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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.
- 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		1500-99	
1001-99		1101-99				1201-99		1301-99				1401-99		1501-99	
		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		103.646	103.521	103.271	7.625		103.598	103.473	103.223	7.000		102.868	102.743	102.493	
7.500		103.372	103.247	102.997	7.500		103.314	103.189	102.939	6.875		102.525	102.400	102.150	
7.375		102.949	102.824	102.574	7.375		103.439	103.314	103.064	6.750		102.243	102.118	101.868	
7.250		102.487	102.362	102.112	7.250		103.010	102.885	102.635	6.625		101.946	101.821	101.571	
7.125		102.840	102.715	102.465	7.125		103.580	103.455	103.205	6.500		102.295	102.170	101.920	
7.000		102.524	102.399	102.149	7.000		103.251	103.126	102.876	6.375		101.996	101.871	101.621	
6.875		102.059	101.934	101.684	6.875		102.841	102.716	102.466	6.250		101.572	101.447	101.197	
6.750		101.562	101.437	101.187	6.750		102.379	102.254	102.004	6.125		101.110	100.985	100.735	
6.625		101.605	101.480	101.230	6.625		102.562	102.437	102.187	6.000		101.439	101.314	101.064	
6.500		101.238	101.113	100.863	6.500		102.174	102.049	101.799	5.875		101.094	100.969	100.719	
6.375		100.710	100.585	100.335	6.375		101.712	101.587	101.337	5.750		100.646	100.521	100.271	
6.250		100.138	100.013	99.763	6.250		101.207	101.082	100.832	5.625		100.162	100.037	99.787	
6.125		99.252	99.127	98.877	6.125		100.873	100.748	100.498	5.500		99.941	99.816	99.566	
6.000		98.771	98.646	98.396	6.000		100.385	100.260	100.010	5.375		99.084	98.959	98.709	
5.875		98.240	98.115	97.865	5.875		99.834	99.709	99.459	5.250		98.906	98.781	98.531	
5.750		97.699	97.574	97.324	5.750		99.239	99.114	98.864	5.125		98.540	98.415	98.165	
5.625		96.981	96.856	96.606	5.625		98.499	98.374	98.124	5.000		98.413	98.288	98.038	
5.500		96.384	96.259	96.009	5.500		97.892	97.767	97.517	4.875		97.675	97.550	97.300	
5.375		95.847	95.722	95.472	5.375		97.289	97.164	96.914	4.750		97.309	97.184	96.934	
5.250		95.273	95.148	94.898	5.250		96.673	96.548	96.298	4.625		96.924	96.799	96.549	

1400-99														
1401-99														
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		102.582	102.457	102.207										
6.875		102.318	102.193	101.943										
6.750		101.896	101.771	101.521										
6.625		101.910	101.785	101.535										
6.500		102.010	101.885	101.635										
6.375		101.711	101.586	101.336										
6.250		101.238	101.113	100.863										
6.125		101.077	100.952	100.702										
6.000		101.155	101.030	100.780										
5.875		100.812	100.687	100.437										
5.750		100.412	100.287	100.037										
5.625		99.991	99.866	99.616										
5.500		99.579	99.454	99.204										
5.375		99.124	98.999	98.749										
5.250		98.743	98.618	98.368										
5.125		98.451	98.326	98.076										
5.000		98.132	98.007	97.757										
4.875		97.854	97.729	97.479										
4.750		97.505	97.380	97.130										
4.625		97.140	97.015	96.765										

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

Price Adjustments: See Agency Adjusters page.

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Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99		1053-99				1233-99				1333-99				
1133-99		1153-99				1253-99				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		103.197	103.072	102.822	7.625		103.154	103.029	102.779	7.000		101.555	101.430	101.180
7.500		102.991	102.866	102.616	7.500		102.886	102.761	102.511	6.875		101.321	101.196	100.946
7.375		102.581	102.456	102.206	7.375		102.510	102.385	102.135	6.750		100.927	100.802	100.552
7.250		102.176	102.051	101.801	7.250		102.081	101.956	101.706	6.625		100.493	100.368	100.118
7.125		102.395	102.270	102.020	7.125		102.326	102.201	101.951	6.500		101.120	100.995	100.745
7.000		102.110	101.985	101.735	7.000		102.013	101.888	101.638	6.375		100.837	100.712	100.462
6.875		101.577	101.452	101.202	6.875		101.595	101.470	101.220	6.250		100.426	100.301	100.051
6.750		101.302	101.177	100.927	6.750		101.131	101.006	100.756	6.125		99.977	99.852	99.602
6.625		101.130	101.005	100.755	6.625		101.078	100.953	100.703	6.000		99.453	99.328	99.078
6.500		100.790	100.665	100.415	6.500		100.709	100.584	100.334	5.875		99.122	98.997	98.747
6.375		100.276	100.151	99.901	6.375		100.242	100.117	99.867	5.750		98.687	98.562	98.312
6.250		99.718	99.593	99.343	6.250		99.734	99.609	99.359	5.625		98.216	98.091	97.841
6.125		98.924	98.799	98.549	6.125		99.092	98.967	98.717	5.500		98.173	98.048	97.798
6.000		98.194	98.069	97.819	6.000		98.362	98.237	97.987	5.375		97.790	97.665	97.415
5.875		97.657	97.532	97.282	5.875		NA	NA	NA	5.250		97.312	97.187	96.937
5.750		97.159	97.034	96.784	5.750		NA	NA	NA	5.125		96.802	96.677	96.427
5.625		94.252	94.127	93.877	5.625		NA	NA	NA	5.000		96.629	96.504	96.254
5.500		93.546	93.421	93.171	5.500		NA	NA	NA	4.875		94.648	94.523	94.273
5.375		92.783	92.658	92.408	5.375		NA	NA	NA	4.750		94.289	94.164	93.914
5.250		92.000	91.875	91.625	5.250		NA	NA	NA	4.625		93.952	93.827	93.577

