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SHLC Wholesale Conforming DU and LP														
1000-99 1100-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		104.305	104.180	103.930	7.625		104.419	104.294	104.044	7.000		103.234	103.109	102.859
7.500		103.923	103.798	103.548	7.500		104.038	103.913	103.663	6.875		103.269	103.144	102.894
7.375		103.537	103.412	103.162	7.375		103.656	103.531	103.281	6.750		102.974	102.849	102.599
7.250		103.458	103.333	103.083	7.250		103.241	103.116	102.866	6.625		102.669	102.544	102.294
7.125		103.561	103.436	103.186	7.125		103.816	103.691	103.441	6.500		102.735	102.610	102.360
7.000		103.287	103.162	102.912	7.000		103.401	103.276	103.026	6.375		102.518	102.393	102.143
6.875		102.897	102.772	102.522	6.875		102.948	102.823	102.573	6.250		102.264	102.139	101.889
6.750		102.565	102.440	102.190	6.750		102.470	102.345	102.095	6.125		101.848	101.723	101.473
6.625		102.742	102.617	102.367	6.625		103.156	103.031	102.781	6.000		102.427	102.302	102.052
6.500		102.434	102.309	102.059	6.500		102.677	102.552	102.302	5.875		102.137	102.012	101.762
6.375		101.905	101.780	101.530	6.375		102.182	102.057	101.807	5.750		101.803	101.678	101.428
6.250		101.468	101.343	101.093	6.250		101.655	101.530	101.280	5.625		101.325	101.200	100.950
6.125		101.575	101.450	101.200	6.125		101.895	101.770	101.520	5.500		101.407	101.282	101.032
6.000		101.091	100.966	100.716	6.000		101.382	101.257	101.007	5.375		101.046	100.921	100.671
5.875		100.489	100.364	100.114	5.875		100.865	100.740	100.490	5.250		100.652	100.527	100.277
5.750		99.925	99.800	99.550	5.750		100.328	100.203	99.953	5.125		100.154	100.029	99.779
5.625		99.624	99.499	99.249	5.625		99.677	99.552	99.302	5.000		100.062	99.937	99.687
5.500		99.119	98.994	98.744	5.500		99.240	99.115	98.865	4.875		99.695	99.570	99.320
5.375		98.455	98.330	98.080	5.375		98.716	98.591	98.341	4.750		99.271	99.146	98.896
5.250		97.838	97.713	97.463	5.250		98.138	98.013	97.763	4.625		98.765	98.640	98.390
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.468	103.343	103.093										
6.875		103.178	103.053	102.803										
6.750		102.878	102.753	102.503										
6.625		102.529	102.404	102.154										
6.500		102.703	102.578	102.328										
6.375		102.384	102.259	102.009										
6.250		102.068	101.943	101.693										
6.125		101.797	101.672	101.422										
6.000		102.047	101.922	101.672										
5.875		101.737	101.612	101.362										
5.750		101.419	101.294	101.044										
5.625		101.048	100.923	100.673										
5.500		100.985	100.860	100.610										
5.375		100.664	100.539	100.289										
5.250		100.332	100.207	99.957										
5.125		99.959	99.834	99.584										
5.000		99.585	99.460	99.210										
4.875		99.229	99.104	98.854										
4.750		98.880	98.755	98.505										
4.625		98.503	98.378	98.128										

