



Effective: 12/12/2023 9:07:52 AM

**BORROWER PAID RATE SHEET**

**SHLC Wholesale Financial Rate Sheet**

Table of Contents	
Tab	Product
2	Fixed Conforming
3	Fixed Conforming HB
4	Agency Adjusters
5	Fixed Government
6	Fixed Government HB
7	Arm Government
8	Arm Conforming
9	Home Ready and Home Possible
10	Select Non-Conforming - <b>EXPIRED</b>
11	Select Standard - <b>EXPIRED</b>
12	Select Standard Adjustments - <b>EXPIRED</b>
13	WestLend A Series Jumbo
14	Sapphire and Jade Jumbo
15	Sapphire and Jade Jumbo Adjustments
16	Ruby and Opal AUS Jumbo
17	Ruby and Opal AUS Jumbo Adjustments
18	Topaz AUS Jumbo
19	Topaz AUS Jumbo Adjustments
20	ONYX DSCR
21	VIP PRIME OO
22	VIP PRIME NOO

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.SHLC Wholesalewholesale.com](http://www.SHLCWholesalewholesale.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



Effective: 12/12/23 9:07 AM

Page 2

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		103.716	103.591	103.341	7.625		103.627	103.502	103.252	7.000		102.603	102.478	102.228	
7.500		103.337	103.212	102.962	7.500		103.343	103.218	102.968	6.875		102.392	102.267	102.017	
7.375		103.084	102.959	102.709	7.375		103.402	103.277	103.027	6.750		102.107	101.982	101.732	
7.250		102.656	102.531	102.281	7.250		102.970	102.845	102.595	6.625		101.811	101.686	101.436	
7.125		102.710	102.585	102.335	7.125		103.449	103.324	103.074	6.500		102.106	101.981	101.731	
7.000		102.531	102.406	102.156	7.000		103.122	102.997	102.747	6.375		101.807	101.682	101.432	
6.875		102.149	102.024	101.774	6.875		102.711	102.586	102.336	6.250		101.382	101.257	101.007	
6.750		101.683	101.558	101.308	6.750		102.244	102.119	101.869	6.125		100.919	100.794	100.544	
6.625		101.370	101.245	100.995	6.625		102.326	102.201	101.951	6.000		101.154	101.029	100.779	
6.500		101.002	100.877	100.627	6.500		101.939	101.814	101.564	5.875		100.811	100.686	100.436	
6.375		100.610	100.485	100.235	6.375		101.476	101.351	101.101	5.750		100.361	100.236	99.986	
6.250		100.103	99.978	99.728	6.250		100.967	100.842	100.592	5.625		99.869	99.744	99.494	
6.125		99.538	99.413	99.163	6.125		100.609	100.484	100.234	5.500		99.702	99.577	99.327	
6.000		98.535	98.410	98.160	6.000		100.121	99.996	99.746	5.375		99.225	99.100	98.850	
5.875		98.014	97.889	97.639	5.875		99.567	99.442	99.192	5.250		98.953	98.828	98.578	
5.750		97.481	97.356	97.106	5.750		98.966	98.841	98.591	5.125		98.519	98.394	98.144	
5.625		96.771	96.646	96.396	5.625		98.245	98.120	97.870	5.000		98.375	98.250	98.000	
5.500		96.232	96.107	95.857	5.500		97.657	97.532	97.282	4.875		97.460	97.335	97.085	
5.375		95.701	95.576	95.326	5.375		97.054	96.929	96.679	4.750		97.098	96.973	96.723	
5.250		95.133	95.008	94.758	5.250		96.438	96.313	96.063	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		102.332	102.207	101.957											
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		101.818	101.693	101.443											
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		100.867	100.742	100.492											
5.875		100.525	100.400	100.150											
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

[Return to Home Tab](#)