1433-99				
1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.666	99.541	99.291
6.875		98.784	98.659	98.409
6.750		100.577	100.452	100.202
6.625		100.204	100.079	99.829
6.500		100.699	100.574	100.324
6.375		100.447	100.322	100.072
6.250		100.074	99.949	99.699
6.125		99.685	99.560	99.310
6.000		99.249	99.124	98.874
5.875		98.802	98.677	98.427
5.750		98.332	98.207	97.957
5.625		97.921	97.796	97.546
5.500		97.694	97.569	97.319
5.375		97.382	97.257	97.007
5.250		96.949	96.824	96.574
5.125		96.504	96.379	96.129
5.000		96.121	95.996	95.746
4.875		95.773	95.648	95.398
4.750		95.331	95.206	94.956
4.625		94.885	94.760	94.510

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.

Note: Pricing and LLPAs subject to change without notice

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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 Manu. 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									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-Out		0.000	0.000	0.000	0.530	-0.530	-1.050	-1.050	-1.050
Second Home		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment Properties- N/A		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
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		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																																																																														
8100-99					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		104.069	103.944	103.694	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 <=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 > 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																																																																												
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680-699	0.000																																																																																																																							
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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		103.785	103.660	103.410	7.000		NA	NA	NA																																																																																																															
7.500		103.389	103.264	103.014	6.875		NA	NA	NA																																																																																																															
7.375		103.320	103.195	102.945	6.750		100.256	100.131	99.881																																																																																																															
7.250		103.605	103.480	103.230	6.625		100.301	100.176	99.926																																																																																																															
7.125		103.398	103.273	103.023	6.500		100.041	99.916	99.666																																																																																																															
7.000		103.292	103.167	102.917	6.375		99.770	99.645	99.395																																																																																																															
6.875		102.877	102.752	102.502	6.250		99.702	99.577	99.327																																																																																																															
6.750		103.105	102.980	102.730	6.125		99.435	99.310	99.060																																																																																																															
6.625		102.784	102.659	102.409	6.000		99.153	99.028	98.778																																																																																																															
6.500		102.363	102.238	101.988	5.875		98.867	98.742	98.492																																																																																																															
6.375		102.120	101.995	101.745	5.750		98.834	98.709	98.459																																																																																																															
6.250		102.181	102.056	101.806	5.625		98.547	98.422	98.172																																																																																																															
6.125		101.778	101.653	101.403	5.500		98.249	98.124	97.874																																																																																																															
6.000		101.257	101.132	100.882	5.375		97.939	97.814	97.564																																																																																																															
5.875		100.552	100.427	100.177	5.250		97.618	97.493	97.243																																																																																																															
5.750		100.164	100.039	99.789	5.125		97.255	97.130	96.880																																																																																																															
5.625		99.499	99.374	99.124	5.000		96.935	96.810	96.560																																																																																																															
5.500		99.112	98.987	98.737	4.875		96.599	96.474	96.224																																																																																																															
5.375		98.710	98.585	98.335	4.750		96.255	96.130	95.880																																																																																																															
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																																																																																														
<table border="1"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><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																																																																																																																		
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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		101.669	101.544	101.294	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 <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
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VA IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.385	101.260	101.010	7.000		NA	NA	NA																																			
7.500		100.989	100.864	100.614	6.875		NA	NA	NA																																			
7.375		100.290	100.165	99.915	6.750		95.981	95.856	95.606																																			
7.250		101.299	101.174	100.924	6.625		95.568	95.443	95.193																																			
7.125		101.092	100.967	100.717	6.500		94.941	94.816	94.566																																			
7.000		100.666	100.541	100.291	6.375		94.670	94.545	94.295																																			
6.875		100.220	100.095	99.845	6.250		97.602	97.477	97.227																																			
6.750		100.643	100.518	100.268	6.125		97.335	97.210	96.960																																			
6.625		100.321	100.196	99.946	6.000		97.163	97.038	96.788																																			
6.500		100.018	99.893	99.643	5.875		96.849	96.724	96.474																																			
6.375		99.602	99.477	99.227	5.750		96.734	96.609	96.359																																			
6.250		99.406	99.281	99.031	5.625		96.447	96.322	96.072																																			
6.125		99.003	98.878	98.628	5.500		96.149	96.024	95.774																																			
6.000		98.482	98.357	98.107	5.375		95.839	95.714	95.464																																			
5.875		97.945	97.820	97.570	5.250		95.518	95.393	95.143																																			
5.750		98.016	97.891	97.641	5.125		95.155	95.030	94.780																																			
5.625		97.649	97.524	97.274	5.000		94.835	94.710	94.460																																			
5.500		NA	NA	NA	4.875		94.499	94.374	94.124																																			
5.375		NA	NA	NA	4.750		94.155	94.030	93.780																																			
*FHA Only																																												
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	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		96.907	96.782	96.532	6.250		96.907	96.782	96.532	600-619	-1.500
6.125		96.916	96.791	96.541	6.125		96.916	96.791	96.541	580-599	-2.000
6.000		96.925	96.800	96.550	6.000		96.925	96.800	96.550	Government Adjusters	
5.875		96.940	96.815	96.565	5.875		96.940	96.815	96.565	Manual	-0.250
5.750		96.954	96.829	96.579	5.750		96.954	96.829	96.579	2 unit	-0.750
5.625		95.823	95.698	95.448	5.625		95.823	95.698	95.448	3-4 unit	-1.000
5.500		95.357	95.232	94.982	5.500		95.357	95.232	94.982	VA	0.000
5.375		94.841	94.716	94.466	5.375		94.841	94.716	94.466	Manufactured	-1.250
5.250		94.307	94.182	93.932	5.250		94.307	94.182	93.932	Ln Amt <=150K	-0.375
5.125		94.365	94.240	93.990	5.125		94.365	94.240	93.990	VA IRRL N/O/O	-1.000
5.000		93.840	93.715	93.465	5.000		93.840	93.715	93.465	Cash Out	-0.250
4.875		93.324	93.199	92.949	4.875		93.174	93.049	92.799	Cash Out > 90% (VA)	-1.75
4.750		93.324	93.199	92.949	4.750		93.174	93.049	92.799		
4.625		92.771	92.646	92.396	4.625		92.771	92.646	92.396		
4.500		92.148	92.023	91.773	4.500		91.998	91.873	91.623		
4.375		92.148	92.023	91.773	4.375		91.998	91.873	91.623		

Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice

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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	100.718	100.593	100.343		7.000	100.643	100.518	100.268		7.000	100.578	100.453	100.203		7.000	100.578	100.453	100.203		7.000	100.578	100.453	100.203						
6.875	100.465	100.340	100.090		6.875	100.376	100.251	100.001		6.875	100.275	100.150	99.900		6.875	100.275	100.150	99.900		6.875	100.275	100.150	99.900						
6.750	100.215	100.090	99.840		6.750	100.118	99.993	99.743		6.750	99.986	99.861	99.611		6.750	99.986	99.861	99.611		6.750	99.986	99.861	99.611						
6.625	99.971	99.846	99.596		6.625	99.845	99.720	99.470		6.625	99.678	99.553	99.303		6.625	99.678	99.553	99.303		6.625	99.678	99.553	99.303						
6.500	99.717	99.592	99.342		6.500	99.544	99.419	99.169		6.500	99.338	99.213	98.963		6.500	99.338	99.213	98.963		6.500	99.338	99.213	98.963						
6.375	99.454	99.329	99.079		6.375	99.231	99.106	98.856		6.375	99.002	98.877	98.627		6.375	99.002	98.877	98.627		6.375	99.002	98.877	98.627						
6.250	99.188	99.063	98.813		6.250	98.910	98.785	98.535		6.250	98.673	98.548	98.298		6.250	98.673	98.548	98.298		6.250	98.673	98.548	98.298						
6.125	98.923	98.798	98.548		6.125	98.583	98.458	98.208		6.125	98.306	98.181	97.931		6.125	98.306	98.181	97.931		6.125	98.306	98.181	97.931						
6.000	98.613	98.488	98.238		6.000	98.202	98.077	97.827		6.000	97.855	97.730	97.480		6.000	97.855	97.730	97.480		6.000	97.855	97.730	97.480						
5.875	98.293	98.168	97.918		5.875	97.800	97.675	97.425		5.875	97.402	97.277	97.027		5.875	97.402	97.277	97.027		5.875	97.402	97.277	97.027						
5.750	97.964	97.839	97.589		5.750	97.377	97.252	97.002		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.621	97.496	97.246		5.625	96.923	96.798	96.548		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		103.916	103.791	103.541	7.625		103.865	103.740	103.490
7.500		103.570	103.445	103.195	7.500		103.642	103.517	103.267
7.375		103.131	103.006	102.756	7.375		103.219	103.094	102.844
7.250		102.668	102.543	102.293	7.250		102.757	102.632	102.382
7.125		103.109	102.984	102.734	7.125		103.110	102.985	102.735
7.000		102.714	102.589	102.339	7.000		102.794	102.669	102.419
6.875		102.237	102.112	101.862	6.875		102.329	102.204	101.954
6.750		101.739	101.614	101.364	6.750		101.832	101.707	101.457
6.625		101.873	101.748	101.498	6.625		101.875	101.750	101.500
6.500		101.424	101.299	101.049	6.500		101.508	101.383	101.133
6.375		NA	NA	NA	6.375		NA	NA	NA
6.250		NA	NA	NA	6.250		NA	NA	NA
6.125		NA	NA	NA	6.125		NA	NA	NA
6.000		NA	NA	NA	6.000		NA	NA	NA
5.875		NA	NA	NA	5.875		NA	NA	NA
5.750		NA	NA	NA	5.750		NA	NA	NA
5.625		NA	NA	NA	5.625		NA	NA	NA
5.500		NA	NA	NA	5.500		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA
5.250		NA	NA	NA	5.250		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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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 table with columns for 3000-03 (30YR Fixed A Series Jumbo) and 3300-03 (15YR Fixed A Series Jumbo). Includes sub-headers for Rate, 15 Day, 30 Day, 45 Day, 60 Day.

SHLC Wholesale A Series Jumbo table with columns for 3700-03 (5/6 SOFR ARM A Series Jumbo), 3800-03 (7/6 SOFR ARM A Series Jumbo), and 3900-03 (10/6 SOFR ARM A Series Jumbo). Includes sub-headers for Rate, 15 Day, 30 Day, 45 Day, 60 Day.