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		103.923	103.798	103.548	7.625		102.857	102.732	102.482	7.000		101.317	101.192	100.942
7.500		103.616	103.491	103.241	7.500		102.582	102.457	102.207	6.875		101.172	101.047	100.797
7.375		103.291	103.166	102.916	7.375		102.285	102.160	101.910	6.750		101.010	100.885	100.635
7.250		102.989	102.864	102.614	7.250		101.988	101.863	101.613	6.625		100.310	100.185	99.935
7.125		102.979	102.854	102.604	7.125		101.974	101.849	101.599	6.500		100.149	100.024	99.774
7.000		102.619	102.494	102.244	7.000		101.613	101.488	101.238	6.375		99.976	99.851	99.601
6.875		102.338	102.213	101.963	6.875		101.335	101.210	100.960	6.250		99.797	99.672	99.422
6.750		102.018	101.893	101.643	6.750		100.957	100.832	100.582	6.125		99.578	99.453	99.203
6.625		102.045	101.920	101.670	6.625		101.476	101.351	101.101	6.000		99.399	99.274	99.024
6.500		101.649	101.524	101.274	6.500		101.149	101.024	100.774	5.875		99.178	99.053	98.803
6.375		101.308	101.183	100.933	6.375		100.864	100.739	100.489	5.750		98.920	98.795	98.545
6.250		100.923	100.798	100.548	6.250		99.657	99.532	99.282	5.625		98.502	98.377	98.127
6.125		100.584	100.459	100.209	6.125		99.383	99.258	99.008	5.500		98.241	98.116	97.866
6.000		100.337	100.212	99.962	6.000		98.874	98.749	98.499	5.375		97.965	97.840	97.590
5.875		99.947	99.822	99.572	5.875		98.305	98.180	97.930	5.250		97.655	97.530	97.280
5.750		99.504	99.379	99.129	5.750		97.850	97.725	97.475	5.125		97.273	97.148	96.898
5.625		97.377	97.252	97.002	5.625		97.185	97.060	96.810	5.000		97.571	97.446	97.196
5.500		96.840	96.715	96.465	5.500		96.618	96.493	96.243	4.875		97.214	97.089	96.839
5.375		96.153	96.028	95.778	5.375		95.901	95.776	95.526	4.750		96.859	96.734	96.484
5.250		95.462	95.337	95.087	5.250		95.205	95.080	94.830	4.625		95.407	95.282	95.032
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.370	99.245	98.995										
6.875		99.447	99.322	99.072										
6.750		99.197	99.072	98.822										
6.625		98.932	98.807	98.557										
6.500		98.824	98.699	98.449										
6.375		98.619	98.494	98.244										
6.250		98.322	98.197	97.947										
6.125		98.052	97.927	97.677										
6.000		98.629	98.504	98.254										
5.875		98.304	98.179	97.929										
5.750		97.941	97.816	97.566										
5.625		97.557	97.432	97.182										
5.500		97.811	97.686	97.436										
5.375		97.464	97.339	97.089										
5.250		97.042	96.917	96.667										
5.125		96.551	96.426	96.176										
5.000		96.583	96.458	96.208										
4.875		96.242	96.117	95.867										
4.750		95.752	95.627	95.377										
4.625		95.220	95.095	94.845										
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	FICO Adjustments	
7.625		103.930	103.805	103.555	7.000		NA	NA	NA	680-699	0.000
7.500		103.722	103.597	103.347	6.875		NA	NA	NA	660-679	-0.125
7.375		103.304	103.179	102.929	6.750		NA	NA	NA	640-659	-0.500
7.250		102.809	102.684	102.434	6.625	101.259	101.134	100.884		620-639	-1.000
7.125		103.990	103.865	103.615	6.500	100.888	100.763	100.513		600-619	-1.500
7.000		103.550	103.425	103.175	6.375	100.505	100.380	100.130		580-599	-2.000
6.875		103.075	102.950	102.700	6.250	100.107	99.982	99.732		Government Adjusters	
6.750		103.272	103.147	102.897	6.125	100.521	100.396	100.146		Manual	-0.250
6.625		103.293	103.168	102.918	6.000	100.125	100.000	99.750		2 unit	-0.750
6.500		102.886	102.761	102.511	5.875	99.711	99.586	99.336		3-4 unit	-1.000
6.375		102.420	102.295	102.045	5.750	99.277	99.152	98.902		VA	0.000
6.250		103.128	103.003	102.753	5.625	100.038	99.913	99.663		Manufactured	-1.250
6.125		102.838	102.713	102.463	5.500	99.606	99.481	99.231		Ln Amt <=150K	-0.375
6.000		102.430	102.305	102.055	5.375	99.150	99.025	98.775		VA IRRL N/Q/O	-1.000
5.875		101.888	101.763	101.513	5.250	98.671	98.546	98.296		Cash Out	-0.250
5.750		101.732	101.607	101.357	5.125	98.779	98.654	98.404		Cash Out > 90% (VA)	-1.75
5.625		101.372	101.247	100.997	5.000	98.291	98.166	97.916		Note: Pricing and LLPAs subject to change without notice	
5.500		100.902	100.777	100.527	4.875	97.785	97.660	97.410			
5.375		100.061	99.936	99.686	4.750	97.263	97.138	96.888			
7000-99											
USDA 30 Yr Fixed											

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

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

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

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SHLC Wholesale Government										FHA / VA HB LOAN LEVEL ADJUSTMENTS	
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	FICO Adjustments	
7.625		101.974	101.849	101.599	7.000		NA	NA	NA	680 - 699	0.000
7.500		101.766	101.641	101.391	6.875		NA	NA	NA	660-679	-0.125
7.375		101.348	101.223	100.973	6.750		NA	NA	NA	640-659	-0.500
7.250		100.853	100.728	100.478	6.625		94.200	94.075	93.825	620-639	-1.000
7.125		101.749	101.624	101.374	6.500		93.962	93.837	93.587	600-619	-1.500
7.000		101.309	101.184	100.934	6.375		93.709	93.584	93.334	580-599	-2.000
6.875		100.834	100.709	100.459	6.250		93.436	93.311	93.061	Government Adjusters	
6.750		99.751	99.626	99.376	6.125		93.533	93.408	93.158	Manual	-0.250
6.625		101.337	101.212	100.962	6.000		93.266	93.141	92.891	2 unit	-0.750
6.500		100.930	100.805	100.555	5.875		92.971	92.846	92.596	3-4 unit	-1.000
6.375		100.464	100.339	100.089	5.750		92.643	92.518	92.268	VA	0.000
6.250		99.286	99.161	98.911	5.625		95.379	95.254	95.004	Manufactured	-1.250
6.125		100.655	100.530	100.280	5.500		95.060	94.935	94.685	Ln Amt <=150K	-0.375
6.000		100.247	100.122	99.872	5.375		94.699	94.574	94.324	VA IRRL N/O/O	-1.000
5.875		99.705	99.580	99.330	5.250		94.296	94.171	93.921	Cash Out	-0.250
5.750		98.498	98.373	98.123	5.125		94.302	94.177	93.927	Cash Out > 90% (VA)	-1.75
5.625		98.178	98.053	97.803	5.000		93.884	93.759	93.509	Note: Pricing and LLPAs subject to change without notice	
5.500		97.708	97.583	97.333	4.875		93.426	93.301	93.051		
5.375		96.868	96.743	96.493	4.750		92.936	92.811	92.561		
<i>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</i>											
Streamline/IRRRL Product Codes				Extension and Re-lock Fees							
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock					
				7 Day	-0.150	15 Day	-0.125				
				10 Day	-0.250	30 Day	-0.250				
				15 Day	-0.375						
link to policy											