Effective: 12/12/23 9:07 AM

Page 3

SHLC Wholesale Fixed High Balance														
1033-99		1053-99				1233-99					1333-99			
1133-99		1153-99				1253-99					1353-99			
		Conventional 25/30 Yr Fixed HB				Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.160	103.035	102.785	7.625		103.117	102.992	102.742	7.000		101.388	101.263	101.013
7.500		102.956	102.831	102.581	7.500		102.851	102.726	102.476	6.875		101.152	101.027	100.777
7.375		102.543	102.418	102.168	7.375		102.473	102.348	102.098	6.750		100.758	100.633	100.383
7.250		102.027	101.902	101.652	7.250		102.040	101.915	101.665	6.625		100.324	100.199	99.949
7.125		102.265	102.140	101.890	7.125		102.196	102.071	101.821	6.500		100.931	100.806	100.556
7.000		101.980	101.855	101.605	7.000		101.884	101.759	101.509	6.375		100.649	100.524	100.274
6.875		101.526	101.401	101.151	6.875		101.464	101.339	101.089	6.250		100.236	100.111	99.861
6.750		100.986	100.861	100.611	6.750		100.996	100.871	100.621	6.125		99.786	99.661	99.411
6.625		100.895	100.770	100.520	6.625		100.842	100.717	100.467	6.000		99.249	99.124	98.874
6.500		100.554	100.429	100.179	6.500		100.473	100.348	100.098	5.875		98.839	98.714	98.464
6.375		100.029	99.904	99.654	6.375		100.005	99.880	99.630	5.750		98.402	98.277	98.027
6.250		99.467	99.342	99.092	6.250		99.494	99.369	99.119	5.625		97.929	97.804	97.554
6.125		98.672	98.547	98.297	6.125		98.840	98.715	98.465	5.500		98.021	97.896	97.646
6.000		98.058	97.933	97.683	6.000		98.110	97.985	97.735	5.375		97.637	97.512	97.262
5.875		97.559	97.434	97.184	5.875		NA	NA	NA	5.250		97.154	97.029	96.779
5.750		97.060	96.935	96.685	5.750		NA	NA	NA	5.125		96.643	96.518	96.268
5.625		94.077	93.952	93.702	5.625		NA	NA	NA	5.000		96.479	96.354	96.104
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		99.543	99.418	99.168
6.875		98.653	98.528	98.278
6.750		100.407	100.282	100.032
6.625		100.035	99.910	99.660
6.500		100.507	100.382	100.132
6.375		100.256	100.131	99.881
6.250		99.883	99.758	99.508
6.125		99.494	99.369	99.119
6.000		99.058	98.933	98.683
5.875		98.611	98.486	98.236
5.750		98.141	98.016	97.766
5.625		97.633	97.508	97.258
5.500		97.539	97.414	97.164
5.375		97.227	97.102	96.852
5.250		96.790	96.665	96.415
5.125		96.345	96.220	95.970
5.000		95.971	95.846	95.596
4.875		95.623	95.498	95.248
4.750		95.181	95.056	94.806
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.  
Note: Pricing and LLPAs subject to change without notice

[link to policy](#)



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									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-Out		0.000	0.000	0.000	0.530	-0.530	-1.050	-1.050	-1.050
Second Home		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment Properties- N/A		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

[Return to Home Tab](#)



