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**BORROWER PAID RATE SHEET**

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**SHLC Wholesale Financial Rate Sheet**

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.SHLC Wholesalewholesale.com](http://www.SHLC Wholesalewholesale.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		1100-99				1200-99					1300-99		1400-99			
1001-99		1101-99				1201-99					1301-99		1401-99			
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed							Conventional 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.625		103.645	103.520	103.270	7.625		103.741	103.616	103.366	7.000		102.821	102.696	102.446		
7.500		103.375	103.250	103.000	7.500		103.443	103.318	103.068	6.875		102.557	102.432	102.182		
7.375		102.943	102.818	102.568	7.375		103.434	103.309	103.059	6.750		102.148	102.023	101.773		
7.250		102.475	102.350	102.100	7.250		103.000	102.875	102.625	6.625		101.740	101.615	101.365		
7.125		102.776	102.651	102.401	7.125		103.515	103.390	103.140	6.500		102.180	102.055	101.805		
7.000		102.462	102.337	102.087	7.000		103.189	103.064	102.814	6.375		101.882	101.757	101.507		
6.875		101.991	101.866	101.616	6.875		102.776	102.651	102.401	6.250		101.456	101.331	101.081		
6.750		101.612	101.487	101.237	6.750		102.304	102.179	101.929	6.125		100.959	100.834	100.584		
6.625		101.487	101.362	101.112	6.625		102.443	102.318	102.068	6.000		101.238	101.113	100.863		
6.500		101.108	100.983	100.733	6.500		102.057	101.932	101.682	5.875		100.872	100.747	100.497		
6.375		100.565	100.440	100.190	6.375		101.594	101.469	101.219	5.750		100.513	100.388	100.138		
6.250		99.982	99.857	99.607	6.250		101.076	100.951	100.701	5.625		100.086	99.961	99.711		
6.125		98.981	98.856	98.606	6.125		100.664	100.539	100.289	5.500		99.964	99.839	99.589		
6.000		98.485	98.360	98.110	6.000		100.176	100.051	99.801	5.375		98.881	98.756	98.506		
5.875		97.942	97.817	97.567	5.875		99.618	99.493	99.243	5.250		98.697	98.572	98.322		
5.750		97.389	97.264	97.014	5.750		99.009	98.884	98.634	5.125		98.317	98.192	97.942		
5.625		96.659	96.534	96.284	5.625		98.269	98.144	97.894	5.000		98.183	98.058	97.808		
5.500		96.045	95.920	95.670	5.500		97.602	97.477	97.227	4.875		97.421	97.296	97.046		
5.375		95.500	95.375	95.125	5.375		96.999	96.874	96.624	4.750		97.050	96.925	96.675		
5.250		94.916	94.791	94.541	5.250		96.383	96.258	96.008	4.625		96.661	96.536	96.286		
1400-99		1401-99				1400-99					1401-99		1401-99			
		Conventional 10 Yr Fixed											Conventional 10 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.000		102.531	102.406	102.156												
6.875		102.213	102.088	101.838												
6.750		101.991	101.866	101.616												
6.625		101.816	101.691	101.441												
6.500		101.891	101.766	101.516												
6.375		101.593	101.468	101.218												
6.250		101.219	101.094	100.844												
6.125		100.951	100.826	100.576												
6.000		100.990	100.865	100.615												
5.875		100.648	100.523	100.273												
5.750		100.248	100.123	99.873												
5.625		99.825	99.700	99.450												
5.500		99.403	99.278	99.028												
5.375		98.941	98.816	98.566												
5.250		98.519	98.394	98.144												
5.125		98.214	98.089	97.839												
5.000		97.889	97.764	97.514												
4.875		97.601	97.476	97.226												
4.750		97.249	97.124	96.874												
4.625		96.878	96.753	96.503												
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	15 Day	-0.125							
1111-99		DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	-0.150		30 Day	-0.250							
1211-99		DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	-0.250										
1311-99		DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	-0.375										