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

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8700-99 FHA 5/1 ARM					6700-99 SHLC Wholesale Government ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		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		97.565	97.440	97.190	6.125		97.565	97.440	97.190	600-619	-1.500
6.000		97.169	97.044	96.794	6.000		97.169	97.044	96.794	580-599	-2.000
5.875		96.711	96.586	96.336	5.875		96.711	96.586	96.336	Government Adjusters	
5.750		96.221	96.096	95.846	5.750		96.221	96.096	95.846	Manual	-0.250
5.625		96.163	96.038	95.788	5.625		96.163	96.038	95.788	2 unit	-0.750
5.500		95.693	95.568	95.318	5.500		95.693	95.568	95.318	3-4 unit	-1.000
5.375		95.172	95.047	94.797	5.375		95.172	95.047	94.797	VA	0.000
5.250		94.630	94.505	94.255	5.250		94.630	94.505	94.255	Manufactured	-1.250
5.125		94.707	94.582	94.332	5.125		94.707	94.582	94.332	Ln Amt <=150K	-0.375
5.000		94.199	94.074	93.824	5.000		94.199	94.074	93.824	VA IRRL N/O/O	-1.000
4.875		93.621	93.496	93.246	4.875		93.621	93.496	93.246	Cash Out	-0.250
4.750		93.049	92.924	92.674	4.750		93.049	92.924	92.674	Cash Out > 90% (VA)	-1.75
4.625		93.141	93.016	92.766	4.625		93.141	93.016	92.766	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.605	92.480	92.230	4.500		92.605	92.480	92.230		
4.375		92.028	91.903	91.653	4.375		92.028	91.903	91.653		

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

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

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500		102.075	101.950	101.700	7.500		102.145	102.020	101.770	7.500		101.721	101.596	101.346	7.500		101.721	101.596	101.346	7.500		101.721	101.596	101.346					
7.375		101.870	101.745	101.495	7.375		101.931	101.806	101.556	7.375		101.679	101.554	101.304	7.375		101.679	101.554	101.304	7.375		101.679	101.554	101.304					
7.250		101.665	101.540	101.290	7.250		101.749	101.624	101.374	7.250		101.667	101.542	101.292	7.250		101.667	101.542	101.292	7.250		101.667	101.542	101.292					
7.125		101.436	101.311	101.061	7.125		101.580	101.455	101.205	7.125		101.568	101.443	101.193	7.125		101.568	101.443	101.193	7.125		101.568	101.443	101.193					
7.000		101.203	101.078	100.828	7.000		101.461	101.336	101.086	7.000		101.374	101.249	100.999	7.000		101.374	101.249	100.999	7.000		101.374	101.249	100.999					
6.875		101.005	100.880	100.630	6.875		101.312	101.187	100.937	6.875		101.155	101.030	100.780	6.875		101.155	101.030	100.780	6.875		101.155	101.030	100.780					
6.750		100.848	100.723	100.473	6.750		101.114	100.989	100.739	6.750		100.896	100.771	100.521	6.750		100.896	100.771	100.521	6.750		100.896	100.771	100.521					
6.625		100.679	100.554	100.304	6.625		100.911	100.786	100.536	6.625		100.623	100.498	100.248	6.625		100.623	100.498	100.248	6.625		100.623	100.498	100.248					
6.500		100.494	100.369	100.119	6.500		100.698	100.573	100.323	6.500		100.329	100.204	99.954	6.500		100.329	100.204	99.954	6.500		100.329	100.204	99.954					
6.375		100.303	100.178	99.928	6.375		100.464	100.339	100.089	6.375		100.018	99.893	99.643	6.375		100.018	99.893	99.643	6.375		100.018	99.893	99.643					
6.250		100.101	99.976	99.726	6.250		100.197	100.072	99.822	6.250		99.681	99.556	99.306	6.250		99.681	99.556	99.306	6.250		99.681	99.556	99.306					
6.125		99.881	99.756	99.506	6.125		99.907	99.782	99.532	6.125		99.326	99.201	98.951	6.125		99.326	99.201	98.951	6.125		99.326	99.201	98.951					
6.000		99.633	99.508	99.258	6.000		99.585	99.460	99.210	6.000		98.946	98.821	98.571	6.000		98.946	98.821	98.571	6.000		98.946	98.821	98.571					
5.875		99.373	99.248	98.998	5.875		99.255	99.130	98.880	5.875		98.555	98.430	98.180	5.875		98.555	98.430	98.180	5.875		98.555	98.430	98.180					
5.750		99.050	98.925	98.675	5.750		98.808	98.683	98.433	5.750		97.975	97.850	97.600	5.750		97.975	97.850	97.600	5.750		97.975	97.850	97.600					
5.625		98.748	98.623	98.373	5.625		98.418	98.293	98.043	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA					
5.500		98.391	98.266	98.016	5.500		97.936	97.811	97.561	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA					
5.375		98.030	97.905	97.655	5.375		97.450	97.325	97.075	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA					
5.250		97.660	97.535	97.285	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA					
5.125		97.284	97.159	96.909	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	103.840	103.715	103.465	103.465	7.625	103.345	103.220	102.970	102.970
7.500	103.458	103.333	103.083	103.083	7.500	103.126	103.001	102.751	102.751
7.375	103.072	102.947	102.697	102.697	7.375	102.872	102.747	102.497	102.497
7.250	102.686	102.561	102.311	102.311	7.250	102.543	102.418	102.168	102.168
7.125	102.300	102.175	101.925	101.925	7.125	102.214	102.089	101.839	101.839
7.000	101.914	101.789	101.539	101.539	7.000	101.885	101.760	101.510	101.510
6.875	101.528	101.403	101.153	101.153	6.875	101.556	101.431	101.181	101.181
6.750	101.142	101.017	100.767	100.767	6.750	101.227	101.102	100.852	100.852
6.625	100.756	100.631	100.381	100.381	6.625	100.898	100.773	100.523	100.523
6.500	100.370	100.245	100.000	100.000	6.500	100.569	100.444	100.194	100.194
6.375	100.000	99.875	99.630	99.630	6.375	100.240	100.115	99.865	99.865
6.250	99.630	99.505	99.260	99.260	6.250	99.911	99.786	99.536	99.536
6.125	99.260	99.135	98.890	98.890	6.125	99.582	99.457	99.207	99.207
6.000	98.890	98.765	98.520	98.520	6.000	99.253	99.128	98.878	98.878
5.875	98.520	98.395	98.150	98.150	5.875	98.924	98.799	98.549	98.549
5.750	98.150	98.025	97.780	97.780	5.750	98.595	98.470	98.220	98.220
5.625	97.780	97.655	97.410	97.410	5.625	98.266	98.141	97.891	97.891
5.500	97.410	97.285	97.040	97.040	5.500	97.937	97.812	97.562	97.562
5.375	97.040	96.915	96.670	96.670	5.375	97.608	97.483	97.233	97.233
5.250	96.670	96.545	96.300	96.300	5.250	97.279	97.154	96.904	96.904

