



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

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SHLC Wholesale Conforming DU and LP																
1000-99		1100-99				1200-99		1300-99				1400-99				
1001-99		1101-99				1201-99		1301-99				1401-99				
		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		104.026	103.901	103.651	7.625		103.937	103.812	103.562	7.000		103.444	103.319	103.069		
7.500		103.742	103.617	103.367	7.500		103.676	103.551	103.301	6.875		103.094	102.969	102.719		
7.375		103.491	103.366	103.116	7.375		103.411	103.286	103.036	6.750		102.818	102.693	102.443		
7.250		103.093	102.968	102.718	7.250		103.122	102.997	102.747	6.625		102.528	102.403	102.153		
7.125		103.402	103.277	103.027	7.125		104.141	104.016	103.766	6.500		103.006	102.881	102.631		
7.000		103.186	103.061	102.811	7.000		103.806	103.681	103.431	6.375		102.702	102.577	102.327		
6.875		102.810	102.685	102.435	6.875		103.404	103.279	103.029	6.250		102.283	102.158	101.908		
6.750		102.402	102.277	102.027	6.750		102.959	102.834	102.584	6.125		101.796	101.671	101.421		
6.625		102.585	102.460	102.210	6.625		103.433	103.308	103.058	6.000		102.145	102.020	101.770		
6.500		102.290	102.165	101.915	6.500		103.045	102.920	102.670	5.875		101.792	101.667	101.417		
6.375		101.839	101.714	101.464	6.375		102.597	102.472	102.222	5.750		101.450	101.325	101.075		
6.250		101.345	101.220	100.970	6.250		102.108	101.983	101.733	5.625		101.042	100.917	100.667		
6.125		101.148	101.023	100.773	6.125		102.090	101.965	101.715	5.500		101.036	100.911	100.661		
6.000		100.532	100.407	100.157	6.000		101.636	101.511	101.261	5.375		100.316	100.191	99.941		
5.875		99.920	99.795	99.545	5.875		101.121	100.996	100.746	5.250		100.036	99.911	99.661		
5.750		99.280	99.155	98.905	5.750		100.552	100.427	100.177	5.125		99.565	99.440	99.190		
5.625		98.821	98.696	98.446	5.625		100.147	100.022	99.772	5.000		99.436	99.311	99.061		
5.500		98.304	98.179	97.929	5.500		99.584	99.459	99.209	4.875		98.801	98.676	98.426		
5.375		97.786	97.661	97.411	5.375		98.981	98.856	98.606	4.750		98.446	98.321	98.071		
5.250		97.231	97.106	96.856	5.250		98.365	98.240	97.990	4.625		98.073	97.948	97.698		

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		103.156	103.031	102.781										
6.875		102.823	102.698	102.448										
6.750		102.631	102.506	102.256										
6.625		102.677	102.552	102.302										
6.500		102.720	102.595	102.345										
6.375		102.417	102.292	102.042										
6.250		102.071	101.946	101.696										
6.125		101.896	101.771	101.521										
6.000		101.903	101.778	101.528										
5.875		101.556	101.431	101.181										
5.750		101.177	101.052	100.802										
5.625		100.897	100.772	100.522										
5.500		100.505	100.380	100.130										
5.375		100.070	99.945	99.695										
5.250		99.715	99.590	99.340										
5.125		99.406	99.281	99.031										
5.000		99.082	98.957	98.707										
4.875		98.815	98.690	98.440										
4.750		98.479	98.354	98.104										
4.625		98.124	97.999	97.749										