Price Adjustments: See Agency Adjusters page.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance																
1033-99		1053-99		Conventional 25/30 Yr Fixed HB					1233-99		1333-99		Conventional 15 Yr Fixed HB			
1133-99		1153-99							1253-99		1353-99					
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		103.196	103.071	102.821	7.625		103.153	103.028	102.778	7.000		101.508	101.383	101.133		
7.500		102.994	102.869	102.619	7.500		102.889	102.764	102.514	6.875		101.273	101.148	100.898		
7.375		102.574	102.449	102.199	7.375		102.505	102.380	102.130	6.750		100.878	100.753	100.503		
7.250		102.118	101.993	101.743	7.250		102.069	101.944	101.694	6.625		100.443	100.318	100.068		
7.125		102.330	102.205	101.955	7.125		102.261	102.136	101.886	6.500		101.005	100.880	100.630		
7.000		102.047	101.922	101.672	7.000		101.951	101.826	101.576	6.375		100.723	100.598	100.348		
6.875		101.590	101.465	101.215	6.875		101.529	101.404	101.154	6.250		100.310	100.185	99.935		
6.750		101.015	100.890	100.640	6.750		101.055	100.930	100.680	6.125		99.859	99.734	99.484		
6.625		101.012	100.887	100.637	6.625		100.960	100.835	100.585	6.000		99.322	99.197	98.947		
6.500		100.660	100.535	100.285	6.500		100.591	100.466	100.216	5.875		98.964	98.839	98.589		
6.375		100.132	100.007	99.757	6.375		100.122	99.997	99.747	5.750		98.526	98.401	98.151		
6.250		99.563	99.438	99.188	6.250		99.603	99.478	99.228	5.625		98.052	97.927	97.677		
6.125		98.768	98.643	98.393	6.125		98.935	98.810	98.560	5.500		98.093	97.968	97.718		
6.000		98.156	98.031	97.781	6.000		98.206	98.081	97.831	5.375		97.710	97.585	97.335		
5.875		97.657	97.532	97.282	5.875		NA	NA	NA	5.250		97.222	97.097	96.847		
5.750		97.159	97.034	96.784	5.750		NA	NA	NA	5.125		96.711	96.586	96.336		
5.625		93.935	93.810	93.560	5.625		NA	NA	NA	5.000		96.549	96.424	96.174		
5.500		93.218	93.093	92.843	5.500		NA	NA	NA	4.875		94.405	94.280	94.030		
5.375		92.443	92.318	92.068	5.375		NA	NA	NA	4.750		94.033	93.908	93.658		
5.250		91.647	91.522	91.272	5.250		NA	NA	NA	4.625		93.689	93.564	93.314		

1433-99		1453-99		Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day				
7.000		99.461	99.336	99.086				
6.875		98.573	98.448	98.198				
6.750		100.526	100.401	100.151				
6.625		100.155	100.030	99.780				
6.500		100.580	100.455	100.205				
6.375		100.329	100.204	99.954				
6.250		99.956	99.831	99.581				
6.125		99.567	99.442	99.192				
6.000		99.131	99.006	98.756				
5.875		98.685	98.560	98.310				
5.750		98.214	98.089	97.839				
5.625		97.756	97.631	97.381				
5.500		97.609	97.484	97.234				
5.375		97.297	97.172	96.922				
5.250		96.858	96.733	96.483				
5.125		96.413	96.288	96.038				
5.000		96.041	95.916	95.666				
4.875		95.694	95.569	95.319				
4.750		95.251	95.126	94.876				
4.625		NA	NA	NA				

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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		

Price Adjustments: See Agency Adjusters page. [link to policy](#)  
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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	-1.375	-1.750	-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 Menu: Home, zone and loan amt adj's.