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

State Adjustments - Excluded from Cap			
Zone 2	AZ, CA, CO, ID, NV, UT, WA	-0.100	All Products
Zone 3	MI	-0.050	
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	
Zone 5	HI, MD, ME, TX	0.050	
Zone 6	AL, FL, LA, NJ, NM, OH	0.090	
Zone 7	CT, NY, OK, PA	0.150	

Additional LLPAs - Exclude from Cap										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	
Add'l Manu Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=\$0,000 and <=\$85,000	-0.125
Loan Amt >\$85,000 and <=\$110,000	0.100
Loan Amt >\$110,000 and <=\$150,000	0.100
Loan Amt >\$150,000 and <=\$175,000	0.100
Loan Amt >\$175,000 and <=\$250,000	0.100
Loan Amt >\$250,000 and <=\$375,000	0.000
Loan Amt >\$375,000	0.000

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.490	-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										
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps									
FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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

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

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SHLC Wholesale A Series Jumbo											
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.125		102.375	102.375	102.291	7.500		101.382	101.257	101.132		
8.000		102.375	102.291	102.166	7.375		101.132	101.007	100.882		
7.875		102.291	102.166	102.041	7.250		100.882	100.757	100.632		
7.750		102.166	102.041	101.916	7.125		100.632	100.507	100.382		
7.625		102.041	101.916	101.791	7.000		100.257	100.132	100.007		
7.500		101.916	101.791	101.666	6.875		99.882	99.757	99.632		
7.375		101.666	101.541	101.416	6.750		99.382	99.257	99.132		
7.250		101.416	101.291	101.166	6.625		98.882	98.757	98.632		
7.125		101.166	101.041	100.916	6.500		98.257	98.132	98.007		
7.000		100.916	100.666	100.541	6.375		97.632	97.507	97.382		
6.875		100.416	100.291	100.166	6.250		97.007	96.882	96.757		
6.750		100.041	99.916	99.791	6.125		96.382	96.257	96.132		
6.625		99.541	99.416	99.291	6.000		95.632	95.507	95.382		
6.500		99.041	98.916	98.791	5.875		94.882	94.757	94.632		
6.375		98.416	98.291	98.166			NA	NA	NA		
6.250		97.791	97.666	97.541			NA	NA	NA		
6.125		97.166	97.041	96.916			NA	NA	NA		
6.000		96.416	96.291	96.166			NA	NA	NA		
5.875		95.666	95.541	95.416			NA	NA	NA		
5.750		94.791	94.666	94.541			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
9.000		101.875	101.875	101.816	7.500		101.375	101.375	101.280	7.750		101.875	101.875	101.818
8.875		101.875	101.816	101.691	7.375		101.375	101.280	101.155	7.625		101.875	101.818	101.693
8.750		101.816	101.691	101.566	7.250		101.280	101.155	101.030	7.500		101.818	101.693	101.568
8.625		101.691	101.566	101.441	7.125		101.155	101.030	100.905	7.375		101.693	101.568	101.443
8.500		101.566	101.441	101.316	7.000		101.030	100.905	100.780	7.250		101.568	101.443	101.318
8.375		101.441	101.316	101.191	6.875		100.780	100.655	100.530	7.125		101.443	101.318	101.193
8.250		101.316	101.191	101.066	6.750		100.405	100.280	100.155	7.000		101.193	101.068	100.943
8.125		101.191	101.066	100.941	6.625		100.030	99.905	99.780	6.875		100.943	100.818	100.693
8.000		101.066	100.941	100.816	6.500		99.530	99.405	99.280	6.750		100.568	100.443	100.318
7.875		100.816	100.691	100.566	6.375		99.030	98.905	98.780	6.625		100.193	100.068	99.943
7.750		100.566	100.441	100.316	6.250		98.530	98.405	98.280	6.500		99.693	99.568	99.443
7.625		100.191	100.066	99.941	6.125		98.030	97.905	97.780	6.375		99.193	99.068	98.943
7.500		99.816	99.691	99.566	6.000		97.405	97.280	97.155	6.250		98.693	98.568	98.443
7.375		99.316	99.191	99.066	5.875		96.780	96.655	96.530	6.125		98.068	97.943	97.818
7.250		98.816	98.691	98.566	5.750		96.155	96.030	95.905	6.000		97.443	97.318	97.193
7.125		98.316	98.191	98.066	5.625		95.530	95.405	95.280	5.875		96.693	96.568	96.443
7.000		97.816	97.691	97.566			NA	NA	NA	5.750		95.943	95.818	95.693
6.875		97.191	97.066	96.941			NA	NA	NA	5.625		95.068	94.943	94.818
6.750		96.566	96.441	96.316			NA	NA	NA	5.500		94.193	94.068	93.943
6.625		95.816	95.691	95.566			NA	NA	NA			NA	NA	NA