Effective: 12/12/23 9:07 AM

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		104.008	103.883	103.633	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/Q/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75																
FICO Adjustments																																																												
680-699	0.000																																																											
660-679	-0.125																																																											
640-659	-0.500																																																											
620-639	-1.000																																																											
600-619	-1.500																																																											
580-599	-2.000																																																											
Government Adjusters																																																												
Manual	-0.250																																																											
2 unit	-0.750																																																											
3-4 unit	-1.000																																																											
VA	0.000																																																											
Manufactured	-1.250																																																											
Ln Amt <=150K	-0.375																																																											
VA IRRL N/Q/O	-1.000																																																											
Cash Out	-0.250																																																											
Cash Out > 90% (VA)	-1.75																																																											
7.625		104.008	103.883	103.633	7.000		NA	NA	NA																																																			
7.500		103.732	103.607	103.357	6.875		NA	NA	NA																																																			
7.375		103.445	103.320	103.070	6.750		100.091	99.966	99.716																																																			
7.250		103.549	103.424	103.174	6.625		100.276	100.151	99.901																																																			
7.125		103.661	103.536	103.286	6.500		100.017	99.892	99.642																																																			
7.000		103.336	103.211	102.961	6.375		99.748	99.623	99.373																																																			
6.875		102.923	102.798	102.548	6.250		99.670	99.545	99.295																																																			
6.750		103.053	102.928	102.678	6.125		99.403	99.278	99.028																																																			
6.625		102.949	102.824	102.574	6.000		99.125	99.000	98.750																																																			
6.500		102.628	102.503	102.253	5.875		98.837	98.712	98.462																																																			
6.375		102.212	102.087	101.837	5.750		98.579	98.454	98.204																																																			
6.250		101.929	101.804	101.554	5.625		98.292	98.167	97.917																																																			
6.125		101.523	101.398	101.148	5.500		97.993	97.868	97.618																																																			
6.000		100.999	100.874	100.624	5.375		97.684	97.559	97.309																																																			
5.875		100.193	100.068	99.818	5.250		97.363	97.238	96.988																																																			
5.750		99.807	99.682	99.432	5.125		97.036	96.911	96.661																																																			
5.625		99.221	99.096	98.846	5.000		96.715	96.590	96.340																																																			
5.500		98.836	98.711	98.461	4.875		96.382	96.257	96.007																																																			
5.375		98.436	98.311	98.061	4.750		96.038	95.913	95.663																																																			
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																																		
					<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																							
Streamline/IRRRL Product Codes					Extension and Re-lock Fees																																																							
8037-99	FHA 30 Year Fixed Streamline		6037-99	VA 30 Year IRRRL		5 Day	-0.125	Relock																																																				
8337-99	FHA 15 Year Fixed Streamline		6337-99	VA 15 Year IRRRL		7 Day	-0.150	15 Day	-0.125																																																			
					10 Day	-0.250	30 Day	-0.250																																																				
					15 Day	-0.375																																																						
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[Return to Home Tab](#)

Effective: 12/12/23 9:07 AM

Page 6

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		101.465	101.340	101.090	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
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Ln Amt <=150K	-0.375																																											
VA IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.177	101.052	100.802	7.000		NA	NA	NA																																			
7.500		100.882	100.757	100.507	6.875		NA	NA	NA																																			
7.375		100.578	100.453	100.203	6.750		95.816	95.691	95.441																																			
7.250		101.243	101.118	100.868	6.625		95.176	95.051	94.801																																			
7.125		101.034	100.909	100.659	6.500		94.917	94.792	94.542																																			
7.000		100.605	100.480	100.230	6.375		94.648	94.523	94.273																																			
6.875		100.155	100.030	99.780	6.250		97.570	97.445	97.195																																			
6.750		100.590	100.465	100.215	6.125		97.303	97.178	96.928																																			
6.625		100.430	100.305	100.055	6.000		97.348	97.223	96.973																																			
6.500		100.109	99.984	99.734	5.875		97.032	96.907	96.657																																			
6.375		99.693	99.568	99.318	5.750		96.479	96.354	96.104																																			
6.250		99.670	99.545	99.295	5.625		96.192	96.067	95.817																																			
6.125		98.748	98.623	98.373	5.500		95.893	95.768	95.518																																			
6.000		97.933	97.808	97.558	5.375		95.584	95.459	95.209																																			
5.875		97.562	97.437	97.187	5.250		95.263	95.138	94.888																																			
5.750		97.741	97.616	97.366	5.125		94.936	94.811	94.561																																			
5.625		97.371	97.246	96.996	5.000		94.615	94.490	94.240																																			
5.500		NA	NA	NA	4.875		94.282	94.157	93.907																																			
5.375		NA	NA	NA	4.750		93.938	93.813	93.563																																			
<b>*FHA Only</b>																																												
Streamline/IRRRL Product Codes					Extension and Re-lock Fees																																							
8038-99	FHA 30 Year Fixed Streamline		6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																					
Note: Pricing and LLPAs subject to change without notice					7 Day	-0.150	15 Day	-0.125																																				
					10 Day	-0.250	30 Day	-0.250																																				
					15 Day	-0.375																																						
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[Return to Home Tab](#)