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

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

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

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-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
>45% DTI	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		104.098	103.973	103.723	7.125		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 &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/Q/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>		FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75	
FICO Adjustments																																														
680-699	0.000																																													
660-679	-0.125																																													
640-659	-0.500																																													
620-639	-1.000																																													
600-619	-1.500																																													
580-599	-2.000																																													
Government Adjusters																																														
Manual	-0.250																																													
2 unit	-0.750																																													
3-4 unit	-1.000																																													
VA	0.000																																													
Manufactured	-1.250																																													
Ln Amt <=150K	-0.375																																													
VA IRRL N/Q/O	-1.000																																													
Cash Out	-0.250																																													
Cash Out > 90% (VA)	-1.75																																													
7.625		103.811	103.686	103.436	7.000		NA	NA	NA																																					
7.500		103.653	103.528	103.278	6.875		NA	NA	NA																																					
7.375		103.395	103.270	103.020	6.750		100.214	100.089	99.839																																					
7.250		103.438	103.313	103.063	6.625		100.306	100.181	99.931																																					
7.125		103.426	103.301	103.051	6.500		100.039	99.914	99.664																																					
7.000		103.275	103.150	102.900	6.375		99.762	99.637	99.387																																					
6.875		102.460	102.335	102.085	6.250		99.642	99.517	99.267																																					
6.750		103.092	102.967	102.717	6.125		99.366	99.241	98.991																																					
6.625		102.763	102.638	102.388	6.000		99.080	98.955	98.705																																					
6.500		102.333	102.208	101.958	5.875		98.783	98.658	98.408																																					
6.375		101.639	101.514	101.264	5.750		98.657	98.532	98.282																																					
6.250		102.139	102.014	101.764	5.625		98.360	98.235	97.985																																					
6.125		101.729	101.604	101.354	5.500		98.052	97.927	97.677																																					
6.000		101.201	101.076	100.826	5.375		97.732	97.607	97.357																																					
5.875		100.480	100.355	100.105	5.250		97.512	97.387	97.137																																					
5.750		100.073	99.948	99.698	5.125		97.192	97.067	96.817																																					
5.625		99.528	99.403	99.153	5.000		96.859	96.734	96.484																																					
5.500		99.121	98.996	98.746	4.875		96.516	96.391	96.141																																					
5.375		98.699	98.574	98.324	4.750		96.160	96.035	95.785																																					
7000-99										Note: Pricing and LLPAs subject to change without notice																																				
USDA 30 Yr Fixed																																														
<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																																														
Streamline/IRRRL Product Codes										Extension and Re-lock Fees																																				
8037-99	FHA 30 Year Fixed Streamline		6037-99	VA 30 Year IRRRL		5 Day	-0.125	Relock																																						
8337-99	FHA 15 Year Fixed Streamline		6337-99	VA 15 Year IRRRL		7 Day	-0.150	15 Day	-0.125																																					
					10 Day	-0.250	30 Day	-0.250																																						
					15 Day	-0.375																																								
					<a href="#">link to policy</a>																																									