Price Adjustments

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

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

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

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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		102.159	102.034	101.847	8.250		101.982	101.857	101.669	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		102.127	102.002	101.815	8.125		101.951	101.826	101.638	
8.375		102.071	101.946	101.759	8.000		101.916	101.791	101.604	
8.250		101.972	101.847	101.659	7.875		101.858	101.733	101.545	
8.125		101.869	101.744	101.556	7.750		101.798	101.673	101.486	
8.000		101.757	101.632	101.445	7.625		101.706	101.581	101.394	
7.875		101.603	101.478	101.290	7.500		101.625	101.500	101.312	
7.750		101.442	101.317	101.129	7.375		101.497	101.372	101.184	
7.625		101.253	101.128	100.940	7.250		101.359	101.234	101.047	
7.500		101.057	100.932	100.745	7.125		101.178	101.053	100.865	
7.375		100.851	100.726	100.539	7.000		100.975	100.850	100.662	
7.250		100.634	100.509	100.322	6.875		100.694	100.569	100.381	
7.125		100.416	100.291	100.103	6.750		100.388	100.263	100.076	
7.000		100.177	100.052	99.864	6.625		100.066	99.941	99.753	
6.875		99.918	99.793	99.606	6.500		99.725	99.600	99.412	
6.750		99.641	99.516	99.329			NA	NA	NA	
6.625		99.332	99.207	99.020			NA	NA	NA	
6.500		99.019	98.894	98.707			NA	NA	NA	
6.375		98.694	98.569	98.381			NA	NA	NA	
6.250		98.360	98.235	98.048			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		100.666	100.494	100.275	7.250		100.388	100.216	99.998	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.636	100.464	100.245	7.125		100.085	99.913	99.694	
8.250		100.606	100.435	100.216	7.000		99.783	99.611	99.392	
8.125		100.533	100.362	100.143	6.875		99.480	99.308	99.089	
8.000		100.461	100.289	100.070	6.750		99.178	99.006	98.787	
7.875		100.368	100.196	99.977	6.625		98.917	98.745	98.527	
7.750		100.365	100.194	99.975	6.500		98.657	98.485	98.267	
7.625		100.180	100.008	99.789	6.375		97.891	97.719	97.500	
7.500		99.994	99.822	99.603	6.250		97.125	96.953	96.734	
7.375		99.894	99.722	99.503	6.125		96.824	96.652	96.433	
7.250		99.794	99.623	99.404	6.000		96.523	96.351	96.133	
7.125		99.725	99.553	99.335	5.875		NA	NA	NA	
7.000		99.656	99.484	99.265	5.750		NA	NA	NA	
6.875		99.538	99.366	99.148	5.625		NA	NA	NA	
6.750		99.421	99.249	99.030	5.500		NA	NA	NA	
6.625		99.131	98.959	98.741	5.375		NA	NA	NA	
6.500		98.842	98.670	98.451	5.250		NA	NA	NA	
6.375		98.301	98.129	97.910	5.125		NA	NA	NA	
6.250		97.760	97.588	97.369	5.000		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										

Sapphire Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.265	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na
720-739	0.340	0.340	0.215	0.090	-3.215	0.000	-3.440	-3.265	-3.010	na	na
700-719	0.215	0.215	0.090	-3.190	-3.000	-2.660	-1.400	-3.265	-3.010	na	na
680-699	-0.090	-0.140	-0.285	-0.430	-1.035	-1.580	-2.480	-4.430	-5.035	na	na
660-679	-0.285	-0.430	-0.665	-1.035	-1.580	-2.480	-4.430	-5.035	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

Jade Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.01	55.01-60.01	60.01-65.01	65.01-70.01	70.01-75.01	75.01-80.01	80.01-85.01	85.01-90.01	90.01-95	95+
800+	1.215	1.215	1.215	0.865	0.860	0.715	0.340	na	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	na
700-719	0.715	0.715	0.465	0.340	0.000	-0.005	-0.160	-0.335	na	na	na
680-699	0.215	0.215	0.215	0.000	-0.005	-0.160	-0.335	na	na	na	na
660-679	-0.090	-0.090	-0.090	-0.160	-0.335	-0.500	-0.665	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

