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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				
1001-99		1101-99				1201-99				1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.672	103.547	103.297	7.625		103.823	103.698	103.448	7.000		102.674	102.549	102.299
7.500		103.396	103.271	103.021	7.500		103.546	103.421	103.171	6.875		102.469	102.344	102.094
7.375		102.975	102.850	102.600	7.375		103.463	103.338	103.088	6.750		102.188	102.063	101.813
7.250		102.689	102.564	102.314	7.250		102.952	102.827	102.577	6.625		101.895	101.770	101.520
7.125		102.806	102.681	102.431	7.125		103.546	103.421	103.171	6.500		102.112	101.987	101.737
7.000		102.489	102.364	102.114	7.000		103.216	103.091	102.841	6.375		101.812	101.687	101.437
6.875		102.027	101.902	101.652	6.875		102.808	102.683	102.433	6.250		101.390	101.265	101.015
6.750		101.653	101.528	101.278	6.750		102.349	102.224	101.974	6.125		100.930	100.805	100.555
6.625		101.537	101.412	101.162	6.625		102.493	102.368	102.118	6.000		101.182	101.057	100.807
6.500		101.169	101.044	100.794	6.500		102.106	101.981	101.731	5.875		100.836	100.711	100.461
6.375		100.657	100.532	100.282	6.375		101.647	101.522	101.272	5.750		100.390	100.265	100.015
6.250		100.242	100.117	99.867	6.250		101.144	101.019	100.769	5.625		99.909	99.784	99.534
6.125		99.616	99.491	99.241	6.125		100.797	100.672	100.422	5.500		99.604	99.479	99.229
6.000		98.896	98.771	98.521	6.000		100.314	100.189	99.939	5.375		99.039	98.914	98.664
5.875		98.380	98.255	98.005	5.875		99.767	99.642	99.392	5.250		98.771	98.646	98.396
5.750		97.852	97.727	97.477	5.750		99.178	99.053	98.803	5.125		98.403	98.278	98.028
5.625		97.148	97.023	96.773	5.625		98.440	98.315	98.065	5.000		98.282	98.157	97.907
5.500		96.518	96.393	96.143	5.500		97.803	97.678	97.428	4.875		97.563	97.438	97.188
5.375		95.989	95.864	95.614	5.375		97.199	97.074	96.824	4.750		97.206	97.081	96.831
5.250		95.426	95.301	95.051	5.250		96.584	96.459	96.209	4.625		96.828	96.703	96.453

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		102.424	102.299	102.049										
6.875		101.987	101.862	101.612										
6.750		101.744	101.619	101.369										
6.625		101.749	101.624	101.374										
6.500		101.821	101.696	101.446										
6.375		101.521	101.396	101.146										
6.250		101.100	100.975	100.725										
6.125		100.864	100.739	100.489										
6.000		100.891	100.766	100.516										
5.875		100.545	100.420	100.170										
5.750		100.102	99.977	99.727										
5.625		99.814	99.689	99.439										
5.500		99.412	99.287	99.037										
5.375		98.969	98.844	98.594										
5.250		98.506	98.381	98.131										
5.125		98.141	98.016	97.766										
5.000		97.829	97.704	97.454										
4.875		97.557	97.432	97.182										
4.750		97.216	97.091	96.841										
4.625		96.856	96.731	96.481										