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

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Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.484	103.359	103.109	7.625		102.772	102.647	102.397	7.000		101.306	101.181	100.931
7.500		103.352	103.227	102.977	7.500		103.256	103.131	102.881	6.875		101.797	101.672	101.422
7.375		103.059	102.934	102.684	7.375		102.885	102.760	102.510	6.750		101.503	101.378	101.128
7.250		102.782	102.657	102.407	7.250		102.475	102.350	102.100	6.625		101.076	100.951	100.701
7.125		102.957	102.832	102.582	7.125		102.887	102.762	102.512	6.500		101.832	101.707	101.457
7.000		102.665	102.540	102.290	7.000		102.568	102.443	102.193	6.375		101.544	101.419	101.169
6.875		102.165	102.040	101.790	6.875		102.160	102.035	101.785	6.250		101.138	101.013	100.763
6.750		101.913	101.788	101.538	6.750		101.714	101.589	101.339	6.125		100.698	100.573	100.323
6.625		102.003	101.878	101.628	6.625		101.949	101.824	101.574	6.000		100.201	100.076	99.826
6.500		101.662	101.537	101.287	6.500		101.579	101.454	101.204	5.875		99.868	99.743	99.493
6.375		101.174	101.049	100.799	6.375		101.129	101.004	100.754	5.750		99.438	99.313	99.063
6.250		100.678	100.553	100.303	6.250		100.639	100.514	100.264	5.625		99.979	98.854	98.604
6.125		100.166	100.041	99.791	6.125		100.008	99.883	99.633	5.500		99.149	99.024	98.774
6.000		99.738	99.613	99.363	6.000		99.310	99.185	98.935	5.375		98.771	98.646	98.396
5.875		99.242	99.117	98.867	5.875		98.605	98.480	98.230	5.250		98.313	98.188	97.938
5.750		98.737	98.612	98.362	5.750		97.872	97.747	97.497	5.125		97.827	97.702	97.452
5.625		96.768	96.643	96.393	5.625		96.712	96.587	96.337	5.000		98.000	97.875	97.625
5.500		96.214	96.089	95.839	5.500		96.209	96.084	95.834	4.875		97.563	97.438	97.188
5.375		94.380	94.255	94.005	5.375		NA	NA	NA	4.750		97.065	96.940	96.690
5.250		93.890	93.765	93.515	5.250		NA	NA	NA	4.625		96.555	96.430	96.180

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		100.230	100.105	99.855
6.875		99.370	99.245	98.995
6.750		99.118	98.993	98.743
6.625		98.859	98.734	98.484
6.500		101.410	101.285	101.035
6.375		101.153	101.028	100.778
6.250		100.787	100.662	100.412
6.125		100.409	100.284	100.034
6.000		99.973	99.848	99.598
5.875		99.524	99.399	99.149
5.750		99.084	98.959	98.709
5.625		98.686	98.561	98.311
5.500		98.672	98.547	98.297
5.375		98.365	98.240	97.990
5.250		97.956	97.831	97.581
5.125		97.530	97.405	97.155
5.000		97.492	97.367	97.117
4.875		97.144	97.019	96.769
4.750		96.702	96.577	96.327
4.625		96.257	96.132	95.882

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

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

Purchase									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.375	-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 Manu. Home, zone and loan amt adj's