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Topaz Jumbo Adjustors										
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
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.095	na	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.095	-0.348	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.515	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.285	-0.585	na	na	na
720-739	0.215	0.153	0.090	-0.095	-0.285	-0.515	-1.180	na	na	na
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.660	na	na	na
680-699	0.090	0.028	-0.095	-0.160	-0.410	-0.660	-1.285	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
na (back to back)										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na
760-779	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.095	-0.285	-0.660	-1.010	na	na	na
720-739	0.090	0.028	-0.095	-0.160	-0.410	-0.660	-1.010	na	na	na
700-719	0.028	-0.095	-0.160	-0.285	-0.660	-1.010	-1.285	na	na	na
680-699	-0.095	-0.095	-0.160	-0.473	na	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
na (back to back)										
800+	0.215	0.153	0.090	0.028	-0.095	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.095	-0.095	-0.285	na	na	na	na
760-779	0.090	0.028	-0.095	-0.095	-0.285	-0.515	na	na	na	na
740-759	0.028	-0.095	-0.095	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.095	-0.095	-0.160	-0.285	-0.660	-1.100	na	na	na	na
700-719	0.028	-0.160	-0.215	-0.410	-1.010	-1.660	na	na	na	na
680-699	na	na	na	na	na	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
na (back to back)										
800+	0.465	0.278	0.153	-0.095	-0.160	-0.285	na	na	na	na
780-799	0.463	0.215	0.090	-0.095	-0.160	-0.215	na	na	na	na
760-779	0.340	0.153	0.028	-0.160	-0.285	-0.598	na	na	na	na
740-759	0.278	0.090	-0.095	-0.215	-0.410	-0.723	na	na	na	na
720-739	0.215	0.090	-0.095	-0.148	-0.460	-0.873	na	na	na	na
700-719	0.153	-0.095	-0.160	-0.473	-0.910	-1.348	na	na	na	na
680-699	0.090	-0.095	-0.215	na	na	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
na (back to back)										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.215	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.090	-0.095	-0.215	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.010	-1.473	na	na	na	na
680-699	-0.095	-0.215	-0.348	na	na	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
na (back to back)										
800+	0.215	0.028	-0.095	-0.285	-0.410	na	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	na	na	na	na	na
760-779	0.090	-0.095	-0.215	-0.410	-0.660	na	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.848	na	na	na	na	na
720-739	-0.095	-0.215	-0.348	-0.598	-0.848	na	na	na	na	na
700-719	-0.095	-0.285	-0.410	-0.723	-1.410	na	na	na	na	na
680-699	na	na	na	na	na	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
na (back to back)										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.215	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.090	-0.095	-0.215	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.010	-1.473	na	na	na	na
680-699	-0.095	-0.215	-0.348	na	na	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
na (back to back)										
800+	0.215	0.028	-0.095	-0.285	-0.410	na	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	na	na	na	na	na
760-779	0.090	-0.095	-0.215	-0.410	-0.660	na	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.848	na	na	na	na	na
720-739	-0.095	-0.215	-0.348	-0.598	-0.848	na	na	na	na	na
700-719	-0.095	-0.285	-0.410	-0.723	-1.100	-1.598	na	na	na	na
680-699	-0.160	-0.215	-0.285	-0.598	na	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
na (back to back)										
800+	0.090	0.028	-0.095	-0.095	-0.285	-0.348	na	na	na	na
780-799	0.028	-0.095	-0.095	-0.160	-0.348	-0.410	na	na	na	na
760-779	-0.095	-0.095	-0.160	-0.215	-0.410	-0.660	na	na	na	na
740-759	-0.095	-0.160	-0.215	-0.348	-0.535	-0.785	na	na	na	na
720-739	-0.160	-0.215	-0.348	-0.473	-0.660	-0.873	na	na	na	na
700-719	-0.215	-0.285	-0.410	-0.598	-0.785	-1.098	na	na	na	na
680-699	na	na	na	na	na	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
na (back to back)										
800+	0.340	0.153	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.095	-0.215	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.095	-0.285	-0.410	-0.723	na	na	na	na
740-759	0.153	-0.095	-0.160	-0.348	-0.535	-0.848	na	na	na	na
720-739	0.090	-0.095	-0.215	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-0.785	-1.285	na	na	na	na
680-699	-0.095	-0.215	-0.348	na	na	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
na (back to back)										
800+	0.215	0.028	-0.095	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.095	-0.215	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.910	na	na	na	na
720-739	-0.095	-0.215	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.095	-0.285	-0.410	-0.723	-1.100	-1.598	na	na	na	na
680-699	-0.160	-0.215	-0.348	-0.598	na	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
na (back to back)										
800+	0.090	-0.095	-0.215	-0.410	-0.660	na	na	na	na	na
780-799	-0.095	-0.215	-0.348	-0.535	-0.785	na	na	na	na	na
760-779	-0.095	-0.215	-0.348	-0.535	-0.785	na	na	na	na	na
740-759	-0.095	-0.285	-0.410	-0.598	-0.910	na	na	na	na	na
720-739	-0.095	-0.348	-0.473	-0.660	-0.848	na	na	na	na	na
700-719	-0.160	-0.535	-0.660	-0.973	-1.473	na	na	na	na	na
680-699	na	na	na	na	na	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
na (back to back)										
800+	0.215	0.028	-0.095	-0.285	-0.410	-0.535	na	na	na	na
780-799	0.153	-0.095	-0.160	-0.348	-0.473	-0.598	na	na	na	na
760-779	0.090	-0.095	-0.215	-0.410	-0.535	-0.848	na	na	na	na
740-759	0.028	-0.160	-0.285	-0.473	-0.660	-0.910	na	na	na	na
720-739	-0.095	-0.215	-0.348	-0.598	-0.910	-1.213	na	na	na	na
700-719	-0.095	-0.285	-0.410	-0.723	-1.100	-1.598	na			

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Onyx DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	106.088	105.963	105.838	105.650					
9.250	105.948	105.823	105.698	105.511					
9.125	105.786	105.661	105.536	105.348					
9.000	105.608	105.483	105.358	105.170					
8.875	105.391	105.266	105.141	104.954					
8.750	105.170	105.045	104.920	104.732					
8.625	104.953	104.828	104.703	104.516					
8.500	104.768	104.643	104.518	104.331					
8.375	104.505	104.380	104.255	104.067					
8.250	104.221	104.096	103.971	103.783					
8.125	103.885	103.760	103.635	103.448					
8.000	103.541	103.416	103.291	103.103					
7.875	103.174	103.049	102.924	102.737					
7.750	102.790	102.665	102.540	102.353					
7.625	102.375	102.250	102.125	101.938					
7.500	101.926	101.801	101.676	101.489					
7.375	101.443	101.318	101.193	101.006					
7.250	100.993	100.868	100.743	100.555					
7.125	100.508	100.383	100.258	100.071					
7.000	99.992	99.867	99.742	99.554					

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

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

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

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	98.267	98.167	98.067	6.500	98.267	98.167	98.067
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	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
Bank Statement - 12 Months	680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

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

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	
Prepay Penalty 1-4 (Investor Only)	No Penalty	-1.000	99.250	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	-0.750	99.750	5yr ARM I/O & 7yr ARM I/O & 10yr 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: 1/31/24 8:37 AM

