



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



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**BORROWER PAID RATE SHEET**

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**SHLC Wholesale Financial Rate Sheet**

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10	Select Non-Conforming - <b>EXPIRED</b>
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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.SHLC Wholesalewholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

**Wholesale Lender Fee BuyOut Options**

Conventional Agency	\$1,070.00
Government (FHA / VA / USDA)	\$1,070.00
Government (FHA Streamlines and VA IRRRLs)	\$495.00
Jumbo / Non-Conforming / Non-QM	\$850.00







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SHLC Wholesale Government																																																												
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																		
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																			
7.750		104.150	104.025	103.775	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																
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7.625		103.866	103.741	103.491	7.000		NA	NA	NA																																																			
7.500		103.469	103.344	103.094	6.875		NA	NA	NA																																																			
7.375		103.364	103.239	102.989	6.750		100.275	100.150	99.900																																																			
7.250		103.766	103.641	103.391	6.625		100.276	100.151	99.901																																																			
7.125		103.776	103.651	103.401	6.500		100.017	99.892	99.642																																																			
7.000		103.454	103.329	103.079	6.375		99.748	99.623	99.373																																																			
6.875		103.046	102.921	102.671	6.250		99.670	99.545	99.295																																																			
6.750		103.195	103.070	102.820	6.125		99.403	99.278	99.028																																																			
6.625		103.084	102.959	102.709	6.000		99.125	99.000	98.750																																																			
6.500		102.748	102.623	102.373	5.875		98.837	98.712	98.462																																																			
6.375		102.339	102.214	101.964	5.750		98.579	98.454	98.204																																																			
6.250		102.179	102.054	101.804	5.625		98.292	98.167	97.917																																																			
6.125		101.774	101.649	101.399	5.500		97.993	97.868	97.618																																																			
6.000		101.252	101.127	100.877	5.375		97.684	97.559	97.309																																																			
5.875		100.715	100.590	100.340	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										Note: Pricing and LLPAs subject to change without notice																																																		
USDA 30 Yr Fixed																																																												
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Streamline/IRRRL Product Codes					Extension and Re-lock Fees																																																							
8037-99	FHA 30 Year Fixed Streamline		6037-99	VA 30 Year IRRRL		5 Day	-0.125	Relock																																																				
8337-99	FHA 15 Year Fixed Streamline		6337-99	VA 15 Year IRRRL		7 Day	-0.150	15 Day	-0.125																																																			
						10 Day	-0.250	30 Day	-0.250																																																			
						15 Day	-0.375																																																					
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SHLC Wholesale Government																																												
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																																		
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750		101.465	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
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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		96.000	95.875	95.625																																			
7.250		101.460	101.335	101.085	6.625		95.588	95.463	95.213																																			
7.125		101.252	101.127	100.877	6.500		94.917	94.792	94.542																																			
7.000		100.826	100.701	100.451	6.375		94.648	94.523	94.273																																			
6.875		100.379	100.254	100.004	6.250		97.570	97.445	97.195																																			
6.750		100.732	100.607	100.357	6.125		97.759	97.634	97.384																																			
6.625		100.565	100.440	100.190	6.000		97.501	97.376	97.126																																			
6.500		100.229	100.104	99.854	5.875		97.192	97.067	96.817																																			
6.375		99.820	99.695	99.445	5.750		96.868	96.743	96.493																																			
6.250		99.851	99.726	99.476	5.625		96.192	96.067	95.817																																			
6.125		98.999	98.874	98.624	5.500		95.893	95.768	95.518																																			
6.000		98.477	98.352	98.102	5.375		95.584	95.459	95.209																																			
5.875		97.940	97.815	97.565	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																																					
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					10 Day	-0.250	30 Day	-0.250																																				
					15 Day	-0.375																																						
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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		96.768	96.643	96.393	6.250		96.768	96.643	96.393	600-619	-1.500
6.125		96.778	96.653	96.403	6.125		96.778	96.653	96.403	580-599	-2.000
6.000		96.787	96.662	96.412	6.000		96.787	96.662	96.412	<b>Government Adjusters</b>	
5.875		96.797	96.672	96.422	5.875		96.797	96.672	96.422	Manual	-0.250
5.750		96.812	96.687	96.437	5.750		96.812	96.687	96.437	2 unit	-0.750
5.625		95.540	95.415	95.165	5.625		95.540	95.415	95.165	3-4 unit	-1.000
5.500		95.077	94.952	94.702	5.500		95.077	94.952	94.702	VA	0.000
5.375		94.566	94.441	94.191	5.375		94.566	94.441	94.191	Manufactured	-1.250
5.250		94.032	93.907	93.657	5.250		94.032	93.907	93.657	Ln Amt <=150K	-0.375
5.125		94.082	93.957	93.707	5.125		94.082	93.957	93.707	VA IRRL N/O/O	-1.000
5.000		93.561	93.436	93.186	5.000		93.561	93.436	93.186	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		92.488	92.363	92.113	4.625		92.488	92.363	92.113		
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