Price Adjustments

Risk Based Adjustments

Risk Based Adjustments table with columns for 0, 0-50, 50.01-55, 55.01-60, 60.01-65, 65.01-70, 70.01-75, 75.01-80.

The below adds also apply:

Parameter Adjustment table with columns for Parameter and Adjustment. Lists items like Purchase, Cash Out, Escrow Waiver, etc.

Zone Adjustments

SHLC Wholesale Non-Conforming State Adjusters table with columns for State, Escrow, Non-Escrow, ARM, Non-ARM.

SHLC Wholesale Non-Conforming State Adjusters table with columns for State, Escrow, Non-Escrow, ARM, Non-ARM.

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

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SHLC Wholesale Sapphire Jumbo											
3067-50					3367-50						
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.625		102.530	102.405	102.218	8.250		100.859	100.734	100.547	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500	
8.500		102.379	102.254	102.067	8.125		100.832	100.707	100.520		
8.375		102.196	102.071	101.883	8.000		100.807	100.682	100.495		
8.250		102.018	101.893	101.706	7.875		100.767	100.642	100.454		
8.125		101.822	101.697	101.509	7.750		100.610	100.485	100.297		
8.000		101.614	101.489	101.301	7.625		100.389	100.264	100.076		
7.875		101.393	101.268	101.081	7.500		100.204	100.079	99.891		
7.750		101.159	101.034	100.847	7.375		99.981	99.856	99.669		
7.625		100.907	100.782	100.595	7.250		99.752	99.627	99.440		
7.500		100.640	100.515	100.327	7.125		99.476	99.351	99.163		
7.375		100.341	100.216	100.028	7.000		99.178	99.053	98.866		
7.250		100.013	99.888	99.700	6.875		98.866	98.741	98.553		
7.125		99.680	99.555	99.367	6.750		98.534	98.409	98.222		
7.000		99.339	99.214	99.027	6.625		98.182	98.057	97.870		
6.875		98.991	98.866	98.679	6.500		97.812	97.687	97.500		
6.750		98.644	98.519	98.331			NA	NA	NA		
6.625		98.282	98.157	97.970			NA	NA	NA		
6.500		97.921	97.796	97.609			NA	NA	NA		
6.375		97.544	97.419	97.232			NA	NA	NA		
6.250		97.154	97.029	96.842			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		101.119	100.947	100.728	7.250		98.871	98.699	98.481		Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		101.073	100.901	100.682	7.125		98.821	98.649	98.430		
8.250		101.027	100.855	100.636	7.000		98.771	98.599	98.381		
8.125		100.981	100.809	100.591	6.875		98.721	98.549	98.331		
8.000		100.936	100.764	100.545	6.750		98.671	98.500	98.281		
7.875		100.754	100.582	100.363	6.625		98.373	98.201	97.982		
7.750		100.660	100.489	100.270	6.500		98.074	97.903	97.684		
7.625		100.511	100.339	100.120	6.375		97.270	97.098	96.879		
7.500		100.361	100.189	99.970	6.250		96.465	96.294	96.075		
7.375		100.165	99.993	99.774	6.125		96.239	96.068	95.849		
7.250		99.968	99.797	99.578	6.000		96.014	95.842	95.623		
7.125		99.713	99.541	99.322	5.875		NA	NA	NA		
7.000		99.457	99.285	99.066	5.750		NA	NA	NA		
6.875		99.272	99.100	98.881	5.625		NA	NA	NA		
6.750		99.088	98.916	98.697	5.500		NA	NA	NA		
6.625		98.494	98.322	98.103	5.375		NA	NA	NA		
6.500		97.900	97.728	97.509	5.250		NA	NA	NA		
6.375		97.353	97.181	96.963	5.125		NA	NA	NA		
6.250		96.806	96.634	96.416	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;">Extension and Re-lock Fees</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.