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

Page 7

8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		96.611	96.486	96.236	6.250		96.611	96.486	96.236	600-619	-1.500
6.125		96.620	96.495	96.245	6.125		96.620	96.495	96.245	580-599	-2.000
6.000		96.630	96.505	96.255	6.000		96.630	96.505	96.255	<b>Government Adjusters</b>	
5.875		96.639	96.514	96.264	5.875		96.639	96.514	96.264	Manual	-0.250
5.750		96.654	96.529	96.279	5.750		96.654	96.529	96.279	2 unit	-0.750
5.625		95.381	95.256	95.006	5.625		95.381	95.256	95.006	3-4 unit	-1.000
5.500		94.922	94.797	94.547	5.500		94.922	94.797	94.547	VA	0.000
5.375		94.402	94.277	94.027	5.375		94.402	94.277	94.027	Manufactured	-1.250
5.250		93.871	93.746	93.496	5.250		93.871	93.746	93.496	Ln Amt <=150K	-0.375
5.125		93.923	93.798	93.548	5.125		93.923	93.798	93.548	VA IRRL N/O/O	-1.000
5.000		93.405	93.280	93.030	5.000		93.405	93.280	93.030	Cash Out	-0.250
4.875		93.010	92.885	92.635	4.875		92.860	92.735	92.485	Cash Out > 90% (VA)	-1.75
4.750		93.010	92.885	92.635	4.750		92.860	92.735	92.485		
4.625		92.329	92.204	91.954	4.625		91.687	91.562	91.312		
4.500		91.837	91.712	91.462	4.500		91.687	91.562	91.312		
4.375		91.837	91.712	91.462	4.375		91.687	91.562	91.312		

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

[Return to Home Tab](#)



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

Page 8

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	100.209	100.084	99.834	99.834	7.000	100.034	99.909	99.659	99.659	7.000	99.842	99.717	99.467	99.467	7.000	99.842	99.717	99.467	99.467	7.000	99.842	99.717	99.467	99.467					
6.875	99.981	99.856	99.606	99.606	6.875	99.762	99.637	99.387	99.387	6.875	99.533	99.408	99.158	99.158	6.875	99.533	99.408	99.158	99.158	6.875	99.533	99.408	99.158	99.158					
6.750	99.779	99.654	99.404	99.404	6.750	99.482	99.357	99.107	99.107	6.750	99.245	99.120	98.870	98.870	6.750	99.245	99.120	98.870	98.870	6.750	99.245	99.120	98.870	98.870					
6.625	99.552	99.427	99.177	99.177	6.625	99.278	99.153	98.903	98.903	6.625	98.984	98.859	98.609	98.609	6.625	98.984	98.859	98.609	98.609	6.625	98.984	98.859	98.609	98.609					
6.500	99.291	99.166	98.916	98.916	6.500	99.135	99.010	98.760	98.760	6.500	98.739	98.614	98.364	98.364	6.500	98.739	98.614	98.364	98.364	6.500	98.739	98.614	98.364	98.364					
6.375	99.030	98.905	98.655	98.655	6.375	98.897	98.772	98.522	98.522	6.375	98.449	98.324	98.074	98.074	6.375	98.449	98.324	98.074	98.074	6.375	98.449	98.324	98.074	98.074					
6.250	98.775	98.650	98.400	98.400	6.250	98.579	98.454	98.204	98.204	6.250	98.123	97.998	97.748	97.748	6.250	98.123	97.998	97.748	97.748	6.250	98.123	97.998	97.748	97.748					
6.125	98.508	98.383	98.133	98.133	6.125	98.243	98.118	97.868	97.868	6.125	97.783	97.658	97.408	97.408	6.125	97.783	97.658	97.408	97.408	6.125	97.783	97.658	97.408	97.408					
6.000	98.199	98.074	97.824	97.824	6.000	97.855	97.730	97.480	97.480	6.000	97.395	97.270	97.020	97.020	6.000	97.395	97.270	97.020	97.020	6.000	97.395	97.270	97.020	97.020					
5.875	97.883	97.758	97.508	97.508	5.875	97.453	97.328	97.078	97.078	5.875	96.994	96.869	96.619	96.619	5.875	96.994	96.869	96.619	96.619	5.875	96.994	96.869	96.619	96.619					
5.750	97.562	97.437	97.187	97.187	5.750	97.038	96.913	96.663	96.663	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	97.224	97.099	96.849	96.849	5.625	96.590	96.465	96.215	96.215	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.*