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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	100.405	100.280	100.030		7.000	100.266	100.141	99.891		7.000	100.094	99.969	99.719		7.000	100.094	99.969	99.719		7.000	100.094	99.969	99.719						
6.875	100.178	100.053	99.803		6.875	99.995	99.870	99.620		6.875	99.785	99.660	99.410		6.875	99.785	99.660	99.410		6.875	99.785	99.660	99.410						
6.750	99.969	99.844	99.594		6.750	99.715	99.590	99.340		6.750	99.505	99.380	99.130		6.750	99.505	99.380	99.130		6.750	99.505	99.380	99.130						
6.625	99.738	99.613	99.363		6.625	99.512	99.387	99.137		6.625	99.249	99.124	98.874		6.625	99.249	99.124	98.874		6.625	99.249	99.124	98.874						
6.500	99.477	99.352	99.102		6.500	99.368	99.243	98.993		6.500	99.004	98.879	98.629		6.500	99.004	98.879	98.629		6.500	99.004	98.879	98.629						
6.375	99.221	99.096	98.846		6.375	99.127	99.002	98.752		6.375	98.714	98.589	98.339		6.375	98.714	98.589	98.339		6.375	98.714	98.589	98.339						
6.250	98.974	98.849	98.599		6.250	98.802	98.677	98.427		6.250	98.389	98.264	98.014		6.250	98.389	98.264	98.014		6.250	98.389	98.264	98.014						
6.125	98.707	98.582	98.332		6.125	98.461	98.336	98.086		6.125	98.040	97.915	97.665		6.125	98.040	97.915	97.665		6.125	98.040	97.915	97.665						
6.000	98.396	98.271	98.021		6.000	98.080	97.955	97.705		6.000	97.643	97.518	97.268		6.000	97.643	97.518	97.268		6.000	97.643	97.518	97.268						
5.875	98.076	97.951	97.701		5.875	97.677	97.552	97.302		5.875	97.237	97.112	96.862		5.875	97.237	97.112	96.862		5.875	97.237	97.112	96.862						
5.750	97.745	97.620	97.370		5.750	97.253	97.128	96.878		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.402	97.277	97.027		5.625	96.800	96.675	96.425		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA						
5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA						
5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA						
5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA						

**Extension and Re-lock Fees**

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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





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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	104.077	103.952	103.702	103.502	7.625	104.027	103.902	103.652	103.452
7.500	103.732	103.607	103.357	103.157	7.500	103.804	103.679	103.429	103.229
7.375	103.292	103.167	102.917	102.717	7.375	103.381	103.256	103.006	102.806
7.250	102.828	102.703	102.453	102.253	7.250	102.918	102.793	102.543	102.343
7.125	103.217	103.092	102.842	102.642	7.125	103.219	103.094	102.844	102.644
7.000	102.823	102.698	102.448	102.248	7.000	102.903	102.778	102.528	102.328
6.875	102.345	102.220	101.970	101.770	6.875	102.437	102.312	102.062	101.862
6.750	101.847	101.722	101.472	101.272	6.750	101.940	101.815	101.565	101.365
6.625	101.986	101.861	101.611	101.411	6.625	101.988	101.863	101.613	101.413
6.500	101.538	101.413	101.163	100.963	6.500	101.621	101.496	101.246	101.046
6.375	NA	NA	NA	NA	6.375	101.090	100.965	100.715	100.515
6.250	NA	NA	NA	NA	6.250	100.517	100.392	100.142	99.942
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 5 HI, MD, ME, TX
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	Zone 6 AL, FL, LA, NJ, NM, OH
			Zone 7 CT, NY, OK, PA

Additional LLPAs - 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 LLPAs not subject to HomeReady/Home Possible LLPA Caps									
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.780	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term	Credit Scores *LPMI LLPAs 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
All Terms	Other LPMI Adjustments - All LPMI Products									
	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps									
Manufactured Home	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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









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SHLC Wholesale Sapphire Jumbo											
3067-50					3367-50						
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
8.625		102.242	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>											

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



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SHLC Wholesale Ruby AUS Jumbo										
3869-50					3969-50					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
Rate	Ruby AUS Jumbo 7/6 ARM				Rate	Ruby AUS Jumbo 10/6 ARM				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
8.125		96.662	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	

  

SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Rate	Opal Jumbo 30 Yr Fixed				Rate	Opal Jumbo 15 Yr Fixed				
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day	
9.000		102.809	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

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Ruby AUS Jumbo Adjusters Effective: 12/11/21 9:22 AM

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

Table with columns for Global LIRAs and LTV. Rows include various property types and loan programs like 2 unit property, 4 unit property, etc.

Opal Jumbo Adjusters

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

Table with columns for Global LIRAs and LTV. Rows include various property types and loan programs like 2 unit property, 4 unit property, etc.







VIP Prime - "Owner Occupied"

Table with 2 columns: Loan Amount (e.g., \$1,500, \$2,000) and corresponding values (e.g., 0.000, 0.000).

Max Pricing Cap (if not present): 100%

Main table with columns: Transaction, Property Type, and Pricing Adjustments (e.g., 100-95.95, 95.95-90, 90-85.95). Rows include categories like First Floor, Second Floor, and Property Type.

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VIP Prime - "Non-Owner Occupied"

Table with 2 columns: Loan Type, Rate. Includes entries for 30-Yr, 15-Yr, 10-Yr, 7-Yr, 5-Yr, and 3-Yr.

Table with 2 columns: Loan Type, Rate. Includes entries for 1st Priority, 2nd Priority, 3rd Priority, and 4th Priority.

Main table with columns: Description, Loan Type, Rate, and multiple columns for different scenarios or terms. Includes sections for Full Doc, Bank Statement, and other categories.

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