective: 1/30/24 8:04 AM

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
9.500	103.375	103.313	103.175	9.500	103.300	103.200	103.100
9.375	103.250	103.188	103.050	9.375	103.175	103.075	102.975
9.250	103.125	103.063	102.925	9.250	103.050	102.950	102.850
9.125	103.000	102.938	102.800	9.125	102.925	102.825	102.725
9.000	102.875	102.813	102.675	9.000	102.800	102.700	102.600
8.875	102.750	102.688	102.550	8.875	102.675	102.575	102.475
8.750	102.625	102.563	102.425	8.750	102.550	102.450	102.350
8.625	102.500	102.438	102.300	8.625	102.425	102.325	102.225
8.500	102.250	102.188	102.050	8.500	102.175	102.075	101.975
8.375	102.000	101.938	101.800	8.375	101.925	101.825	101.725
8.250	101.750	101.688	101.550	8.250	101.675	101.575	101.475
8.125	101.500	101.438	101.300	8.125	101.425	101.325	101.225
8.000	101.250	101.188	101.050	8.000	101.175	101.075	100.975
7.875	101.000	100.938	100.800	7.875	100.925	100.825	100.725
7.750	100.750	100.688	100.550	7.750	100.675	100.575	100.475
7.625	100.500	100.438	100.300	7.625	100.425	100.325	100.225
7.500	100.250	100.188	100.050	7.500	100.175	100.075	99.975
7.375	100.000	99.938	99.800	7.375	99.863	99.763	99.663
7.250	99.750	99.688	99.550	7.250	99.550	99.450	99.350
7.125	99.438	99.375	99.238	7.125	99.238	99.138	99.038
7.000	99.125	99.063	98.925	7.000	98.925	98.825	98.725
6.875	98.813	98.750	98.613	6.875	98.613	98.513	98.413
6.750	98.438	98.375	98.238	6.750	98.238	98.138	98.038
6.625	98.063	98.000	97.863	6.625	97.863	97.763	97.663
6.500	97.688	97.625	97.488	6.500	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	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
	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
CPA/EA Prepared P&L - 12/24 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
1099 - 12/24 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
WVOE		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	WVOE		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
	CPA/EA Prepared P&L - 24 Months		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA
CPA/EA Prepared P&L - 12 Months		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	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	>=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
Loan Balance	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	NA
	Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	Program Restrictions	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.500	5yr ARM & 7yr ARM & 10yr ARM	360.0	360.0	NA	
	12 Months	-0.750	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000	
	24 Months	-0.375	101.250	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.000	480.000	120.000	
	36 Months	0.000	101.750					
	48 Months	0.250	102.250					
Lock Period	60 Months	0.500	102.750	30 YR FIXED	360	360	NA	
	60 days	-0.300		30 YR FIXED I/O	240	360	120	
							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.	
							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
							Min FICO	600.0
							Max LTV	85
							Min Price	96.0
							Loan Amount	Max Price
							<\$2,000,000	102.8
							\$2,000,000 - \$3,000,000	101.8

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

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Effective: 1/30/24 8:04 AM

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

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MVP Standard DSCR 30 Day Pricing				SHLC Wholesale MVP DSCR	
Rate	5/6 ARM	7/6 ARM	30Yr Fixed		
10.250	106.850	106.800	106.700		
10.125	106.600	106.550	106.450		
10.000	106.350	106.300	106.200		
9.875	106.100	106.050	105.950		
9.750	105.850	105.800	105.700		
9.625	105.600	105.550	105.450		
9.500	105.350	105.300	105.200		
9.375	105.100	105.050	104.950		
9.250	104.850	104.800	104.700		
9.125	104.475	104.425	104.325		
9.000	104.100	104.050	103.950		
8.875	103.725	103.675	103.575		
8.750	103.350	103.300	103.200		
8.625	102.975	102.925	102.825		
8.500	102.600	102.550	102.450		
8.375	102.225	102.175	102.075		
8.250	101.850	101.800	101.700		
8.125	101.475	101.425	101.325		
8.000	101.100	101.050	100.950		
7.875	100.725	100.675	100.575		
7.750	100.350	100.300	100.200		
7.625	99.975	99.925	99.825		
7.500	99.600	99.550	99.450		
7.375	99.225	99.175	99.075		
7.250	98.850	98.800	98.700		

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

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

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

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

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

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

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

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

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

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Effective: 1/30/24 8:04 AM

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

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MVP Foreign National - Full Doc and DSCR				SHLC Wholesale MVP Foreign National	
30 Day Pricing					
Rate	5/6 ARM	7/6 ARM	30YR Fixed		
10.500	107.350	107.300	107.200		
10.375	107.100	107.050	106.950		
10.250	106.850	106.800	106.700		
10.125	106.600	106.550	106.450		
10.000	106.350	106.300	106.200		
9.875	106.100	106.050	105.950		
9.750	105.850	105.800	105.700		
9.625	105.600	105.550	105.450		
9.500	105.350	105.300	105.200		
9.375	105.100	105.050	104.950		
9.250	104.850	104.800	104.700		
9.125	104.475	104.425	104.325		
9.000	104.100	104.050	103.950		
8.875	103.725	103.675	103.575		
8.750	103.350	103.300	103.200		
8.625	102.975	102.925	102.825		
8.500	102.600	102.550	102.450		
8.375	102.225	102.175	102.075		
8.250	101.850	101.800	101.700		
8.125	101.475	101.425	101.325		
8.000	101.100	101.050	100.950		
7.875	100.725	100.675	100.575		
7.750	100.350	100.300	100.200		
7.625	99.975	99.925	99.825		
7.500	99.600	99.550	99.450		

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

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

4) Only declining prepayment penalty structures allowed in MS

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

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

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