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.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.223	103.098	102.848	7.625		103.179	103.054	102.804	7.000		101.306	101.181	100.931
7.500		103.015	102.890	102.640	7.500		102.909	102.784	102.534	6.875		101.072	100.947	100.697
7.375		102.607	102.482	102.232	7.375		102.535	102.410	102.160	6.750		100.679	100.554	100.304
7.250		102.151	102.026	101.776	7.250		102.112	101.987	101.737	6.625		100.245	100.120	99.870
7.125		102.361	102.236	101.986	7.125		102.292	102.167	101.917	6.500		100.937	100.812	100.562
7.000		102.074	101.949	101.699	7.000		101.978	101.853	101.603	6.375		100.654	100.529	100.279
6.875		101.626	101.501	101.251	6.875		101.562	101.437	101.187	6.250		100.244	100.119	99.869
6.750		101.205	101.080	100.830	6.750		101.102	100.977	100.727	6.125		99.797	99.672	99.422
6.625		101.062	100.937	100.687	6.625		101.009	100.884	100.634	6.000		99.261	99.136	98.886
6.500		100.721	100.596	100.346	6.500		100.640	100.515	100.265	5.875		98.864	98.739	98.489
6.375		100.224	100.099	99.849	6.375		100.177	100.052	99.802	5.750		98.431	98.306	98.056
6.250		99.671	99.546	99.296	6.250		99.672	99.547	99.297	5.625		97.963	97.838	97.588
6.125		98.877	98.752	98.502	6.125		99.041	98.916	98.666	5.500		97.994	97.869	97.619
6.000		98.387	98.262	98.012	6.000		98.315	98.190	97.940	5.375		97.612	97.487	97.237
5.875		97.889	97.764	97.514	5.875		NA	NA	NA	5.250		97.143	97.018	96.768
5.750		97.386	97.261	97.011	5.750		NA	NA	NA	5.125		96.633	96.508	96.258
5.625		94.416	94.291	94.041	5.625		NA	NA	NA	5.000		96.458	96.333	96.083
5.500		93.721	93.596	93.346	5.500		NA	NA	NA	4.875		94.551	94.426	94.176
5.375		92.970	92.845	92.595	5.375		NA	NA	NA	4.750		94.187	94.062	93.812
5.250		92.169	92.044	91.794	5.250		NA	NA	NA	4.625		93.855	93.730	93.480

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.623	99.498	99.248
6.875		98.735	98.610	98.360
6.750		100.326	100.201	99.951
6.625		99.957	99.832	99.582
6.500		100.511	100.386	100.136
6.375		100.257	100.132	99.882
6.250		99.889	99.764	99.514
6.125		99.506	99.381	99.131
6.000		99.070	98.945	98.695
5.875		98.622	98.497	98.247
5.750		98.151	98.026	97.776
5.625		97.668	97.543	97.293
5.500		97.508	97.383	97.133
5.375		97.197	97.072	96.822
5.250		96.780	96.655	96.405
5.125		96.335	96.210	95.960
5.000		95.950	95.825	95.575
4.875		95.602	95.477	95.227
4.750		95.160	95.035	94.785
4.625		NA	NA	NA

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375		

Price Adjustments: See Agency Adjusters page. [link to policy](#)

Note: Pricing and LLPAs subject to change without notice

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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		104.199	104.074	103.824	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
FICO Adjustments																																												
680-699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
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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		103.917	103.792	103.542	7.000		NA	NA	NA																																			
7.500		103.749	103.624	103.374	6.875		NA	NA	NA																																			
7.375		103.467	103.342	103.092	6.750		100.001	99.876	99.626																																			
7.250		103.656	103.531	103.281	6.625		100.197	100.072	99.822																																			
7.125		103.726	103.601	103.351	6.500		99.938	99.813	99.563																																			
7.000		103.447	103.322	103.072	6.375		99.670	99.545	99.295																																			
6.875		103.038	102.913	102.663	6.250		99.642	99.517	99.267																																			
6.750		103.142	103.017	102.767	6.125		99.376	99.251	99.001																																			
6.625		102.826	102.701	102.451	6.000		99.100	98.975	98.725																																			
6.500		102.648	102.523	102.273	5.875		98.814	98.689	98.439																																			
6.375		102.238	102.113	101.863	5.750		98.573	98.448	98.198																																			
6.250		102.102	101.977	101.727	5.625		98.287	98.162	97.912																																			
6.125		101.702	101.577	101.327	5.500		97.991	97.866	97.616																																			
6.000		101.185	101.060	100.810	5.375		97.684	97.559	97.309																																			
5.875		100.652	100.527	100.277	5.250		97.365	97.240	96.990																																			
5.750		99.940	99.815	99.565	5.125		96.946	96.821	96.571																																			
5.625		99.461	99.336	99.086	5.000		96.628	96.503	96.253																																			
5.500		99.079	98.954	98.704	4.875		96.298	96.173	95.923																																			
5.375		98.683	98.558	98.308	4.750		95.956	95.831	95.581																																			
7000-99										Note: Pricing and LLPAs subject to change without notice																																		
USDA 30 Yr Fixed																																												
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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		101.799	101.674	101.424	7.125		NA	NA	NA	FICO Adjustments	
7.625		101.517	101.392	101.142	7.000		NA	NA	NA	680 - 699	0.000
7.500		101.123	100.998	100.748	6.875		NA	NA	NA	660-679	-0.125
7.375		100.436	100.311	100.061	6.750		95.726	95.601	95.351	640-659	-0.500
7.250		101.350	101.225	100.975	6.625		95.097	94.972	94.722	620-639	-1.000
7.125		101.146	101.021	100.771	6.500		94.838	94.713	94.463	600-619	-1.500
7.000		100.724	100.599	100.349	6.375		94.570	94.445	94.195	580-599	-2.000
6.875		100.282	100.157	99.907	6.250		97.542	97.417	97.167	Government Adjusters	
6.750		100.680	100.555	100.305	6.125		97.276	97.151	96.901	Manual	-0.250
6.625		100.436	100.311	100.061	6.000		97.212	97.087	96.837	2 unit	-0.750
6.500		100.129	100.004	99.754	5.875		96.906	96.781	96.531	3-4 unit	-1.000
6.375		99.719	99.594	99.344	5.750		96.473	96.348	96.098	VA	0.000
6.250		99.720	99.595	99.345	5.625		96.187	96.062	95.812	Manufactured	-1.250
6.125		98.927	98.802	98.552	5.500		95.891	95.766	95.516	Ln Amt <=150K	-0.375
6.000		98.410	98.285	98.035	5.375		95.584	95.459	95.209	VA IRRRL N/O/O	-1.000
5.875		97.877	97.752	97.502	5.250		95.265	95.140	94.890	Cash Out	-0.250
5.750		97.978	97.853	97.603	5.125		94.846	94.721	94.471	Cash Out > 90% (VA)	-1.75
5.625		97.611	97.486	97.236	5.000		94.528	94.403	94.153	*FHA Only	
5.500		NA	NA	NA	4.875		94.198	94.073	93.823		
5.375		NA	NA	NA	4.750		93.856	93.731	93.481		