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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		101.422	101.297	101.047	7.125		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 &lt;=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 &gt; 90% (VA)</td><td>-1.75</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
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
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VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.124	100.999	100.749	7.000		NA	NA	NA																																			
7.500		100.818	100.693	100.443	6.875		NA	NA	NA																																			
7.375		100.501	100.376	100.126	6.750		95.939	95.814	95.564																																			
7.250		101.333	101.208	100.958	6.625		95.206	95.081	94.831																																			
7.125		101.119	100.994	100.744	6.500		94.939	94.814	94.564																																			
7.000		100.686	100.561	100.311	6.375		94.662	94.537	94.287																																			
6.875		99.985	99.860	99.610	6.250		97.542	97.417	97.167																																			
6.750		100.630	100.505	100.255	6.125		97.266	97.141	96.891																																			
6.625		100.301	100.176	99.926	6.000		97.007	96.882	96.632																																			
6.500		100.008	99.883	99.633	5.875		96.691	96.566	96.316																																			
6.375		99.594	99.469	99.219	5.750		96.557	96.432	96.182																																			
6.250		99.364	99.239	98.989	5.625		96.260	96.135	95.885																																			
6.125		98.954	98.829	98.579	5.500		95.952	95.827	95.577																																			
6.000		98.426	98.301	98.051	5.375		95.632	95.507	95.257																																			
5.875		97.884	97.759	97.509	5.250		95.412	95.287	95.037																																			
5.750		98.070	97.945	97.695	5.125		95.092	94.967	94.717																																			
5.625		97.678	97.553	97.303	5.000		94.759	94.634	94.384																																			
5.500		NA	NA	NA	4.875		94.416	94.291	94.041																																			
5.375		NA	NA	NA	4.750		94.060	93.935	93.685																																			
<b>*FHA Only</b>																																												
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																																					
Note: Pricing and LLPAs subject to change without notice					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 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
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	680 - 699	0.000
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	660-679	-0.125
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	640-659	-0.500
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	620-639	-1.000
6.250	96.794	96.669	96.419	96.419	6.250	96.794	96.669	96.419	96.419	600-619	-1.500
6.125	96.804	96.679	96.429	96.429	6.125	96.804	96.679	96.429	96.429	580-599	-2.000
6.000	96.813	96.688	96.438	96.438	6.000	96.813	96.688	96.438	96.438	<b>Government Adjusters</b>	
5.875	96.828	96.703	96.453	96.453	5.875	96.828	96.703	96.453	96.453	Manual	-0.250
5.750	96.841	96.716	96.466	96.466	5.750	96.841	96.716	96.466	96.466	2 unit	-0.750
5.625	95.680	95.555	95.305	95.305	5.625	95.680	95.555	95.305	95.305	3-4 unit	-1.000
5.500	95.216	95.091	94.841	94.841	5.500	95.216	95.091	94.841	94.841	VA	0.000
5.375	94.703	94.578	94.328	94.328	5.375	94.703	94.578	94.328	94.328	Manufactured	-1.250
5.250	94.168	94.043	93.793	93.793	5.250	94.168	94.043	93.793	93.793	Ln Amt <=150K	-0.375
5.125	94.227	94.102	93.852	93.852	5.125	94.227	94.102	93.852	93.852	VA IRRL N/O/O	-1.000
5.000	93.705	93.580	93.330	93.330	5.000	93.705	93.580	93.330	93.330	Cash Out	-0.250
4.875	93.211	93.086	92.836	92.836	4.875	93.061	92.936	92.686	92.686	Cash Out > 90% (VA)	-1.75
4.750	93.211	93.086	92.836	92.836	4.750	93.061	92.936	92.686	92.686	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625	92.633	92.508	92.258	92.258	4.625	92.633	92.508	92.258	92.258		
4.500	92.036	91.911	91.661	91.661	4.500	91.886	91.761	91.511	91.511		
4.375	92.036	91.911	91.661	91.661	4.375	91.886	91.761	91.511	91.511		

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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	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA					
7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA					
7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA					
7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA					
7.000	100.668	100.543	100.293		7.000	100.552	100.427	100.177		7.000	100.482	100.357	100.107		7.000	100.186	100.061	99.811		7.000	99.902	99.777	99.527						
6.875	100.422	100.297	100.047		6.875	100.291	100.166	99.916		6.875	99.589	99.464	99.214		6.875	99.253	99.128	98.878		6.875	99.589	99.464	99.214						
6.750	100.177	100.052	99.802		6.750	100.046	99.921	99.671		6.750	99.902	99.777	99.527		6.750	99.589	99.464	99.214		6.750	99.902	99.777	99.527						
6.625	99.927	99.802	99.552		6.625	99.772	99.647	99.397		6.625	99.589	99.464	99.214		6.625	99.253	99.128	98.878		6.625	99.589	99.464	99.214						
6.500	99.678	99.553	99.303		6.500	99.475	99.350	99.100		6.500	99.253	99.128	98.878		6.500	99.253	99.128	98.878		6.500	99.253	99.128	98.878						
6.375	99.425	99.300	99.050		6.375	99.171	99.046	98.796		6.375	98.926	98.801	98.551		6.375	98.926	98.801	98.551		6.375	98.926	98.801	98.551						
6.250	99.162	99.037	98.787		6.250	98.854	98.729	98.479		6.250	98.601	98.476	98.226		6.250	98.601	98.476	98.226		6.250	98.601	98.476	98.226						
6.125	98.859	98.734	98.484		6.125	98.488	98.363	98.113		6.125	98.191	98.066	97.816		6.125	98.191	98.066	97.816		6.125	98.191	98.066	97.816						
6.000	98.546	98.421	98.171		6.000	98.105	97.980	97.730		6.000	97.729	97.604	97.354		6.000	97.729	97.604	97.354		6.000	97.729	97.604	97.354						
5.875	98.223	98.098	97.848		5.875	97.699	97.574	97.324		5.875	97.274	97.149	96.899		5.875	97.274	97.149	96.899		5.875	97.274	97.149	96.899						
5.750	97.892	97.767	97.517		5.750	97.274	97.149	96.899		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.546	97.421	97.171		5.625	96.818	96.693	96.443		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA						
5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA						
5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA						
5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA						