Effective: 12/12/23 9:07 AM

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	103.880	103.755	103.755	103.505	7.625	103.829	103.704	103.454	103.454
7.500	103.535	103.410	103.410	103.160	7.500	103.607	103.482	103.232	103.232
7.375	103.092	102.967	102.967	102.717	7.375	103.181	103.056	102.806	102.806
7.250	102.627	102.502	102.502	102.252	7.250	102.716	102.591	102.341	102.341
7.125	102.979	102.854	102.854	102.604	7.125	102.980	102.855	102.605	102.605
7.000	102.585	102.460	102.460	102.210	7.000	102.665	102.540	102.290	102.290
6.875	102.105	101.980	101.980	101.730	6.875	102.197	102.072	101.822	101.822
6.750	101.603	101.478	101.478	101.228	6.750	101.697	101.572	101.322	101.322
6.625	101.637	101.512	101.512	101.262	6.625	101.640	101.515	101.265	101.265
6.500	101.188	101.063	101.063	100.813	6.500	101.272	101.147	100.897	100.897
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	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									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-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







Return to Home Tab



Effective: 12/12/23 9:07 AM

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Page 13

Main table with columns for Rate, 15 Day, 30 Day, 45 Day, 60 Day. Includes sub-sections for SHLC Wholesale A Series Jumbo, 3000-03, 3700-03, 3800-03, and 3900-03.

Price Adjustments

Risk Based Adjustments

Table with columns for risk ranges (0-50, 50.01-55, etc.) and corresponding adjustment values.

Table with columns for Parameter and Adjustment. Includes items like Purchase (0.625), Cash Out (-0.500), Escrow Waiver (-0.125), etc.

Zone Adjustments

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

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

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[Return to Home Tab](#)



