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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		103.534	103.409	103.159	7.625		103.627	103.502	103.252	7.000		102.600	102.475	102.225	
7.500		103.261	103.136	102.886	7.500		103.343	103.218	102.968	6.875		102.392	102.267	102.017	
7.375		102.836	102.711	102.461	7.375		103.327	103.202	102.952	6.750		102.109	101.984	101.734	
7.250		102.525	102.400	102.150	7.250		102.896	102.771	102.521	6.625		101.812	101.687	101.437	
7.125		102.644	102.519	102.269	7.125		103.384	103.259	103.009	6.500		102.026	101.901	101.651	
7.000		102.329	102.204	101.954	7.000		103.056	102.931	102.681	6.375		101.728	101.603	101.353	
6.875		101.862	101.737	101.487	6.875		102.645	102.520	102.270	6.250		101.303	101.178	100.928	
6.750		101.501	101.376	101.126	6.750		102.180	102.055	101.805	6.125		100.840	100.715	100.465	
6.625		101.367	101.242	100.992	6.625		102.323	102.198	101.948	6.000		101.023	100.898	100.648	
6.500		100.999	100.874	100.624	6.500		101.936	101.811	101.561	5.875		100.680	100.555	100.305	
6.375		100.463	100.338	100.088	6.375		101.473	101.348	101.098	5.750		100.231	100.106	99.856	
6.250		99.888	99.763	99.513	6.250		100.965	100.840	100.590	5.625		99.758	99.633	99.383	
6.125		99.327	99.202	98.952	6.125		100.554	100.429	100.179	5.500		99.401	99.276	99.026	
6.000		98.535	98.410	98.160	6.000		100.067	99.942	99.692	5.375		99.031	98.906	98.656	
5.875		98.014	97.889	97.639	5.875		99.513	99.388	99.138	5.250		98.760	98.635	98.385	
5.750		97.481	97.356	97.106	5.750		98.914	98.789	98.539	5.125		98.260	98.135	97.885	
5.625		96.771	96.646	96.396	5.625		98.174	98.049	97.799	5.000		98.118	97.993	97.743	
5.500		96.232	96.107	95.857	5.500		97.564	97.439	97.189	4.875		97.460	97.335	97.085	
5.375		95.701	95.576	95.326	5.375		96.961	96.836	96.586	4.750		97.098	96.973	96.723	
5.250		95.133	95.008	94.758	5.250		96.345	96.220	95.970	4.625		96.717	96.592	96.342	

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		102.328	102.203	101.953										
6.875		102.083	101.958	101.708										
6.750		101.874	101.749	101.499										
6.625		101.858	101.733	101.483										
6.500		101.656	101.531	101.281										
6.375		101.436	101.311	101.061										
6.250		101.198	101.073	100.823										
6.125		100.944	100.819	100.569										
6.000		100.673	100.548	100.298										
5.875		100.410	100.285	100.035										
5.750		100.141	100.016	99.766										
5.625		99.848	99.723	99.473										
5.500		99.442	99.317	99.067										
5.375		98.993	98.868	98.618										
5.250		98.526	98.401	98.151										
5.125		98.085	97.960	97.710										
5.000		97.721	97.596	97.346										
4.875		97.446	97.321	97.071										
4.750		97.103	96.978	96.728										
4.625		96.741	96.616	96.366										

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 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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		103.085	102.960	102.710	7.625		103.042	102.917	102.667	7.000		101.316	101.191	100.941
7.500		102.880	102.755	102.505	7.500		102.775	102.650	102.400	6.875		101.081	100.956	100.706
7.375		102.372	102.247	101.997	7.375		102.398	102.273	102.023	6.750		100.686	100.561	100.311
7.250		102.086	101.961	101.711	7.250		101.966	101.841	101.591	6.625		100.252	100.127	99.877
7.125		102.199	102.074	101.824	7.125		102.130	102.005	101.755	6.500		100.851	100.726	100.476
7.000		101.914	101.789	101.539	7.000		101.818	101.693	101.443	6.375		100.569	100.444	100.194
6.875		101.461	101.336	101.086	6.875		101.399	101.274	101.024	6.250		100.157	100.032	99.782
6.750		100.989	100.864	100.614	6.750		100.932	100.807	100.557	6.125		99.707	99.582	99.332
6.625		100.892	100.767	100.517	6.625		100.839	100.714	100.464	6.000		99.170	99.045	98.795
6.500		100.551	100.426	100.176	6.500		100.470	100.345	100.095	5.875		98.752	98.627	98.377
6.375		100.030	99.905	99.655	6.375		100.002	99.877	99.627	5.750		98.311	98.186	97.936
6.250		99.469	99.344	99.094	6.250		99.492	99.367	99.117	5.625		97.799	97.674	97.424
6.125		98.674	98.549	98.299	6.125		98.842	98.717	98.467	5.500		97.899	97.774	97.524
6.000		98.041	97.916	97.666	6.000		98.112	97.987	97.737	5.375		97.516	97.391	97.141
5.875		97.542	97.417	97.167	5.875		NA	NA	NA	5.250		97.034	96.909	96.659
5.750		97.043	96.918	96.668	5.750		NA	NA	NA	5.125		96.524	96.399	96.149
5.625		94.077	93.952	93.702	5.625		NA	NA	NA	5.000		96.313	96.188	95.938
5.500		93.378	93.253	93.003	5.500		NA	NA	NA	4.875		94.509	94.384	94.134
5.375		92.618	92.493	92.243	5.375		NA	NA	NA	4.750		94.075	93.950	93.700
5.250		91.895	91.770	91.520	5.250		NA	NA	NA	4.625		93.739	93.614	93.364
1433-99 1453-99 Conventional 10 Yr Fixed HB														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		99.539	99.414	99.164										
6.875		100.696	100.571	100.321										
6.750		100.336	100.211	99.961										
6.625		99.964	99.839	99.589										
6.500		100.429	100.304	100.054										
6.375		100.177	100.052	99.802										
6.250		99.804	99.679	99.429										
6.125		99.416	99.291	99.041										
6.000		98.979	98.854	98.604										
5.875		98.533	98.408	98.158										
5.750		98.062	97.937	97.687										
5.625		97.504	97.379	97.129										
5.500		97.418	97.293	97.043										
5.375		97.106	96.981	96.731										
5.250		96.671	96.546	96.296										
5.125		96.226	96.101	95.851										
5.000		95.805	95.680	95.430										
4.875		95.457	95.332	95.082										
4.750		95.015	94.890	94.640										
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					
link to policy														
Price Adjustments: See Agency Adjusters page.														
Note: Pricing and LLPAs subject to change without notice														