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL
Note: Pricing and LLPAs subject to change without notice			

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		
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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5				Margin 2.000	Caps 1/1/5					
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		96.879	96.754	96.504	6.250		96.879	96.754	96.504	600-619	-1.500
6.125		96.889	96.764	96.514	6.125		96.889	96.764	96.514	580-599	-2.000
6.000		96.898	96.773	96.523	6.000		96.898	96.773	96.523	Government Adjusters	
5.875		96.913	96.788	96.538	5.875		96.913	96.788	96.538	Manual	-0.250
5.750		96.926	96.801	96.551	5.750		96.926	96.801	96.551	2 unit	-0.750
5.625		95.826	95.701	95.451	5.625		95.826	95.701	95.451	3-4 unit	-1.000
5.500		95.362	95.237	94.987	5.500		95.362	95.237	94.987	VA	0.000
5.375		94.849	94.724	94.474	5.375		94.849	94.724	94.474	Manufactured	-1.250
5.250		94.314	94.189	93.939	5.250		94.314	94.189	93.939	Ln Amt <=150K	-0.375
5.125		94.368	94.243	93.993	5.125		94.368	94.243	93.993	VA IRRL N/O/O	-1.000
5.000		93.845	93.720	93.470	5.000		93.845	93.720	93.470	Cash Out	-0.250
4.875		93.329	93.204	92.954	4.875		93.329	93.204	92.954	Cash Out > 90% (VA)	-1.75
4.750		93.329	93.204	92.954	4.750		93.179	93.054	92.804	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		92.774	92.649	92.399	4.625		92.774	92.649	92.399		
4.500		92.153	92.028	91.778	4.500		92.003	91.878	91.628		
4.375		92.153	92.028	91.778	4.375		92.003	91.878	91.628		