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

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SHLC Wholesale Ruby AUS Jumbo										
3869-50					3969-50					
Ruby AUS Jumbo 7/6 ARM					Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.000		96.625	96.375	NA	8.125		97.319	97.069	NA	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
7.875		96.398	96.148	NA	8.000		97.050	96.800	NA	
7.750		96.166	95.916	NA	7.875		96.775	96.525	NA	
7.625		95.928	95.678	NA	7.750		96.493	96.243	NA	
7.500		95.683	95.433	NA	7.625		96.201	95.951	NA	
7.375		95.429	95.179	NA	7.500		95.900	95.650	NA	
7.250		95.166	94.916	NA	7.375		95.587	95.337	NA	
7.125		94.892	94.642	NA	7.250		95.261	95.011	NA	
7.000		94.607	94.357	NA	7.125		94.920	94.670	NA	
6.875		94.309	94.059	NA	7.000		94.565	94.315	NA	
6.750		93.999	93.749	NA	6.875		94.194	93.944	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	

SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		102.860	102.735	102.610	9.000		102.860	102.735	102.610	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500
8.875		102.661	102.536	102.411	8.875		102.661	102.536	102.411	
8.750		102.462	102.337	102.212	8.750		102.462	102.337	102.212	
8.625		102.264	102.139	102.014	8.625		102.264	102.139	102.014	
8.500		102.067	101.942	101.817	8.500		102.067	101.942	101.817	
8.375		101.871	101.746	101.621	8.375		101.871	101.746	101.621	
8.250		101.677	101.552	101.427	8.250		101.677	101.552	101.427	
8.125		101.484	101.359	101.234	8.125		101.484	101.359	101.234	
8.000		101.294	101.169	101.044	8.000		101.294	101.169	101.044	
7.875		101.105	100.980	100.855	7.875		101.105	100.980	100.855	
7.750		100.915	100.790	100.665	7.750		100.915	100.790	100.665	
7.625		100.717	100.592	100.467	7.625		100.717	100.592	100.467	
7.500		100.504	100.379	100.254	7.500		100.504	100.379	100.254	
7.375		100.266	100.141	100.016	7.375		100.266	100.141	100.016	
7.250		100.008	99.883	99.758	7.250		100.008	99.883	99.758	
7.125		99.799	99.674	99.549	7.125		99.799	99.674	99.549	
7.000		99.880	99.755	99.630	7.000		99.880	99.755	99.630	
6.875		99.676	99.551	99.426	6.875		99.676	99.551	99.426	
6.750		99.428	99.303	99.178	6.750		99.428	99.303	99.178	
6.625		98.510	98.385	98.260	6.625		98.510	98.385	98.260	