Price Adjustments : Applies to the following: Fixed Conforming, Fixed Conforming HB, ARM Conforming and HomeReady, Home Possible

Purchase									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.375	-1.500	-1.250	-1.125	-0.875
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<= 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

LLPA Caps:	
FTHB / AMI	0.000

Fixed Additional Adjustments	
Escrow Waiver (Except CA & NY)	-0.250
LLPA's for Loan amount	
Loan amount \$100,000 - \$149,999	-0.500
Loan amount <\$100,000	-1.000

ARM Additional Adjustments	
Base Loan Amount Adjustments	
60,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250

Other Adjustments	
No Escrow (Non CA)	-0.250
No Escrow (CA)	-0.125
TX Property	0.000
NY Property	0.250

Limited Cash-out Refinance									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<= 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

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

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

Cash-out Refinance									
Applicable for all loans									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A
<= 639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
95%-90.01%	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
90%-85.01%	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
85% & Below	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	0.060	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
Premium Adjustments										
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639		
Rate & Term Refinance	0.000	0.000	0.000	0.530	-0.530	-1.050	-1.050	-1.050		
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230		
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300		
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	

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SHLC Wholesale Government																																												
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																		
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		104.010	103.885	103.635	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																																											
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		103.725	103.600	103.350	7.000		NA	NA	NA																																			
7.500		103.538	103.413	103.163	6.875		NA	NA	NA																																			
7.375		103.249	103.124	102.874	6.750		100.018	99.893	99.643																																			
7.250		103.502	103.377	103.127	6.625		100.170	100.045	99.795																																			
7.125		103.628	103.503	103.253	6.500		99.910	99.785	99.535																																			
7.000		103.341	103.216	102.966	6.375		99.641	99.516	99.266																																			
6.875		102.924	102.799	102.549	6.250		99.423	99.298	99.048																																			
6.750		102.945	102.820	102.570	6.125		99.155	99.030	98.780																																			
6.625		102.621	102.496	102.246	6.000		98.877	98.752	98.502																																			
6.500		102.475	102.350	102.100	5.875		98.588	98.463	98.213																																			
6.375		102.054	101.929	101.679	5.750		98.424	98.299	98.049																																			
6.250		101.858	101.733	101.483	5.625		98.136	98.011	97.761																																			
6.125		101.452	101.327	101.077	5.500		97.838	97.713	97.463																																			
6.000		100.929	100.804	100.554	5.375		97.527	97.402	97.152																																			
5.875		100.195	100.070	99.820	5.250		97.206	97.081	96.831																																			
5.750		99.808	99.683	99.433	5.125		96.723	96.598	96.348																																			
5.625		99.035	98.910	98.660	5.000		96.402	96.277	96.027																																			
5.500		98.650	98.525	98.275	4.875		96.068	95.943	95.693																																			
5.375		98.249	98.124	97.874	4.750		96.374	96.249	95.999																																			
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																		
					<table border="1"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><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																																							
link to policy																																												