Effective: 12/12/23 9:07 AM

Page 14

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		102.242	102.117	101.930	8.250		100.682	100.557	100.370	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500	
8.500		102.093	101.968	101.781	8.125		100.658	100.533	100.345		
8.375		101.912	101.787	101.599	8.000		100.636	100.511	100.324		
8.250		101.737	101.612	101.424	7.875		100.600	100.475	100.287		
8.125		101.541	101.416	101.229	7.750		100.449	100.324	100.136		
8.000		101.334	101.209	101.022	7.625		100.235	100.110	99.923		
7.875		101.115	100.990	100.802	7.500		100.046	99.921	99.733		
7.750		100.882	100.757	100.569	7.375		99.820	99.695	99.508		
7.625		100.630	100.505	100.317	7.250		99.587	99.462	99.275		
7.500		100.363	100.238	100.050	7.125		99.307	99.182	98.995		
7.375		100.064	99.939	99.752	7.000		99.006	98.881	98.693		
7.250		99.737	99.612	99.424	6.875		98.690	98.565	98.377		
7.125		99.404	99.279	99.092	6.750		98.354	98.229	98.041		
7.000		99.064	98.939	98.752	6.625		97.997	97.872	97.684		
6.875		98.725	98.600	98.413	6.500		97.621	97.496	97.309		
6.750		98.377	98.252	98.064			NA	NA	NA		
6.625		98.013	97.888	97.700			NA	NA	NA		
6.500		97.649	97.524	97.337			NA	NA	NA		
6.375		97.271	97.146	96.959			NA	NA	NA		
6.250		96.881	96.756	96.569			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		100.901	100.729	100.510	7.250		99.126	98.955	98.736		Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.99  Loan Amount < \$700,000 0.500
8.375		100.854	100.683	100.464	7.125		99.076	98.904	98.685		
8.250		100.809	100.637	100.418	7.000		99.026	98.855	98.636		
8.125		100.763	100.591	100.372	6.875		98.976	98.805	98.586		
8.000		100.717	100.546	100.327	6.750		98.927	98.755	98.536		
7.875		100.535	100.363	100.145	6.625		98.589	98.418	98.199		
7.750		100.442	100.271	100.052	6.500		98.252	98.080	97.862		
7.625		100.345	100.173	99.954	6.375		97.409	97.237	97.019		
7.500		100.248	100.076	99.858	6.250		96.566	96.394	96.176		
7.375		100.104	99.932	99.714	6.125		96.285	96.113	95.894		
7.250		99.961	99.789	99.570	6.000		96.003	95.831	95.613		
7.125		99.701	99.529	99.310	5.875		NA	NA	NA		
7.000		99.442	99.270	99.051	5.750		NA	NA	NA		
6.875		99.253	99.081	98.862	5.625		NA	NA	NA		
6.750		99.065	98.893	98.674	5.500		NA	NA	NA		
6.625		98.469	98.297	98.078	5.375		NA	NA	NA		
6.500		97.873	97.701	97.483	5.250		NA	NA	NA		
6.375		97.325	97.153	96.934	5.125		NA	NA	NA		
6.250		96.776	96.604	96.385	5.000		NA	NA	NA		
		NA	NA	NA			NA	NA	NA		
<div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 80%;"> <p style="text-align: center; margin: 0;"><b>Extension and Re-lock Fees</b></p> <p style="text-align: center; margin: 10px 0 0 0;">Please call lock deck for extensions and relocks</p> </div>											

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[Return to Home Tab](#)

Effective: 12/12/23 9:07 AM

Page 16

SHLC Wholesale Ruby AUS Jumbo										
3869-50					3969-50					Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK   MAX PRICE: 101.09  Loan Amount < \$700,000 (.500)  Margin          2.75 Caps:            5/1/5
Ruby AUS Jumbo 7/6 ARM					Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.125		96.662	96.412	NA	8.125		97.243	96.993	NA	
8.000		96.438	96.188	NA	8.000		96.975	96.725	NA	
7.875		96.209	95.959	NA	7.875		96.701	96.451	NA	
7.750		95.975	95.725	NA	7.750		96.419	96.169	NA	
7.625		95.734	95.484	NA	7.625		96.128	95.878	NA	
7.500		95.486	95.236	NA	7.500		95.828	95.578	NA	
7.375		95.230	94.980	NA	7.375		95.516	95.266	NA	
7.250		94.965	94.715	NA	7.250		95.192	94.942	NA	
7.125		94.690	94.440	NA	7.125		94.855	94.605	NA	
7.000		94.403	94.153	NA	7.000		94.503	94.253	NA	
6.875		94.104	93.854	NA	6.875		94.137	93.887	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					Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK   MAX PRICE 101.09  Loan Amount < \$700,000 0.500
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		102.809	102.684	102.559	9.000		102.809	102.684	102.559	
8.875		102.612	102.487	102.362	8.875		102.612	102.487	102.362	
8.750		102.414	102.289	102.164	8.750		102.414	102.289	102.164	
8.625		102.221	102.096	101.971	8.625		102.221	102.096	101.971	
8.500		102.020	101.895	101.770	8.500		102.020	101.895	101.770	
8.375		101.829	101.704	101.579	8.375		101.829	101.704	101.579	
8.250		101.635	101.510	101.385	8.250		101.635	101.510	101.385	
8.125		101.445	101.320	101.195	8.125		101.445	101.320	101.195	
8.000		101.259	101.134	101.009	8.000		101.259	101.134	101.009	
7.875		101.070	100.945	100.820	7.875		101.070	100.945	100.820	
7.750		100.884	100.759	100.634	7.750		100.884	100.759	100.634	
7.625		100.686	100.561	100.436	7.625		100.686	100.561	100.436	
7.500		100.478	100.353	100.228	7.500		100.478	100.353	100.228	
7.375		100.250	100.125	100.000	7.375		100.250	100.125	100.000	
7.250		100.001	99.876	99.751	7.250		100.001	99.876	99.751	
7.125		99.714	99.589	99.464	7.125		99.714	99.589	99.464	
7.000		99.773	99.648	99.523	7.000		99.773	99.648	99.523	
6.875		99.595	99.470	99.345	6.875		99.595	99.470	99.345	
6.750		99.347	99.222	99.097	6.750		99.347	99.222	99.097	
6.625		98.437	98.312	98.187	6.625		98.437	98.312	98.187	