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 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	
Primary Purchase										
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.005	na	na	na
780-799	0.403	0.340	0.278	0.215	0.153	0.090	-0.223	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.405	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.000	na	na	na
700-719	0.153	0.090	0.028	-0.160	-0.335	-0.600	-1.000	na	na	na
680-699	0.090	0.028	-0.055	-0.348	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
Primary NCO Ref										
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	-0.055	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.285	na	na	na
680-699	-0.035	-0.098	-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
Primary CO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.098	-0.285	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.660	-1.000	na	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-1.035	-1.600	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
Second Purchase										
800+	0.465	0.378	0.315	0.255	0.190	-0.285	na	na	na	na
780-799	0.403	0.315	0.255	0.190	0.128	-0.223	-0.348	na	na	na
760-779	0.340	0.255	0.190	0.128	-0.060	-0.395	-0.598	na	na	na
740-759	0.278	0.190	0.128	-0.060	-0.410	-0.713	na	na	na	na
720-739	0.215	0.128	0.060	-0.060	-0.348	-0.660	-0.913	na	na	na
700-719	0.153	-0.035	-0.160	-0.473	-0.910	-1.348	na	na	na	na
680-699	0.090	-0.098	-0.223	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
Second NCO Ref										
800+	0.340	0.153	0.028	-0.160	0.028	-0.410	na	na	na	na
780-799	0.278	0.090	-0.035	-0.223	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.098	-0.285	-0.410	-0.713	na	na	na	na
740-759	0.153	-0.035	-0.160	-0.148	-0.335	-0.848	na	na	na	na
720-739	0.090	-0.098	-0.223	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.223	-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
Second CO Ref										
800+	0.215	0.028	-0.098	-0.285	-0.410	na	na	na	na	na
780-799	0.153	-0.035	-0.160	-0.148	-0.473	na	na	na	na	na
760-779	0.090	-0.098	-0.223	-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	-0.035	-0.223	-0.348	-0.598	-1.035	na	na	na	na	na
700-719	-0.098	-0.285	-0.410	-0.713	-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
ARM LLPAs										
Credit Score	CLTV									
	0 - 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	
Primary Purchase										
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	-0.035	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.285	na	na	na
680-699	-0.035	-0.098	-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
Primary NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.035	-0.098	-0.285	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.410	-0.785	na	na	na
740-759	0.028	-0.035	-0.098	-0.160	-0.285	-0.535	-1.035	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.535	-0.785	-1.410	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.660	-1.000	-1.348	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
Primary CO Ref										
800+	0.090	0.028	-0.035	-0.098	-0.285	-0.348	na	na	na	na
780-799	0.028	-0.035	-0.098	-0.160	-0.348	-0.410	na	na	na	na
760-779	-0.035	-0.098	-0.160	-0.223	-0.410	-0.660	na	na	na	na
740-759	-0.098	-0.160	-0.223	-0.285	-0.535	-0.785	na	na	na	na
720-739	-0.160	-0.223	-0.348	-0.535	-0.848	-1.098	na	na	na	na
700-719	-0.223	-0.348	-0.410	-0.598	-0.848	-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
Second Purchase										
800+	0.468	0.175	0.028	-0.160	-0.285	-0.410	na	na	na	na
780-799	0.278	0.090	-0.035	-0.223	-0.348	-0.473	na	na	na	na
760-779	0.215	0.028	-0.098	-0.285	-0.410	-0.713	na	na	na	na
740-759	0.153	-0.035	-0.160	-0.148	-0.335	-0.848	na	na	na	na
720-739	0.090	-0.098	-0.223	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.223	-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
Second CO Ref										
800+	0.090	-0.098	-0.223	-0.410	-0.660	na	na	na	na	na
780-799	0.028	-0.160	-0.285	-0.473	-0.713	na	na	na	na	na
760-779	-0.035	-0.223	-0.348	-0.535	-0.785	na	na	na	na	na
740-759	-0.098	-0.285	-0.348	-0.598	-0.848	na	na	na	na	na
720-739	-0.160	-0.473	-0.598	-0.848	-1.223	na	na	na	na	na
700-719	-0.223	-0.660	-0.973	-1.473	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na					



Effective: 12/6/23 9:04 AM

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	105.575	105.450	105.325	105.137						
9.500	105.414	105.289	105.164	104.976						
9.375	105.230	105.105	104.980	104.793						
9.250	105.032	104.907	104.782	104.594						
9.125	104.796	104.671	104.546	104.358						
9.000	104.554	104.429	104.304	104.117						
8.875	104.316	104.191	104.066	103.878						
8.750	104.103	103.978	103.853	103.665						
8.625	103.819	103.694	103.569	103.381						
8.500	103.515	103.390	103.265	103.077						
8.375	103.178	103.053	102.928	102.740						
8.250	102.832	102.707	102.582	102.395						
8.125	102.464	102.339	102.214	102.027						
8.000	102.079	101.954	101.829	101.642						
7.875	101.664	101.539	101.414	101.226						
7.750	101.214	101.089	100.964	100.776						
7.625	100.730	100.605	100.480	100.293						
7.500	100.275	100.150	100.025	99.838						
7.375	99.787	99.662	99.537	99.350						
7.250	99.269	99.144	99.019	98.831						

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
NOO 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	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
NOO NCO 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	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
NOO 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	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"