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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		101.331	101.206	100.956	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 IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.043	100.918	100.668	7.000		NA	NA	NA																																			
7.500		100.747	100.622	100.372	6.875		NA	NA	NA																																			
7.375		100.443	100.318	100.068	6.750		95.743	95.618	95.368																																			
7.250		100.910	100.785	100.535	6.625		95.070	94.945	94.695																																			
7.125		100.987	100.862	100.612	6.500		94.810	94.685	94.435																																			
7.000		100.297	100.172	99.922	6.375		94.541	94.416	94.166																																			
6.875		99.975	99.850	99.600	6.250		97.323	97.198	96.948																																			
6.750		100.483	100.358	100.108	6.125		97.581	97.456	97.206																																			
6.625		100.270	100.145	99.895	6.000		97.323	97.198	96.948																																			
6.500		99.956	99.831	99.581	5.875		97.007	96.882	96.632																																			
6.375		99.535	99.410	99.160	5.750		96.324	96.199	95.949																																			
6.250		99.445	99.320	99.070	5.625		96.036	95.911	95.661																																			
6.125		98.677	98.552	98.302	5.500		95.738	95.613	95.363																																			
6.000		98.154	98.029	97.779	5.375		95.427	95.302	95.052																																			
5.875		97.616	97.491	97.241	5.250		95.106	94.981	94.731																																			
5.750		97.556	97.431	97.181	5.125		94.623	94.498	94.248																																			
5.625		97.185	97.060	96.810	5.000		94.302	94.177	93.927																																			
5.500		NA	NA	NA	4.875		93.968	93.843	93.593																																			
5.375		NA	NA	NA	4.750		93.624	93.499	93.249																																			

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 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750	98.000	97.875	97.625	97.625	6.750	98.000	97.875	97.625	97.625	680 - 699	0.000
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	660-679	-0.125
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	640-659	-0.500
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	620-639	-1.000
6.250	96.486	96.361	96.111	96.111	6.250	97.000	96.875	96.625	96.625	600-619	-1.500
6.125	96.495	96.370	96.120	96.120	6.125	96.495	96.370	96.120	96.120	580-599	-2.000
6.000	96.505	96.380	96.130	96.130	6.000	96.505	96.380	96.130	96.130	Government Adjusters	
5.875	96.514	96.389	96.139	96.139	5.875	96.514	96.389	96.139	96.139	Manual	-0.250
5.750	96.529	96.404	96.154	96.154	5.750	96.529	96.404	96.154	96.154	2 unit	-0.750
5.625	95.446	95.321	95.071	95.071	5.625	95.446	95.321	95.071	95.071	3-4 unit	-1.000
5.500	94.980	94.855	94.605	94.605	5.500	94.980	94.855	94.605	94.605	VA	0.000
5.375	94.465	94.340	94.090	94.090	5.375	94.465	94.340	94.090	94.090	Manufactured	-1.250
5.250	93.932	93.807	93.557	93.557	5.250	93.932	93.807	93.557	93.557	Ln Amt <=150K	-0.375
5.125	93.987	93.862	93.612	93.612	5.125	93.987	93.862	93.612	93.612	VA IRRL N/O/O	-1.000
5.000	93.468	93.343	93.093	93.093	5.000	93.468	93.343	93.093	93.093	Cash Out	-0.250
4.875	92.879	92.754	92.504	92.504	4.875	92.729	92.604	92.354	92.354	Cash Out > 90% (VA)	-1.75
4.750	92.879	92.754	92.504	92.504	4.750	92.729	92.604	92.354	92.354	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625	92.393	92.268	92.018	92.018	4.625	92.393	92.268	92.018	92.018		
4.500	91.707	91.582	91.332	91.332	4.500	91.557	91.432	91.182	91.182		
4.375	91.707	91.582	91.332	91.332	4.375	91.557	91.432	91.182	91.182		