**Extension and Re-lock Fees**

Please call lock desk for extensions and relocks

See Agency Adjusters page.

*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 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	103.915	103.790	103.540	103.540	7.625	103.865	103.740	103.490	103.490
7.500	103.573	103.448	103.198	103.198	7.500	103.645	103.520	103.270	103.270
7.375	103.123	102.998	102.748	102.748	7.375	103.213	103.088	102.838	102.838
7.250	102.655	102.530	102.280	102.280	7.250	102.745	102.620	102.370	102.370
7.125	103.045	102.920	102.670	102.670	7.125	103.046	102.921	102.671	102.671
7.000	102.652	102.527	102.277	102.277	7.000	102.732	102.607	102.357	102.357
6.875	102.168	102.043	101.793	101.793	6.875	102.261	102.136	101.886	101.886
6.750	101.661	101.536	101.286	101.286	6.750	101.755	101.630	101.380	101.380
6.625	101.755	101.630	101.380	101.380	6.625	101.757	101.632	101.382	101.382
6.500	101.295	101.170	100.920	100.920	6.500	101.378	101.253	101.003	101.003
6.375	NA	NA	NA	NA	6.375	NA	NA	NA	NA
6.250	NA	NA	NA	NA	6.250	NA	NA	NA	NA
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA

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 LLPA's - Excluded 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 >=60,000 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 LLPA's 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	-0.780	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term	Credit Scores *LPMI LLPA's 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										
All Terms	Credit Scores *LPMI LLPA's not subject to HomeReady/Home Possible LLPA Caps									
Manufactured Home	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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









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SHLC Wholesale Sapphire Jumbo											
3067-50					3367-50						
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
9.250		103.382	103.257	103.069	8.250		100.780	100.655	100.467	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500	
9.125		103.283	103.158	102.971	8.125		100.748	100.623	100.435		
9.000		103.167	103.042	102.854	8.000		100.717	100.592	100.405		
8.875		103.036	102.911	102.723	7.875		100.671	100.546	100.358		
8.750		102.889	102.764	102.576	7.750		100.507	100.382	100.194		
8.625		102.728	102.603	102.415	7.625		100.280	100.155	99.967		
8.500		102.552	102.427	102.239	7.500		100.089	99.964	99.777		
8.375		102.357	102.232	102.045	7.375		99.863	99.738	99.550		
8.250		102.152	102.027	101.839	7.250		99.629	99.504	99.317		
8.125		101.925	101.800	101.612	7.125		99.348	99.223	99.035		
8.000		101.687	101.562	101.374	7.000		99.046	98.921	98.733		
7.875		101.436	101.311	101.124	6.875		98.728	98.603	98.416		
7.750		101.161	101.036	100.849	6.750		98.392	98.267	98.079		
7.625		100.881	100.756	100.569	6.625		98.034	97.909	97.721		
7.500		100.561	100.436	100.249	6.500		97.658	97.533	97.345		
7.375		100.262	100.137	99.950			NA	NA	NA		
7.250		99.937	99.812	99.625			NA	NA	NA		
7.125		99.603	99.478	99.291			NA	NA	NA		
7.000		99.255	99.130	98.942			NA	NA	NA		
6.875		98.890	98.765	98.577			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		101.088	100.916	100.698	7.250		98.802	98.630	98.411		Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.99  Loan Amount < \$700,000 0.500
8.375		101.042	100.870	100.652	7.125		98.751	98.579	98.361		
8.250		100.997	100.825	100.606	7.000		98.702	98.530	98.311		
8.125		100.951	100.779	100.561	6.875		98.652	98.480	98.261		
8.000		100.906	100.734	100.515	6.750		98.602	98.430	98.212		
7.875		100.724	100.552	100.333	6.625		98.290	98.118	97.900		
7.750		100.630	100.458	100.239	6.500		97.979	97.807	97.588		
7.625		100.466	100.294	100.075	6.375		97.160	96.988	96.770		
7.500		100.302	100.130	99.911	6.250		96.343	96.171	95.952		
7.375		100.138	99.967	99.748	6.125		96.091	95.919	95.701		
7.250		99.975	99.803	99.585	6.000		95.840	95.668	95.449		
7.125		99.717	99.545	99.326	5.875		NA	NA	NA		
7.000		99.459	99.287	99.068	5.750		NA	NA	NA		
6.875		99.224	99.052	98.833	5.625		NA	NA	NA		
6.750		98.990	98.818	98.599	5.500		NA	NA	NA		
6.625		98.409	98.237	98.018	5.375		NA	NA	NA		
6.500		97.828	97.656	97.437	5.250		NA	NA	NA		
6.375		97.294	97.122	96.904	5.125		NA	NA	NA		
6.250		96.760	96.589	96.370	5.000		NA	NA	NA		
		NA	NA	NA			NA	NA	NA		
<div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 80%;"> <p style="text-align: center; margin: 0;"><b>Extension and Re-lock Fees</b></p> <p style="text-align: center; margin: 10px 0 0 0;">Please call lock deck for extensions and relocks</p> </div>											