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

MVP Prime - Full Doc				SHLC Wholesale MVP Prime			
30 Day Pricing				30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.250	103.375	103.313	103.175	9.250	103.300	103.200	103.100
9.125	103.250	103.188	103.050	9.125	103.175	103.075	102.975
9.000	103.125	103.063	102.925	9.000	103.050	102.950	102.850
8.875	103.000	102.938	102.800	8.875	102.925	102.825	102.725
8.750	102.875	102.813	102.675	8.750	102.800	102.700	102.600
8.625	102.750	102.688	102.550	8.625	102.675	102.575	102.475
8.500	102.625	102.563	102.425	8.500	102.550	102.450	102.350
8.375	102.500	102.438	102.300	8.375	102.425	102.325	102.225
8.250	102.375	102.313	102.175	8.250	102.300	102.200	102.100
8.125	102.250	102.188	102.050	8.125	102.175	102.075	101.975
8.000	102.125	102.063	101.925	8.000	102.050	101.950	101.850
7.875	102.000	101.938	101.800	7.875	101.925	101.825	101.725
7.750	101.875	101.813	101.675	7.750	101.800	101.700	101.600
7.625	101.750	101.688	101.550	7.625	101.675	101.575	101.475
7.500	101.625	101.563	101.425	7.500	101.550	101.450	101.350
7.375	101.500	101.438	101.300	7.375	101.425	101.325	101.225
7.250	101.375	101.313	101.175	7.250	101.300	101.200	101.100
7.125	101.250	101.188	101.050	7.125	101.175	101.075	100.975
7.000	101.125	101.063	100.925	7.000	101.050	100.950	100.850
6.875	101.000	100.938	100.800	6.875	100.925	100.825	100.725
6.750	100.875	100.813	100.675	6.750	100.800	100.700	100.600
6.625	100.750	100.688	100.550	6.625	100.675	100.575	100.475
6.500	100.625	100.563	100.425	6.500	100.550	100.450	100.350
6.375	100.500	100.438	100.300	6.375	100.425	100.325	100.225
6.250	100.375	100.313	100.175	6.250	100.300	100.200	100.100
6.125	100.250	100.188	100.050	6.125	100.175	100.075	99.975
6.000	100.125	100.063	99.925	6.000	100.050	99.950	99.850
5.875	100.000	99.938	99.800	5.875	99.925	99.825	99.725
5.750	99.875	99.813	99.675	5.750	99.800	99.700	99.600
5.625	99.750	99.688	99.550	5.625	99.675	99.575	99.475
5.500	99.625	99.563	99.425	5.500	99.550	99.450	99.350
5.375	99.500	99.438	99.300	5.375	99.425	99.325	99.225
5.250	99.375	99.313	99.175	5.250	99.300	99.200	99.100
5.125	99.250	99.188	99.050	5.125	99.175	99.075	98.975
5.000	99.125	99.063	98.925	5.000	99.050	98.950	98.850
4.875	99.000	98.938	98.800	4.875	98.925	98.825	98.725
4.750	98.875	98.813	98.675	4.750	98.800	98.700	98.600
4.625	98.750	98.688	98.550	4.625	98.675	98.575	98.475
4.500	98.625	98.563	98.425	4.500	98.550	98.450	98.350
4.375	98.500	98.438	98.300	4.375	98.425	98.325	98.225
4.250	98.375	98.313	98.175	4.250	98.300	98.200	98.100
4.125	98.250	98.188	98.050	4.125	98.175	98.075	97.975
4.000	98.125	98.063	97.925	4.000	98.050	97.950	97.850
3.875	98.000	97.938	97.800	3.875	97.925	97.825	97.725
3.750	97.875	97.813	97.675	3.750	97.800	97.700	97.600
3.625	97.750	97.688	97.550	3.625	97.675	97.575	97.475
3.500	97.625	97.563	97.425	3.500	97.550	97.450	97.350
3.375	97.500	97.438	97.300	3.375	97.425	97.325	97.225
3.250	97.375	97.313	97.175	3.250	97.300	97.200	97.100
3.125	97.250	97.188	97.050	3.125	97.175	97.075	96.975
3.000	97.125	97.063	96.925	3.000	97.050	96.950	96.850
2.875	97.000	96.938	96.800	2.875	96.925	96.825	96.725
2.750	96.875	96.813	96.675	2.750	96.800	96.700	96.600
2.625	96.750	96.688	96.550	2.625	96.675	96.575	96.475
2.500	96.625	96.563	96.425	2.500	96.550	96.450	96.350
2.375	96.500	96.438	96.300	2.375	96.425	96.325	96.225
2.250	96.375	96.313	96.175	2.250	96.300	96.200	96.100
2.125	96.250	96.188	96.050	2.125	96.175	96.075	95.975
2.000	96.125	96.063	95.925	2.000	96.050	95.950	95.850
1.875	96.000	95.938	95.800	1.875	95.925	95.825	95.725
1.750	95.875	95.813	95.675	1.750	95.800	95.700	95.600
1.625	95.750	95.688	95.550	1.625	95.675	95.575	95.475
1.500	95.625	95.563	95.425	1.500	95.550	95.450	95.350
1.375	95.500	95.438	95.300	1.375	95.425	95.325	95.225
1.250	95.375	95.313	95.175	1.250	95.300	95.200	95.100
1.125	95.250	95.188	95.050	1.125	95.175	95.075	94.975
1.000	95.125	95.063	94.925	1.000	95.050	94.950	94.850
0.875	95.000	94.938	94.800	0.875	94.925	94.825	94.725
0.750	94.875	94.813	94.675	0.750	94.800	94.700	94.600
0.625	94.750	94.688	94.550	0.625	94.675	94.575	94.475
0.500	94.625	94.563	94.425	0.500	94.550	94.450	94.350
0.375	94.500	94.438	94.300	0.375	94.425	94.325	94.225
0.250	94.375	94.313	94.175	0.250	94.300	94.200	94.100
0.125	94.250	94.188	94.050	0.125	94.175	94.075	93.975
0.000	94.125	94.063	93.925	0.000	94.050	93.950	93.850
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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

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

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

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.750	-0.750	-0.750	-1.250	-1.500	NA	NA	NA	NA
Purpose	\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375		

[Return to Home Tab](#)