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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	100.127	100.002	99.752	99.752	7.000	100.167	100.042	99.792	99.792	7.000	100.101	99.976	99.726	99.726	7.000	100.101	99.976	99.726	99.726	7.000	100.101	99.976	99.726	99.726					
6.875	99.900	99.775	99.525	99.525	6.875	99.904	99.779	99.529	99.529	6.875	99.799	99.674	99.424	99.424	6.875	99.799	99.674	99.424	99.424	6.875	99.799	99.674	99.424	99.424					
6.750	99.691	99.566	99.316	99.316	6.750	99.656	99.531	99.281	99.281	6.750	99.512	99.387	99.137	99.137	6.750	99.512	99.387	99.137	99.137	6.750	99.512	99.387	99.137	99.137					
6.625	99.484	99.359	99.109	99.109	6.625	99.386	99.261	99.011	99.011	6.625	99.203	99.078	98.828	98.828	6.625	99.203	99.078	98.828	98.828	6.625	99.203	99.078	98.828	98.828					
6.500	99.270	99.145	98.895	98.895	6.500	99.086	98.961	98.711	98.711	6.500	98.864	98.739	98.489	98.489	6.500	98.864	98.739	98.489	98.489	6.500	98.864	98.739	98.489	98.489					
6.375	99.029	98.904	98.654	98.654	6.375	98.775	98.650	98.400	98.400	6.375	98.530	98.405	98.155	98.155	6.375	98.530	98.405	98.155	98.155	6.375	98.530	98.405	98.155	98.155					
6.250	98.767	98.642	98.392	98.392	6.250	98.459	98.334	98.084	98.084	6.250	98.206	98.081	97.831	97.831	6.250	98.206	98.081	97.831	97.831	6.250	98.206	98.081	97.831	97.831					
6.125	98.491	98.366	98.116	98.116	6.125	98.120	97.995	97.745	97.745	6.125	97.827	97.702	97.452	97.452	6.125	97.827	97.702	97.452	97.452	6.125	97.827	97.702	97.452	97.452					
6.000	98.181	98.056	97.806	97.806	6.000	97.740	97.615	97.365	97.365	6.000	97.376	97.251	97.001	97.001	6.000	97.376	97.251	97.001	97.001	6.000	97.376	97.251	97.001	97.001					
5.875	97.862	97.737	97.487	97.487	5.875	97.338	97.213	96.963	96.963	5.875	96.924	96.799	96.549	96.549	5.875	96.924	96.799	96.549	96.549	5.875	96.924	96.799	96.549	96.549					
5.750	97.532	97.407	97.157	97.157	5.750	96.915	96.790	96.540	96.540	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	97.190	97.065	96.815	96.815	5.625	96.462	96.337	96.087	96.087	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA					
5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	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	103.804	103.679	103.429	103.379	7.625	103.754	103.629	103.379	103.379
7.500	103.459	103.334	103.084	103.084	7.500	103.531	103.406	103.156	103.156
7.375	103.018	102.893	102.643	102.643	7.375	103.106	102.981	102.731	102.731
7.250	102.553	102.428	102.178	102.178	7.250	102.642	102.517	102.267	102.267
7.125	102.913	102.788	102.538	102.538	7.125	102.914	102.789	102.539	102.539
7.000	102.518	102.393	102.143	102.143	7.000	102.599	102.474	102.224	102.224
6.875	102.040	101.915	101.665	101.665	6.875	102.132	102.007	101.757	101.757
6.750	101.539	101.414	101.164	101.164	6.750	101.632	101.507	101.257	101.257
6.625	101.635	101.510	101.260	101.260	6.625	101.637	101.512	101.262	101.262
6.500	101.186	101.061	100.811	100.811	6.500	101.269	101.144	100.894	100.894
6.375	NA	NA	NA	NA	6.375	NA	NA	NA	NA
6.250	NA	NA	NA	NA	6.250	NA	NA	NA	NA
6.125	NA	NA	NA	NA	6.125	NA	NA	NA	NA
6.000	NA	NA	NA	NA	6.000	NA	NA	NA	NA
5.875	NA	NA	NA	NA	5.875	NA	NA	NA	NA
5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA
5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA
5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA

See Agency Adjusters page

Additional Program (HomeReady and Home Possible) Adjusters

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

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

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=60,000 and <=\$85,000	-0.125
Loan Amt >\$85,000 and <=\$110,000	0.100
Loan Amt >\$110,000 and <=\$150,000	0.100
Loan Amt >\$150,000 and <=\$175,000	0.100
Loan Amt >\$175,000 and <=\$250,000	0.100
Loan Amt >\$250,000 and <=\$375,000	0.000
Loan Amt >\$375,000	0.000

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

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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term	Credit Scores *LPMI LLPA's not subject to HomeReady/Home Possible LLPA Caps									
	Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659
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	
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.490	-4.930	
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	
All Terms	Other LPMI Adjustments - All LPMI Products									
Manufactured Home	Credit Scores *LPMI LLPA's not subject to HomeReady/Home Possible LLPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	
Rate and Term	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	
3-4 Unit	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-1.000	
DTI >45% & LTV 95.01 - 97	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	
DTI >45% & LTV 90.01 - 95	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.820	
DTI >45% & LTV 85.01 - 90	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
DTI >45% & LTV 80.01 - 85	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