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 Ruby AUS Jumbo										
3869-50					3969-50					
Rate	Ruby AUS Jumbo 7/6 ARM				Rate	Ruby AUS Jumbo 10/6 ARM				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
8.125		96.684	96.434	NA	8.250		97.375	97.125	NA	
8.000		96.454	96.204	NA	8.125		97.102	96.852	NA	
7.875		96.218	95.968	NA	8.000		96.822	96.572	NA	
7.750		95.975	95.725	NA	7.875		96.534	96.284	NA	
7.625		95.725	95.475	NA	7.750		96.238	95.988	NA	
7.500		95.467	95.217	NA	7.625		95.931	95.681	NA	
7.375		95.198	94.948	NA	7.500		95.613	95.363	NA	
7.250		94.920	94.670	NA	7.375		95.281	95.031	NA	
7.125		94.630	94.380	NA	7.250		94.936	94.686	NA	
7.000		94.328	94.078	NA	7.125		94.577	94.327	NA	
6.875		94.013	93.763	NA	7.000		94.202	93.952	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Rate	Opal Jumbo 30 Yr Fixed				Rate	Opal Jumbo 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
9.000		102.654	102.529	102.404	9.000		102.654	102.529	102.404	
8.875		102.462	102.337	102.212	8.875		102.462	102.337	102.212	
8.750		102.272	102.147	102.022	8.750		102.272	102.147	102.022	
8.625		102.082	101.957	101.832	8.625		102.082	101.957	101.832	
8.500		101.894	101.769	101.644	8.500		101.894	101.769	101.644	
8.375		101.706	101.581	101.456	8.375		101.706	101.581	101.456	
8.250		101.520	101.395	101.270	8.250		101.520	101.395	101.270	
8.125		101.335	101.210	101.085	8.125		101.335	101.210	101.085	
8.000		101.152	101.027	100.902	8.000		101.152	101.027	100.902	
7.875		100.968	100.843	100.718	7.875		100.968	100.843	100.718	
7.750		100.782	100.657	100.532	7.750		100.782	100.657	100.532	
7.625		100.590	100.465	100.340	7.625		100.590	100.465	100.340	
7.500		100.387	100.262	100.137	7.500		100.387	100.262	100.137	
7.375		100.168	100.043	99.918	7.375		100.168	100.043	99.918	
7.250		99.928	99.803	99.678	7.250		99.928	99.803	99.678	
7.125		99.658	99.533	99.408	7.125		99.658	99.533	99.408	
7.000		99.605	99.480	99.355	7.000		99.605	99.480	99.355	
6.875		99.364	99.239	99.114	6.875		99.364	99.239	99.114	
6.750		99.137	99.012	98.887	6.750		99.137	99.012	98.887	
6.625		98.247	98.122	97.997	6.625		98.247	98.122	97.997	
Extension and Re-lock Fees										
Please call lock deck for extensions and relocks										