  

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.





Lock Desk Hours 9:00 am - 1:30 pm Pacific Time
Email: lockdesk@wholesalelending.com
Phone: 877-945-4105 ext 4

Default In 140s Tab

Ruby AUS Jumbo Adjusters Effective: 12/12/21 9:07 AM

Table with columns for Credit Score, APRM LIRAs, and LTV. Rows include APRM LIRAs (Primary Purchase, Primary MCO Rate, Primary CO Ref), Global LIRAs, and various loan types like SFR, DUO, Condo, 2 unit property, etc.

Opal Jumbo Adjusters

Table with columns for Credit Score, Fixed Rate LIRAs, and LTV. Rows include Fixed Rate LIRAs (Primary Purchase, Primary MCO Rate, Primary CO Ref), Global LIRAs, and various loan types like SFR, DUO, Condo, 2 unit property, etc.





Return to Home Tab



Table with columns: Credit Score, 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. Rows include sections for Fixed Rate LLPAs, ARM LLPAs, and Global LLPAs. Each section contains multiple sub-sections (e.g., Primary Purchase, Second Purchase, Primary NCO Ref, Second CO Ref, Second NCO Ref) and various rows of data.

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

[Return to Home Tab](#)



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Page 20

ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.625	105.405	105.280	105.155	104.967					
9.500	105.244	105.119	104.994	104.806					
9.375	105.060	104.935	104.810	104.623					
9.250	104.862	104.737	104.612	104.424					
9.125	104.627	104.502	104.377	104.190					
9.000	104.386	104.261	104.136	103.949					
8.875	104.147	104.022	103.897	103.710					
8.750	103.931	103.806	103.681	103.494					
8.625	103.648	103.523	103.398	103.211					
8.500	103.345	103.220	103.095	102.907					
8.375	103.010	102.885	102.760	102.572					
8.250	102.666	102.541	102.416	102.229					
8.125	102.300	102.175	102.050	101.863					
8.000	101.917	101.792	101.667	101.480					
7.875	101.504	101.379	101.254	101.066					
7.750	101.056	100.931	100.806	100.619					
7.625	100.576	100.451	100.326	100.138					
7.500	100.119	99.994	99.869	99.682					
7.375	99.630	99.505	99.380	99.192					
7.250	99.110	98.985	98.860	98.673					

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

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CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
<b>NOO Purchase</b>										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>NOO NCO Refi</b>										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>NOO CO Refi</b>										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPAs										
	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <=\$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <=\$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <=\$2.5MM	na	na	na	na	na	na	na	na	na	na
>\$2.5MM <=\$3.0MM	na	na	na	na	na	na	na	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

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

Prepayment Penalty Term	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
1 year Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	na	na	na
2 year Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	na	na	na
3 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
4 year Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
5 year Penalty	1.000	1.000	1.000	1.000	1.000	1.000	1.000	na	na	na