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



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

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SHLC Wholesale A Series Jumbo												
3000-03					3300-03							
30YR Fixed A Series Jumbo					15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.500		102.375	102.375	102.350	7.500		100.731	100.606	100.481			
8.375		102.375	102.350	102.225	7.375		100.356	100.231	100.106			
8.250		102.350	102.225	102.100	7.250		99.981	99.856	99.731			
8.125		102.225	102.100	101.975	7.125		99.481	99.356	99.231			
8.000		102.100	101.975	101.850	7.000		98.981	98.856	98.731			
7.875		101.975	101.850	101.725	6.875		98.356	98.231	98.106			
7.750		101.850	101.725	101.600	6.750		97.731	97.606	97.481			
7.625		101.600	101.475	101.350	6.625		97.106	96.981	96.856			
7.500		101.350	101.225	101.100	6.500		96.481	96.356	96.231			
7.375		101.100	100.975	100.850	6.375		95.731	95.606	95.481			
7.250		100.725	100.600	100.475	6.250		94.981	94.856	94.731			
7.125		100.350	100.225	100.100	6.125		94.231	94.106	93.981			
7.000		99.975	99.850	99.725	6.000		93.481	93.356	93.231			
6.875		99.475	99.350	99.225	5.875		92.606	92.481	92.356			
6.750		98.975	98.850	98.725			NA	NA	NA			
6.625		98.350	98.225	98.100			NA	NA	NA			
6.500		97.725	97.600	97.475			NA	NA	NA			
6.375		97.100	96.975	96.850			NA	NA	NA			
6.250		96.350	96.225	96.100			NA	NA	NA			
6.125		95.600	95.475	95.350			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03					3800-03					3900-03				
5/6 SOFR Arm A Series Jumbo					7/6 SOFR ARM A Series Jumbo					10/6 SOFR ARM A Series Jumbo				
Margin 2.25					Margin 2.25					Margin 2.25				
Caps 2/1/5					Caps 5/1/5					Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
9.250		101.875	101.875	101.841	8.000		101.375	101.375	101.363	8.125		101.875	101.875	101.786
9.125		101.875	101.841	101.716	7.875		101.375	101.363	101.238	8.000		101.875	101.786	101.661
9.000		101.841	101.716	101.591	7.750		101.363	101.238	101.113	7.875		101.786	101.661	101.536
8.875		101.716	101.591	101.466	7.625		101.238	101.113	100.988	7.750		101.661	101.536	101.411
8.750		101.591	101.466	101.341	7.500		101.113	100.988	100.863	7.625		101.536	101.411	101.286
8.625		101.466	101.341	101.216	7.375		100.988	100.863	100.738	7.500		101.411	101.286	101.161
8.500		101.341	101.216	101.091	7.250		100.863	100.738	100.613	7.375		101.286	101.161	101.036
8.375		101.216	101.091	100.966	7.125		100.613	100.488	100.363	7.250		101.036	100.911	100.786
8.250		101.091	100.966	100.841	7.000		100.238	100.113	99.988	7.125		100.786	100.661	100.536
8.125		100.841	100.716	100.591	6.875		99.863	99.738	99.613	7.000		100.411	100.286	100.161
8.000		100.591	100.466	100.341	6.750		99.363	99.238	99.113	6.875		100.036	99.911	99.786
7.875		100.216	100.091	99.966	6.625		98.863	98.738	98.613	6.750		99.536	99.411	99.286
7.750		99.841	99.716	99.591	6.500		98.363	98.238	98.113	6.625		99.036	98.911	98.786
7.625		99.341	99.216	99.091	6.375		97.863	97.738	97.613	6.500		98.536	98.411	98.286
7.500		98.841	98.716	98.591	6.250		97.238	97.113	96.988	6.375		97.911	97.786	97.661
7.375		98.341	98.216	98.091	6.125		96.613	96.488	96.363	6.250		97.286	97.161	97.036
7.250		97.841	97.716	97.591	6.000		95.988	95.863	95.738	6.125		96.536	96.411	96.286
7.125		97.216	97.091	96.966	5.875		95.363	95.238	95.113	6.000		95.786	95.661	95.536
7.000		96.591	96.466	96.341	5.750		94.738	94.613	94.488	5.875		94.911	94.786	94.661
6.875		95.841	95.716	95.591	5.625		93.988	93.863	93.738	5.750		94.036	93.911	93.786

Price Adjustments

Risk Based Adjustments

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

The below adds also apply:

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

Zone Adjustments

State	SHLC Wholesale Non-Conforming State Adjusters		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	-0.250	-0.250	-0.250	-0.250
CO	0.000	0.000	0.000	0.000
CT	-0.250	-0.250	-0.250	-0.250
DC	-0.250	-0.250	-0.250	-0.250
DE	0.000	0.000	0.000	0.000
FL	-0.250	-0.250	-0.250	-0.250
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	-0.250	-0.250	-0.250	-0.250
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	-0.250	-0.250	-0.250	-0.250
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

State	SHLC Wholesale Non-Conforming State Adjusters		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	-0.250	-0.250	-0.250	-0.250
NM	0.000	0.000	0.000	0.000
NV	-0.250	-0.250	-0.250	-0.250
NY	-0.250	-0.250	-0.250	-0.250
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	-0.250	-0.250	-0.250	-0.250
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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SHLC Wholesale Sapphire Jumbo											
3067-50					3367-50						
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.625		102.238	102.113	101.925	8.250		100.587	100.462	100.275	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500	
8.500		102.089	101.964	101.776	8.125		100.551	100.426	100.239		
8.375		101.907	101.782	101.595	8.000		100.517	100.392	100.205		
8.250		101.732	101.607	101.420	7.875		100.467	100.342	100.155		
8.125		101.537	101.412	101.224	7.750		100.300	100.175	99.988		
8.000		101.330	101.205	101.017	7.625		100.078	99.953	99.766		
7.875		101.110	100.985	100.798	7.500		99.887	99.762	99.574		
7.750		100.877	100.752	100.565	7.375		99.659	99.534	99.347		
7.625		100.625	100.500	100.313	7.250		99.425	99.300	99.113		
7.500		100.358	100.233	100.046	7.125		99.144	99.019	98.832		
7.375		100.060	99.935	99.747	7.000		98.842	98.717	98.530		
7.250		99.732	99.607	99.420	6.875		98.526	98.401	98.213		
7.125		99.400	99.275	99.087	6.750		98.190	98.065	97.877		
7.000		99.060	98.935	98.747	6.625		97.833	97.708	97.521		
6.875		98.720	98.595	98.408	6.500		97.459	97.334	97.146		
6.750		98.372	98.247	98.060			NA	NA	NA		
6.625		98.009	97.884	97.696			NA	NA	NA		
6.500		97.645	97.520	97.332			NA	NA	NA		
6.375		97.267	97.142	96.954			NA	NA	NA		
6.250		96.876	96.751	96.564			NA	NA	NA		
SHLC Wholesale Jade Jumbo											
3068-50					3368-50						
Jade Jumbo 30 Yr Fixed					Jade Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.500		100.935	100.764	100.545	7.250		99.164	98.992	98.773		Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.889	100.718	100.499	7.125		99.113	98.941	98.723		
8.250		100.844	100.672	100.453	7.000		99.064	98.892	98.673		
8.125		100.798	100.626	100.408	6.875		99.014	98.842	98.623		
8.000		100.753	100.581	100.362	6.750		98.964	98.792	98.574		
7.875		100.571	100.399	100.180	6.625		98.609	98.437	98.218		
7.750		100.478	100.306	100.087	6.500		98.254	98.082	97.863		
7.625		100.355	100.183	99.964	6.375		97.393	97.221	97.002		
7.500		100.232	100.060	99.841	6.250		96.532	96.360	96.142		
7.375		100.062	99.890	99.672	6.125		96.223	96.051	95.832		
7.250		99.893	99.721	99.502	6.000		95.914	95.742	95.523		
7.125		99.630	99.458	99.239	5.875		NA	NA	NA		
7.000		99.367	99.195	98.976	5.750		NA	NA	NA		
6.875		99.175	99.003	98.784	5.625		NA	NA	NA		
6.750		98.983	98.811	98.592	5.500		NA	NA	NA		
6.625		98.412	98.240	98.022	5.375		NA	NA	NA		
6.500		97.841	97.669	97.451	5.250		NA	NA	NA		
6.375		97.318	97.146	96.927	5.125		NA	NA	NA		
6.250		96.794	96.622	96.403	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 - 1:30 pm Pacific Time
 Email: lockdesk@wholesalelending.com
 Phone: 877-945-4105 ext 4