Lock Cutoff: 3:30 PM PST  
MUST BE UW APPROVED TO LOCK  
  
MAX PRICE: 101.78  
  
Loan Amount < \$700,000 (.500)  
Margin: 2.75  
Caps: 5/1/5

Lock Cutoff: 3:30 PM PST  
MUST BE UW APPROVED TO LOCK  
  
MAX PRICE 101.49  
  
Loan Amount < \$700,000 0.500

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





Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdesk@wholesalelending.com
Phone: 877-945-4105 ext 4

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Ruby AUS Jumbo Adjusters Effective: 12/23/23 9:33 AM

Table with columns for Credit Score, APRM LIRAs, and LTV. Rows include Primary Purchase, Primary MCO Ref, and Primary CO Ref sections.

Table with columns for Global LIRAs and LTV. Rows include various property types (SFR, FUD, Condo, etc.) and loan programs (NYS Coop, Townhome/Attached, etc.).

Table with columns for Global LIRAs and LTV. Rows include various property types and loan programs, continuing from the previous table.

Opal Jumbo Adjusters

Table with columns for Credit Score, Fixed Rate LIRAs, and LTV. Rows include Primary Purchase, Primary MCO Ref, and Primary CO Ref sections.

Table with columns for Global LIRAs and LTV. Rows include various property types and loan programs.

Table with columns for Global LIRAs and LTV. Rows include various property types and loan programs, continuing from the previous table.







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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.625	105.430	105.305	105.180	104.993					
9.500	105.268	105.143	105.018	104.830					
9.375	105.083	104.958	104.833	104.646					
9.250	104.883	104.758	104.633	104.446					
9.125	104.648	104.523	104.398	104.210					
9.000	104.405	104.280	104.155	103.968					
8.875	104.165	104.040	103.915	103.727					
8.750	103.946	103.821	103.696	103.508					
8.625	103.661	103.536	103.411	103.224					
8.500	103.356	103.231	103.106	102.919					
8.375	103.020	102.895	102.770	102.583					
8.250	102.675	102.550	102.425	102.237					
8.125	102.307	102.182	102.057	101.870					
8.000	101.922	101.797	101.672	101.485					
7.875	101.507	101.382	101.257	101.070					
7.750	101.058	100.933	100.808	100.621					
7.625	100.575	100.450	100.325	100.138					
7.500	100.116	99.991	99.866	99.679					
7.375	99.624	99.499	99.374	99.186					
7.250	99.101	98.976	98.851	98.664					

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

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

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

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
<b>NOO Purchase</b>										
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	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	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
<b>NOO NCO Refi</b>										
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	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	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
<b>NOO CO Refi</b>										
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	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

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	na	na	na	na	na	na	na	na	na	na
>\$2.5MM <=\$3.0MM	na	na	na	na	na	na	na	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 LPA 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



VIP Prime - "Owner Occupied"

Table with 2 columns: Loan Amount, Rate. Rows include values like 10,000, 10,200, 10,400, 10,600, 10,800, 11,000, 11,200, 11,400, 11,600, 11,800, 12,000, 12,200, 12,400, 12,600, 12,800, 13,000, 13,200, 13,400, 13,600, 13,800, 14,000, 14,200, 14,400, 14,600, 14,800, 15,000.

Table with 2 columns: Max Pricing Excess of Offer Amount, Rate. Row includes value 1.00%.

Main pricing table for 'VIP Prime OO (Owner Occupied)'. Columns include 'Description', 'Term', 'Rate', and various 'Rate' columns (e.g., 10.00-10.25, 10.25-10.50, etc.). Rows are categorized by 'Level' (Level 1, Level 2, Level 3) and 'Property Type'.

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