APR	APR
10.50%	105.50%
10.75%	107.50%
11.00%	110.50%
11.25%	113.50%
11.50%	116.50%
11.75%	119.50%
12.00%	122.50%
12.25%	125.50%
12.50%	128.50%
12.75%	131.50%
13.00%	134.50%
13.25%	137.50%
13.50%	140.50%
13.75%	143.50%
14.00%	146.50%
14.25%	149.50%
14.50%	152.50%
14.75%	155.50%
15.00%	158.50%
15.25%	161.50%
15.50%	164.50%
15.75%	167.50%
16.00%	170.50%
16.25%	173.50%
16.50%	176.50%
16.75%	179.50%
17.00%	182.50%
17.25%	185.50%
17.50%	188.50%
17.75%	191.50%
18.00%	194.50%
18.25%	197.50%
18.50%	200.50%
18.75%	203.50%
19.00%	206.50%
19.25%	209.50%
19.50%	212.50%
19.75%	215.50%
20.00%	218.50%
20.25%	221.50%
20.50%	224.50%
20.75%	227.50%
21.00%	230.50%
21.25%	233.50%
21.50%	236.50%
21.75%	239.50%
22.00%	242.50%
22.25%	245.50%
22.50%	248.50%
22.75%	251.50%
23.00%	254.50%
23.25%	257.50%
23.50%	260.50%
23.75%	263.50%
24.00%	266.50%
24.25%	269.50%
24.50%	272.50%
24.75%	275.50%
25.00%	278.50%
25.25%	281.50%
25.50%	284.50%
25.75%	287.50%
26.00%	290.50%
26.25%	293.50%
26.50%	296.50%
26.75%	299.50%
27.00%	302.50%
27.25%	305.50%
27.50%	308.50%
27.75%	311.50%
28.00%	314.50%
28.25%	317.50%
28.50%	320.50%
28.75%	323.50%
29.00%	326.50%
29.25%	329.50%
29.50%	332.50%
29.75%	335.50%
30.00%	338.50%
30.25%	341.50%
30.50%	344.50%
30.75%	347.50%
31.00%	350.50%
31.25%	353.50%
31.50%	356.50%
31.75%	359.50%
32.00%	362.50%
32.25%	365.50%
32.50%	368.50%
32.75%	371.50%
33.00%	374.50%
33.25%	377.50%
33.50%	380.50%
33.75%	383.50%
34.00%	386.50%
34.25%	389.50%
34.50%	392.50%
34.75%	395.50%
35.00%	398.50%
35.25%	401.50%
35.50%	404.50%
35.75%	407.50%
36.00%	410.50%
36.25%	413.50%
36.50%	416.50%
36.75%	419.50%
37.00%	422.50%
37.25%	425.50%
37.50%	428.50%
37.75%	431.50%
38.00%	434.50%
38.25%	437.50%
38.50%	440.50%
38.75%	443.50%
39.00%	446.50%
39.25%	449.50%
39.50%	452.50%
39.75%	455.50%
40.00%	458.50%
40.25%	461.50%
40.50%	464.50%
40.75%	467.50%
41.00%	470.50%
41.25%	473.50%
41.50%	476.50%
41.75%	479.50%
42.00%	482.50%
42.25%	485.50%
42.50%	488.50%
42.75%	491.50%
43.00%	494.50%
43.25%	497.50%
43.50%	500.50%
43.75%	503.50%
44.00%	506.50%
44.25%	509.50%
44.50%	512.50%
44.75%	515.50%
45.00%	518.50%
45.25%	521.50%
45.50%	524.50%
45.75%	527.50%
46.00%	530.50%
46.25%	533.50%
46.50%	536.50%
46.75%	539.50%
47.00%	542.50%
47.25%	545.50%
47.50%	548.50%
47.75%	551.50%
48.00%	554.50%
48.25%	557.50%
48.50%	560.50%
48.75%	563.50%
49.00%	566.50%
49.25%	569.50%
49.50%	572.50%
49.75%	575.50%
50.00%	578.50%
50.25%	581.50%
50.50%	584.50%
50.75%	587.50%
51.00%	590.50%
51.25%	593.50%
51.50%	596.50%
51.75%	599.50%
52.00%	602.50%
52.25%	605.50%
52.50%	608.50%
52.75%	611.50%
53.00%	614.50%
53.25%	617.50%
53.50%	620.50%
53.75%	623.50%
54.00%	626.50%
54.25%	629.50%
54.50%	632.50%
54.75%	635.50%
55.00%	638.50%
55.25%	641.50%
55.50%	644.50%
55.75%	647.50%
56.00%	650.50%
56.25%	653.50%
56.50%	656.50%
56.75%	659.50%
57.00%	662.50%
57.25%	665.50%
57.50%	668.50%
57.75%	671.50%
58.00%	674.50%
58.25%	677.50%
58.50%	680.50%
58.75%	683.50%
59.00%	686.50%
59.25%	689.50%
59.50%	692.50%
59.75%	695.50%
60.00%	698.50%
60.25%	701.50%
60.50%	704.50%
60.75%	707.50%
61.00%	710.50%
61.25%	713.50%