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Ruby AUS Jumbo Adjusters Effective: 12/11/21 9:09 AM

AUM LHM												
Credit Score	LTV											
	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	95.01-100	100.01-105
Primary Purchase												
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na
760-779	0.080	0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary MCO Rate												
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary CO Ref												
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Global LHM												
Credit Score	LTV											
	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	95.01-100	100.01-105
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
FUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
2 unit property	na	na	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na	na	na
Township/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
ID (Arm only) Dweller Occupied	na	na	na	na	na	na	na	na	na	na	na	na
ID (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na	na	na
=>Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
<\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
<\$1.5MM <= \$2.0MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
<\$2.0MM <= \$2.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
<\$2.5MM <= \$3.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$3.0M No ME	na	na	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na	na	na

Opal Jumbo Adjusters

Fixed Rate LHM												
Credit Score	LTV											
	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	95.01-100	100.01-105
Primary Purchase												
800+	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
780-799	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
760-779	0.090	0.090	0.090	-0.090	-0.160	-0.285	-0.285	na	na	na	na	na
740-759	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
720-739	-0.090	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na	na	na	na	na
700-719	-0.090	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary MCO Rate												
800+	0.090	0.090	0.090	-0.090	-0.285	-0.410	-0.535	na	na	na	na	na
780-799	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
760-779	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
740-759	0.090	0.090	0.090	-0.090	-0.160	-0.160	-0.160	na	na	na	na	na
720-739	-0.090	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na	na	na	na	na
700-719	-0.090	-0.160	-0.160	-0.160	-0.160	-0.160	-0.160	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary CO Ref												
800+	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
780-799	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
760-779	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
740-759	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
720-739	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
700-719	-0.090	-0.090	-0.090	-0.090	-0.410	-0.660	-0.785	-1.035	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Second Purchase												
800+	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
740-759	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
720-739	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
700-719	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Second MCO Rate												
800+	-0.410	-0.410	-0.410	-0.4								