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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	100.696	100.571	100.321		7.000	100.658	100.533	100.283		7.000	100.608	100.483	100.233		7.000	100.310	100.185	99.935		7.000	100.310	100.185	99.935						
6.875	100.444	100.319	100.069		6.875	100.391	100.266	100.016		6.875	100.310	100.185	99.935		6.875	100.310	100.185	99.935		6.875	100.310	100.185	99.935						
6.750	100.188	100.063	99.813		6.750	100.135	100.010	99.760		6.750	100.030	99.905	99.655		6.750	100.030	99.905	99.655		6.750	100.030	99.905	99.655						
6.625	99.944	99.819	99.569		6.625	99.863	99.738	99.488		6.625	99.722	99.597	99.347		6.625	99.722	99.597	99.347		6.625	99.722	99.597	99.347						
6.500	99.698	99.573	99.323		6.500	99.562	99.437	99.187		6.500	99.374	99.249	98.999		6.500	99.374	99.249	98.999		6.500	99.374	99.249	98.999						
6.375	99.438	99.313	99.063		6.375	99.247	99.122	98.872		6.375	99.034	98.909	98.659		6.375	99.034	98.909	98.659		6.375	99.034	98.909	98.659						
6.250	99.173	99.048	98.798		6.250	98.927	98.802	98.552		6.250	98.705	98.580	98.330		6.250	98.705	98.580	98.330		6.250	98.705	98.580	98.330						
6.125	98.905	98.780	98.530		6.125	98.596	98.471	98.221		6.125	98.334	98.209	97.959		6.125	98.334	98.209	97.959		6.125	98.334	98.209	97.959						
6.000	98.593	98.468	98.218		6.000	98.214	98.089	97.839		6.000	97.882	97.757	97.507		6.000	97.882	97.757	97.507		6.000	97.882	97.757	97.507						
5.875	98.272	98.147	97.897		5.875	97.811	97.686	97.436		5.875	97.428	97.303	97.053		5.875	97.428	97.303	97.053		5.875	97.428	97.303	97.053						
5.750	97.941	97.816	97.566		5.750	97.386	97.261	97.011		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.597	97.472	97.222		5.625	96.932	96.807	96.557		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	103.942	103.817	103.567		7.625	103.891	103.766	103.516	
7.500	103.593	103.468	103.218		7.500	103.666	103.541	103.291	
7.375	103.157	103.032	102.782		7.375	103.245	103.120	102.870	
7.250	102.700	102.575	102.325		7.250	102.789	102.664	102.414	
7.125	103.075	102.950	102.700		7.125	103.076	102.951	102.701	
7.000	102.678	102.553	102.303		7.000	102.759	102.634	102.384	
6.875	102.205	102.080	101.830		6.875	102.297	102.172	101.922	
6.750	101.712	101.587	101.337		6.750	101.804	101.679	101.429	
6.625	101.805	101.680	101.430		6.625	101.807	101.682	101.432	
6.500	101.356	101.231	100.981		6.500	101.439	101.314	101.064	
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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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		102.567	102.442	102.254	8.250		100.884	100.759	100.571	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500	
8.500		102.415	102.290	102.103	8.125		100.857	100.732	100.545		
8.375		102.232	102.107	101.919	8.000		100.833	100.708	100.520		
8.250		102.054	101.929	101.742	7.875		100.793	100.668	100.480		
8.125		101.858	101.733	101.545	7.750		100.636	100.511	100.323		
8.000		101.649	101.524	101.337	7.625		100.417	100.292	100.105		
7.875		101.429	101.304	101.116	7.500		100.234	100.109	99.922		
7.750		101.195	101.070	100.883	7.375		100.013	99.888	99.701		
7.625		100.943	100.818	100.630	7.250		99.786	99.661	99.474		
7.500		100.675	100.550	100.363	7.125		99.511	99.386	99.199		
7.375		100.376	100.251	100.064	7.000		99.216	99.091	98.903		
7.250		100.048	99.923	99.736	6.875		98.906	98.781	98.593		
7.125		99.715	99.590	99.403	6.750		98.576	98.451	98.264		
7.000		99.374	99.249	99.062	6.625		98.227	98.102	97.914		
6.875		99.027	98.902	98.715	6.500		97.859	97.734	97.547		
6.750		98.680	98.555	98.367			NA	NA	NA		
6.625		98.318	98.193	98.006			NA	NA	NA		
6.500		97.956	97.831	97.644			NA	NA	NA		
6.375		97.578	97.453	97.266			NA	NA	NA		
6.250		97.189	97.064	96.876			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		101.163	100.991	100.772	7.250		98.939	98.767	98.548		Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		101.117	100.945	100.726	7.125		98.889	98.717	98.498		
8.250		101.071	100.899	100.680	7.000		98.839	98.667	98.448		
8.125		101.025	100.853	100.634	6.875		98.789	98.617	98.398		
8.000		100.979	100.808	100.589	6.750		98.739	98.567	98.348		
7.875		100.797	100.625	100.406	6.625		98.468	98.296	98.077		
7.750		100.704	100.532	100.314	6.500		98.197	98.025	97.807		
7.625		100.576	100.405	100.186	6.375		97.420	97.248	97.030		
7.500		100.449	100.277	100.058	6.250		96.644	96.472	96.253		
7.375		100.274	100.103	99.884	6.125		96.388	96.216	95.998		
7.250		100.100	99.928	99.710	6.000		96.133	95.961	95.742		
7.125		99.836	99.664	99.445	5.875		NA	NA	NA		
7.000		99.572	99.400	99.181	5.750		NA	NA	NA		
6.875		99.379	99.207	98.988	5.625		NA	NA	NA		
6.750		99.186	99.014	98.795	5.500		NA	NA	NA		
6.625		98.595	98.423	98.205	5.375		NA	NA	NA		
6.500		98.005	97.833	97.614	5.250		NA	NA	NA		
6.375		97.462	97.290	97.071	5.125		NA	NA	NA		
6.250		96.919	96.747	96.528	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 - 5:00 pm Pacific Time
Email: lockdesk@wholesalelender.com
Phone: 877-945-4105 ext 4

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Main table for Sapphire Jumbo Adjusters. Columns include Credit Score, Flood Rate LLPAs, CTV, and various risk factors like SFR, PUD, Condo, etc.