61.50%	716.50%
61.75%	719.50%
62.00%	722.50%
62.25%	725.50%
62.50%	728.50%
62.75%	731.50%
63.00%	734.50%
63.25%	737.50%
63.50%	740.50%
63.75%	743.50%
64.00%	746.50%
64.25%	749.50%
64.50%	752.50%
64.75%	755.50%
65.00%	758.50%
65.25%	761.50%
65.50%	764.50%
65.75%	767.50%
66.00%	770.50%
66.25%	773.50%
66.50%	776.50%
66.75%	779.50%
67.00%	782.50%
67.25%	785.50%
67.50%	788.50%
67.75%	791.50%
68.00%	794.50%
68.25%	797.50%
68.50%	800.50%
68.75%	803.50%
69.00%	806.50%
69.25%	809.50%
69.50%	812.50%
69.75%	815.50%
70.00%	818.50%
70.25%	821.50%
70.50%	824.50%
70.75%	827.50%
71.00%	830.50%
71.25%	833.50%
71.50%	836.50%
71.75%	839.50%
72.00%	842.50%
72.25%	845.50%
72.50%	848.50%
72.75%	851.50%
73.00%	854.50%
73.25%	857.50%
73.50%	860.50%
73.75%	863.50%
74.00%	866.50%
74.25%	869.50%
74.50%	872.50%
74.75%	875.50%
75.00%	878.50%
75.25%	881.50%
75.50%	884.50%
75.75%	887.50%
76.00%	890.50%
76.25%	893.50%
76.50%	896.50%
76.75%	899.50%
77.00%	902.50%
77.25%	905.50%
77.50%	908.50%
77.75%	911.50%
78.00%	914.50%
78.25%	917.50%
78.50%	920.50%
78.75%	923.50%
79.00%	926.50%
79.25%	929.50%
79.50%	932.50%
79.75%	935.50%
80.00%	938.50%
80.25%	941.50%
80.50%	944.50%
80.75%	947.50%
81.00%	950.50%
81.25%	953.50%
81.50%	956.50%
81.75%	959.50%
82.00%	962.50%
82.25%	965.50%
82.50%	968.50%
82.75%	971.50%
83.00%	974.50%
83.25%	977.50%
83.50%	980.50%
83.75%	983.50%
84.00%	986.50%
84.25%	989.50%
84.50%	992.50%
84.75%	995.50%
85.00%	998.50%
85.25%	1001.50%
85.50%	1004.50%
85.75%	1007.50%
86.00%	1010.50%
86.25%	1013.50%
86.50%	1016.50%
86.75%	1019.50%
87.00%	1022.50%
87.25%	1025.50%
87.50%	1028.50%
87.75%	1031.50%
88.00%	1034.50%
88.25%	1037.50%
88.50%	1040.50%
88.75%	1043.50%
89.00%	1046.50%
89.25%	1049.50%
89.50%	1052.50%
89.75%	1055.50%
90.00%	1058.50%
90.25%	1061.50%
90.50%	1064.50%
90.75%	1067.50%
91.00%	1070.50%
91.25%	1073.50%
91.50%	1076.50%
91.75%	1079.50%
92.00%	1082.50%
92.25%	1085.50%
92.50%	1088.50%
92.75%	1091.50%
93.00%	1094.50%
93.25%	1097.50%
93.50%	1100.50%
93.75%	1103.50%
94.00%	1106.50%
94.25%	1109.50%
94.50%	1112.50%
94.75%	1115.50%
95.00%	1118.50%
95.25%	1121.50%
95.50%	1124.50%
95.75%	1127.50%
96.00%	1130.50%
96.25%	1133.50%
96.50%	1136.50%
96.75%	1139.50%
97.00%	1142.50%
97.25%	1145.50%
97.50%	1148.50%
97.75%	1151.50%
98.00%	1154.50%
98.25%	1157.50%
98.50%	1160.50%
98.75%	1163.50%
99.00%	1166.50%
99.25%	1169.50%
99.50%	1172.50%
99.75%	1175.50%
100.00%	1178.50%

(Max Pricing Excess of Floor Payment)
 10.12%

		VIP Prime OQ (Owner Occupied)									
		Pricing Adjustments									
		STV									
Transaction	Count	100.00%	101.25%	102.50%	103.75%	105.00%	106.25%	107.50%	108.75%	110.00%	111.25%
Fid. Doc. Exp.	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	10	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank Statement	1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	6	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	7	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	8	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	9	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	10	0.00%	0.00%	0.00%	0.00%	0.0					