Effective: 12/1/23 9:00 AM

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	-0.533	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.025	-0.285	-0.585	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	-0.535	-0.910	-1.660	na	na	na
680-699	0.090	0.028	-0.055	-0.548	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	-0.548	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.910	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	-0.090	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.090	-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	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.285	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.223	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.465	0.378	0.315	0.253	0.190	-0.285	na	na	na	na
780-799	0.403	0.315	0.253	0.190	0.128	-0.223	-0.548	na	na	na
760-779	0.340	0.253	0.190	0.128	-0.160	-0.285	-0.585	na	na	na
740-759	0.278	0.190	0.128	-0.223	-0.410	-0.713	na	na	na	na
720-739	0.215	0.128	0.065	-0.160	-0.410	-0.660	-1.035	na	na	na
700-719	0.153	0.065	-0.160	-0.473	-0.910	-1.348	na	na	na	na
680-699	0.090	-0.090	-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 CO Ref										
800+	0.340	0.278	0.215	0.153	0.090	-0.160	-0.410	na	na	na
780-799	0.278	0.215	0.153	0.090	-0.035	-0.473	-0.713	na	na	na
760-779	0.215	0.153	0.090	-0.035	-0.285	-0.410	-0.713	na	na	na
740-759	0.153	0.090	-0.035	-0.160	-0.285	-0.535	-0.848	na	na	na
720-739	0.090	-0.090	-0.223	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.535	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.160	-0.285	-0.535	-0.910	-1.348	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	-0.585	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.848	na	na	na
720-739	0.090	-0.090	-0.223	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.535	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.160	-0.285	-0.535	-0.910	-1.348	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	-0.090	-0.285	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.410	-0.785	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.285	-0.535	-1.035	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.535	-0.785	-1.410	na	na	na
700-719	-0.090	-0.160	-0.223	-0.410	-0.713	-1.160	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
Primary CO Ref										
800+	0.090	0.028	-0.035	-0.090	-0.285	-0.348	na	na	na	na
780-799	0.028	-0.035	-0.090	-0.160	-0.348	-0.410	na	na	na	na
760-779	-0.035	-0.090	-0.160	-0.223	-0.410	-0.660	na	na	na	na
740-759	-0.090	-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	-0.473	-0.660	-1.098	-1.473	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	0.378	0.315	0.253	0.190	-0.285	na	na	na	na
780-799	0.378	0.290	0.228	0.165	0.103	-0.223	-0.473	na	na	na
760-779	0.290	0.228	0.165	0.103	-0.160	-0.410	-0.713	na	na	na
740-759	0.228	0.165	0.103	-0.160	-0.348	-0.535	-0.848	na	na	na
720-739	0.165	0.103	0.040	-0.160	-0.348	-0.785	-1.098	na	na	na
700-719	0.103	0.040	-0.160	-0.473	-0.785	-1.098	na	na	na	na
680-699	-0.035	-0.160	-0.285	-0.535	-0.910	-1.348	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	0.028	-0.035	-0.090	-0.285	-0.348	na	na	na	na
780-799	0.028	-0.035	-0.090	-0.160	-0.348	-0.410	na	na	na	na
760-779	-0.035	-0.090	-0.160	-0.223	-0.410	-0.660	na	na	na	na
740-759	-0.090	-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	-0.473	-0.660	-1.098	-1.473	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										
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	
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
PILO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
Co-ops	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
2 unit property	-0.250	-0.375	-0.750	-1.000	-1.500	-2.000	-3.000	na	na	na
3 unit property	-0.250	-0.375	-0.750	-1.000	-1.500	-2.000	-3			

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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.625	105.241	105.116	104.991	104.803					
9.500	105.079	104.954	104.829	104.642					
9.375	104.896	104.771	104.646	104.459					
9.250	104.698	104.573	104.448	104.260					
9.125	104.463	104.338	104.213	104.025					
9.000	104.222	104.097	103.972	103.784					
8.875	103.983	103.858	103.733	103.546					
8.750	103.769	103.644	103.519	103.331					
8.625	103.486	103.361	103.236	103.048					
8.500	103.183	103.058	102.933	102.745					
8.375	102.848	102.723	102.598	102.410					
8.250	102.504	102.379	102.254	102.067					
8.125	102.138	102.013	101.888	101.701					
8.000	101.755	101.630	101.505	101.318					
7.875	101.342	101.217	101.092	100.905					
7.750	100.896	100.771	100.646	100.458					
7.625	100.415	100.290	100.165	99.978					
7.500	99.961	99.836	99.711	99.523					
7.375	99.473	99.348	99.223	99.036					
7.250	98.956	98.831	98.706	98.519					

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"