Effective: 1/31/24 8:37 AM

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

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	102.375	102.313	102.175	8.500	102.300	102.200	102.100
8.375	102.250	102.188	102.050	8.375	102.175	102.075	101.975
8.250	102.125	102.063	101.925	8.250	102.050	101.950	101.850
8.125	102.000	101.938	101.800	8.125	101.925	101.825	101.725
8.000	101.875	101.813	101.675	8.000	101.800	101.700	101.600
7.875	101.750	101.688	101.550	7.875	101.675	101.575	101.475
7.750	101.625	101.563	101.425	7.750	101.550	101.450	101.350
7.625	101.500	101.438	101.300	7.625	101.425	101.325	101.225
7.500	101.375	101.313	101.175	7.500	101.300	101.200	101.100
7.375	101.250	101.188	101.050	7.375	101.175	101.075	100.975
7.250	101.125	101.063	100.925	7.250	101.050	100.950	100.850
7.125	101.000	100.938	100.800	7.125	100.925	100.825	100.725
7.000	100.875	100.813	100.675	7.000	100.800	100.700	100.600
6.875	100.750	100.688	100.550	6.875	100.675	100.575	100.475
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6.625	100.500	100.438	100.300	6.625	100.425	100.325	100.225
6.500	100.375	100.313	100.175	6.500	100.300	100.200	100.100
6.375	100.250	100.188	100.050	6.375	100.175	100.075	99.975
6.250	100.125	100.063	99.925	6.250	100.050	99.950	99.850
6.125	100.000	99.938	99.800	6.125	99.925	99.825	99.725
6.000	99.875	99.813	99.675	6.000	99.800	99.700	99.600
5.875	99.750	99.688	99.550	5.875	99.675	99.575	99.475
5.750	99.625	99.563	99.425	5.750	99.550	99.450	99.350
5.625	99.500	99.438	99.300	5.625	99.425	99.325	99.225
5.500	99.375	99.313	99.175	5.500	99.300	99.200	99.100
5.375	99.250	99.188	99.050	5.375	99.175	99.075	98.975
5.250	99.125	99.063	98.925	5.250	99.050	98.950	98.850
5.125	99.000	98.938	98.800	5.125	98.925	98.825	98.725
5.000	98.875	98.813	98.675	5.000	98.800	98.700	98.600
4.875	98.750	98.688	98.550	4.875	98.675	98.575	98.475
4.750	98.625	98.563	98.425	4.750	98.550	98.450	98.350
4.625	98.500	98.438	98.300	4.625	98.425	98.325	98.225
4.500	98.375	98.313	98.175	4.500	98.300	98.200	98.100
4.375	98.250	98.188	98.050	4.375	98.175	98.075	97.975
4.250	98.125	98.063	97.925	4.250	98.050	97.950	97.850
4.125	98.000	97.938	97.800	4.125	97.925	97.825	97.725
4.000	97.875	97.813	97.675	4.000	97.800	97.700	97.600
3.875	97.750	97.688	97.550	3.875	97.675	97.575	97.475
3.750	97.625	97.563	97.425	3.750	97.550	97.450	97.350
3.625	97.500	97.438	97.300	3.625	97.425	97.325	97.225
3.500	97.375	97.313	97.175	3.500	97.300	97.200	97.100
3.375	97.250	97.188	97.050	3.375	97.175	97.075	96.975
3.250	97.125	97.063	96.925	3.250	97.050	96.950	96.850
3.125	97.000	96.938	96.800	3.125	96.925	96.825	96.725
3.000	96.875	96.813	96.675	3.000	96.800	96.700	96.600
2.875	96.750	96.688	96.550	2.875	96.675	96.575	96.475
2.750	96.625	96.563	96.425	2.750	96.550	96.450	96.350
2.625	96.500	96.438	96.300	2.625	96.425	96.325	96.225
2.500	96.375	96.313	96.175	2.500	96.300	96.200	96.100
2.375	96.250	96.188	96.050	2.375	96.175	96.075	95.975
2.250	96.125	96.063	95.925	2.250	96.050	95.950	95.850
2.125	96.000	95.938	95.800	2.125	95.925	95.825	95.725
2.000	95.875	95.813	95.675	2.000	95.800	95.700	95.600
1.875	95.750	95.688	95.550	1.875	95.675	95.575	95.475
1.750	95.625	95.563	95.425	1.750	95.550	95.450	95.350
1.625	95.500	95.438	95.300	1.625	95.425	95.325	95.225
1.500	95.375	95.313	95.175	1.500	95.300	95.200	95.100
1.375	95.250	95.188	95.050	1.375	95.175	95.075	94.975
1.250	95.125	95.063	94.925	1.250	95.050	94.950	94.850
1.125	95.000	94.938	94.800	1.125	94.925	94.825	94.725
1.000	94.875	94.813	94.675	1.000	94.800	94.700	94.600
0.875	94.750	94.688	94.550	0.875	94.675	94.575	94.475
0.750	94.625	94.563	94.425	0.750	94.550	94.450	94.350
0.625	94.500	94.438	94.300	0.625	94.425	94.325	94.225
0.500	94.375	94.313	94.175	0.500	94.300	94.200	94.100
0.375	94.250	94.188	94.050	0.375	94.175	94.075	93.975
0.250	94.125	94.063	93.925	0.250	94.050	93.950	93.850
0.125	94.000	93.938	93.800	0.125	93.925	93.825	93.725
0.000	93.875	93.813	93.675	0.000	93.800	93.700	93.600
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
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MAX PRICE 101.49

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

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

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
Housing Event	>=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	0.0							

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

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MVP Standard DSCR 30 Day Pricing				SHLC Wholesale MVP DSCR	
Rate	5/6 ARM	7/6 ARM	30Yr Fixed		
10.250	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	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.

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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	-0.625
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
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000
			30 YR FIXED	360.000
			30 YR FIXED I/O	240.000
ARM Requirements				360.000
ARM Index	SOFR 30AVG			360000.000%
ARM Margin (DTI)	5.0			NA
ARM Margin (DSCR)	6.5			120.0
5yr ARM Caps	2/1/5			480000.000%
7yr & 10yr ARM Caps	5/1/5			120.000
Reset Frequency	6 mo			NA
Program Restrictions				120.000

* 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.

Housing	0x30x12
(BK/FC/SS/DL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max Price (2nd Home)	104