Jade Jumbo Adjusters Page 15

Main table for Jade Jumbo Adjusters. Columns include Credit Score, Flood Rate LLPAs, CTV, and various risk factors like SFR, PUD, Condo, etc.

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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					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
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.000		96.677	96.427	NA	8.000		97.124	96.874	NA	
7.875		96.454	96.204	NA	7.875		96.854	96.604	NA	
7.750		96.227	95.977	NA	7.750		96.578	96.328	NA	
7.625		95.994	95.744	NA	7.625		96.294	96.044	NA	
7.500		95.755	95.505	NA	7.500		96.001	95.751	NA	
7.375		95.509	95.259	NA	7.375		95.697	95.447	NA	
7.250		95.253	95.003	NA	7.250		95.380	95.130	NA	
7.125		94.988	94.738	NA	7.125		95.051	94.801	NA	
7.000		94.713	94.463	NA	7.000		94.707	94.457	NA	
6.875		94.425	94.175	NA	6.875		94.348	94.098	NA	
6.750		94.125	93.875	NA	6.750		93.972	93.722	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	
		NA	NA	NA			NA	NA	NA	

SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		102.878	102.753	102.628	9.000		102.878	102.753	102.628	
8.875		102.680	102.555	102.430	8.875		102.680	102.555	102.430	
8.750		102.482	102.357	102.232	8.750		102.482	102.357	102.232	
8.625		102.284	102.159	102.034	8.625		102.284	102.159	102.034	
8.500		102.086	101.961	101.836	8.500		102.086	101.961	101.836	
8.375		101.890	101.765	101.640	8.375		101.890	101.765	101.640	
8.250		101.696	101.571	101.446	8.250		101.696	101.571	101.446	
8.125		101.503	101.378	101.253	8.125		101.503	101.378	101.253	
8.000		101.313	101.188	101.063	8.000		101.313	101.188	101.063	
7.875		101.125	101.000	100.875	7.875		101.125	101.000	100.875	
7.750		100.935	100.810	100.685	7.750		100.935	100.810	100.685	
7.625		100.739	100.614	100.489	7.625		100.739	100.614	100.489	
7.500		100.527	100.402	100.277	7.500		100.527	100.402	100.277	
7.375		100.291	100.166	100.041	7.375		100.291	100.166	100.041	
7.250		100.037	99.912	99.787	7.250		100.037	99.912	99.787	
7.125		99.748	99.623	99.498	7.125		99.748	99.623	99.498	
7.000		99.750	99.625	99.500	7.000		99.750	99.625	99.500	
6.875		99.551	99.426	99.301	6.875		99.551	99.426	99.301	
6.750		99.308	99.183	99.058	6.750		99.308	99.183	99.058	
6.625		98.396	98.271	98.146	6.625		98.396	98.271	98.146	

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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
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Ruby AUS Jumbo Adjusters

Effective: 12/29/23 9:11 AM

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

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

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

Opal Jumbo Adjusters

Table with columns for Credit Score, Fixed Rate LIRAs, and CLTV. Rows include Fixed Rate LIRAs (Primary Purchase, Primary MCO Ref, Primary CO Ref) and Global LIRAs.

Table with columns for Credit Score, Fixed Rate LIRAs, and CLTV. Rows include Global LIRAs for various property types and loan programs.

Table with columns for Credit Score, Fixed Rate LIRAs, and CLTV. Rows include Global LIRAs for various property types and loan programs.



Effective: 12/29/21 AM

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



Table with columns for Credit Score, CTR, and various LLPA categories (Fixed Rate, ARM, Global). Rows include Primary Purchase, Primary NCO Ref, Second Purchase, and Second CO Ref. The table is organized into sections for each category, with sub-sections for Primary and Second options.

NOTE: Escrow Waiver LLPA does not apply in CA, DC, NC and NY.