10.25%	102.25%
10.25%	104.25%
10.25%	106.25%
10.25%	108.25%
10.25%	110.25%
10.25%	112.25%
10.25%	114.25%
10.25%	116.25%
10.25%	118.25%
10.25%	120.25%
10.25%	122.25%
10.25%	124.25%
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10.25%	140.25%
10.25%	142.25%
10.25%	144.25%
10.25%	146.25%
10.25%	148.25%
10.25%	150.25%
10.25%	152.25%
10.25%	154.25%
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10.25%	162.25%
10.25%	164.25%
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10.25%	168.25%
10.25%	170.25%
10.25%	172.25%
10.25%	174.25%
10.25%	176.25%
10.25%	178.25%
10.25%	180.25%
10.25%	182.25%
10.25%	184.25%
10.25%	186.25%
10.25%	188.25%
10.25%	190.25%
10.25%	192.25%
10.25%	194.25%
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10.25%	222.25%
10.25%	224.25%
10.25%	226.25%
10.25%	228.25%
10.25%	230.25%
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10.25%	244.25%
10.25%	246.25%
10.25%	248.25%
10.25%	250.25%
10.25%	252.25%
10.25%	254.25%
10.25%	256.25%
10.25%	258.25%
10.25%	260.25%
10.25%	262.25%
10.25%	264.25%
10.25%	266.25%
10.25%	268.25%
10.25%	270.25%
10.25%	272.25%
10.25%	274.25%
10.25%	276.25%
10.25%	278.25%
10.25%	280.25%
10.25%	282.25%
10.25%	284.25%
10.25%	286.25%
10.25%	288.25%
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10.25%	412.25%
10.25%	414.25%
10.25%	416.25%
10.25%	418.25%
10.25%	420.25%
10.25%	422.25%
10.25%	424.25%
10.25%	426.25%
10.25%	428.25%
10.25%	430.25%
10.25%	432.25%
10.25%	434.25%
10.25%	436.25%
10.25%	438.25%
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10.25%	470.25%
10.25%	472.25%
10.25%	474.25%
10.25%	476.25%
10.25%	478.25%
10.25%	480.25%
10.25%	482.25%
10.25%	484.25%
10.25%	486.25%
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10.25%	574.25%
10.25%	576.25%
10.25%	578.25%
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10.25%	582.25%
10.25%	584.25%
10.25%	586.25%
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10.25%	658.25%
10.25%	660.25%
10.25%	662.25%
10.25%	664.25%
10.25%	666.25%
10.25%	668.25%
10.25%	670.25%
10.25%	672.25%
10.25%	674.25%
10.25%	676.25%
10.25%	678.25%
10.25%	680.25%
10.25%	682.25%
10.25%	684.25%
10.25%	686.25%
10.25%	688.25%
10.25%	690.25%
10.25%	692.25%
10.25%	694.25%
10.25%	696.25%
10.25%	698.25%
10.25%	700.25%
10.25%	702.25%
10.25%	704.25%
10.25%	706.25%
10.25%	708.25%
10.25%	710.25%
10.25%	712.25%
10.25%	714.25%
10.25%	716.25%
10.25%	718.25%
10.25%	720.25%
10.25%	722.25%
10.25%	724.25%
10.25%	726.25%
10.25%	728.25%
10.25%	730.25%
10.25%	732.25%
10.25%	734.25%
10.25%	736.25%
10.25%	738.25%
10.25%	740.25%
10.25%	742.25%
10.25%	744.25%
10.25%	746.25%
10.25%	748.25%
10.25%	750.25%
10.25%	752.25%
10.25%	754.25%
10.25%	756.25%
10.25%	758.25%
10.25%	760.25%
10.25%	762.25%
10.25%	764.25%
10.25%	766.25%
10.25%	768.25%
10.25%	770.25%
10.25%	772.25%
10.25%	774.25%
10.25%	776.25%
10.25%	778.25%
10.25%	780.25%
10.25%	782.25%
10.25%	784.25%
10.25%	786.25%
10.25%	788.25%
10.25%	790.25%
10.25%	792.25%
10.25%	794.25%
10.25%	796.25%
10.25%	798.25%
10.25%	800.25%
10.25%	802.25%
10.25%	804.25%
10.25%	806.25%
10.25%	808.25%
10.25%	810.25%
10.25%	812.25%
10.25%	814.25%
10.25%	816.25%
10.25%	818.25%
10.25%	820.25%
10.25%	822.25%
10.25%	824.25%
10.25%	826.25%
10.25%	828.25%
10.25%	830.25%
10.25%	832.25%
10.25%	834.25%
10.25%	836.25%
10.25%	838.25%
10.25%	840.25%
10.25%	842.25%
10.25%	844.25%
10.25%	846.25%
10.25%	848.25%
10.25%	850.25%
10.25%	852.25%
10.25%	854.25%
10.25%	856.25%
10.25%	858.25%
10.25%	860.25%
10.25%	862.25%
10.25%	864.25%
10.25%	866.25%
10.25%	868.25%
10.25%	870.25%
10.25%	872.25%
10.25%	874.25%
10.25%	876.25%
10.25%	878.25%
10.25%	880.25%
10.25%	882.25%
10.25%	884.25%
10.25%	886.25%
10.25%	888.25%
10.25%	890.25%
10.25%	892.25%
10.25%	894.25%
10.25%	896.25%
10.25%	898.25%
10.25%	900.25%
10.25%	902.25%
10.25%	904.25%
10.25%	906.25%
10.25%	908.25%
10.25%	910.25%
10.25%	912.25%
10.25%	914.25%
10.25%	916.25%
10.25%	918.25%
10.25%	920.25%
10.25%	922.25%
10.25%	924.25%
10.25%	926.25%
10.25%	928.25%
10.25%	930.25%
10.25%	932.25%
10.25%	934.25%
10.25%	936.25%
10.25%	938.25%
10.25%	940.25%
10.25%	942.25%
10.25%	944.25%
10.25%	946.25%
10.25%	948.25%
10.25%	950.25%
10.25%	952.25%
10.25%	954.25%
10.25%	956.25%
10.25%	958.25%
10.25%	960.25%
10.25%	962.25%
10.25%	964.25%
10.25%	966.25%
10.25%	968.25%
10.25%	970.25%
10.25%	972.25%
10.25%	974.25%
10.25%	976.25%
10.25%	978.25%
10.25%	980.25%
10.25%	982.25%
10.25%	984.25%
10.25%	986.25%
10.25%	988.25%
10.25%	990.25%
10.25%	992.25%
10.25%	994.25%
10.25%	996.25%
10.25%	998.25%
10.25%	1000.25%

Max Pricing Excess of Floor Payment: 10.25%

VIP Prime OQ (Owner Occupied)		Pricing Adjustments									
		STV									
Transaction	Count	102.25%	104.25%	106.25%	108.25%	110.25%	112.25%	114.25%	116.25%	118.25%	120.25%
Full Doc											