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

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

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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		104.075	103.950	103.700	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		103.823	103.698	103.448	7.000		NA	NA	NA																																			
7.500		103.672	103.547	103.297	6.875		NA	NA	NA																																			
7.375		103.402	103.277	103.027	6.750		100.794	100.669	100.419																																			
7.250		103.567	103.442	103.192	6.625		101.021	100.896	100.646																																			
7.125		103.528	103.403	103.153	6.500		100.769	100.644	100.394																																			
7.000		102.970	102.845	102.595	6.375		100.509	100.384	100.134																																			
6.875		102.656	102.531	102.281	6.250		100.481	100.356	100.106																																			
6.750		103.468	103.343	103.093	6.125		100.222	100.097	99.847																																			
6.625		103.172	103.047	102.797	6.000		99.954	99.829	99.579																																			
6.500		102.771	102.646	102.396	5.875		99.677	99.552	99.302																																			
6.375		102.556	102.431	102.181	5.750		99.654	99.529	99.279																																			
6.250		102.837	102.712	102.462	5.625		99.377	99.252	99.002																																			
6.125		102.456	102.331	102.081	5.500		99.090	98.965	98.715																																			
6.000		101.952	101.827	101.577	5.375		98.791	98.666	98.416																																			
5.875		101.431	101.306	101.056	5.250		98.481	98.356	98.106																																			
5.750		101.005	100.880	100.630	5.125		98.109	97.984	97.734																																			
5.625		100.646	100.521	100.271	5.000		97.799	97.674	97.424																																			
5.500		100.273	100.148	99.898	4.875		97.478	97.353	97.103																																			
5.375		99.884	99.759	99.509	4.750		97.708	97.583	97.333																																			
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		101.456	101.331	101.081	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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VA	0.000																																											
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Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		102.269	102.144	101.894	7.000		NA	NA	NA																																			
7.500		100.884	100.759	100.509	6.875		NA	NA	NA																																			
7.375		100.588	100.463	100.213	6.750		NA	NA	NA																																			
7.250		101.415	101.290	101.040	6.625		95.921	95.796	95.546																																			
7.125		101.221	101.096	100.846	6.500		95.669	95.544	95.294																																			
7.000		100.811	100.686	100.436	6.375		95.409	95.284	95.034																																			
6.875		100.181	100.056	99.806	6.250		98.381	98.256	98.006																																			
6.750		101.005	100.880	100.630	6.125		98.122	97.997	97.747																																			
6.625		100.709	100.584	100.334	6.000		98.043	97.918	97.668																																			
6.500		100.431	100.306	100.056	5.875		97.753	97.628	97.378																																			
6.375		100.038	99.913	99.663	5.750		97.554	97.429	97.179																																			
6.250		100.381	100.256	100.006	5.625		97.277	97.152	96.902																																			
6.125		99.681	99.556	99.306	5.500		96.990	96.865	96.615																																			
6.000		99.177	99.052	98.802	5.375		96.691	96.566	96.316																																			
5.875		98.656	98.531	98.281	5.250		96.381	96.256	96.006																																			
5.750		99.155	99.030	98.780	5.125		96.009	95.884	95.634																																			
5.625		98.796	98.671	98.421	5.000		95.699	95.574	95.324																																			
5.500		NA	NA	NA	4.875		95.378	95.253	95.003																																			
5.375		NA	NA	NA	4.750		95.044	94.919	94.669																																			

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	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		97.551	97.426	97.176	6.250		97.551	97.426	97.176	600-619	-1.500
6.125		97.560	97.435	97.185	6.125		97.560	97.435	97.185	580-599	-2.000
6.000		97.570	97.445	97.195	6.000		97.570	97.445	97.195	Government Adjusters	
5.875		97.579	97.454	97.204	5.875		97.579	97.454	97.204	Manual	-0.250
5.750		97.594	97.469	97.219	5.750		97.594	97.469	97.219	2 unit	-0.750
5.625		95.642	95.517	95.267	5.625		95.642	95.517	95.267	3-4 unit	-1.000
5.500		95.183	95.058	94.808	5.500		95.183	95.058	94.808	VA	0.000
5.375		96.151	96.026	95.776	5.375		96.151	96.026	95.776	Manufactured	-1.250
5.250		96.160	96.035	95.785	5.250		96.160	96.035	95.785	Ln Amt <=150K	-0.375
5.125		94.183	94.058	93.808	5.125		94.183	94.058	93.808	VA IRRL N/O/O	-1.000
5.000		93.699	93.574	93.324	5.000		93.699	93.574	93.324	Cash Out	-0.250
4.875		93.970	93.845	93.595	4.875		93.970	93.845	93.595	Cash Out > 90% (VA)	-1.75
4.750		93.970	93.845	93.595	4.750		93.820	93.695	93.445	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		92.788	92.663	92.413	4.625		92.638	92.513	92.263		
4.500		92.788	92.663	92.413	4.500		92.638	92.513	92.263		
4.375		92.788	92.663	92.413	4.375		92.638	92.513	92.263		

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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	NA	NA	NA	NA	7.000	101.008	100.883	100.633	100.633	7.000	100.979	100.854	100.604	100.604	7.000	100.979	100.854	100.604	100.604	7.000	100.979	100.854	100.604	100.604					
6.875	100.932	100.807	100.557	100.557	6.875	100.775	100.650	100.400	100.400	6.875	100.665	100.540	100.290	100.290	6.875	100.665	100.540	100.290	100.290	6.875	100.665	100.540	100.290	100.290					
6.750	100.723	100.598	100.348	100.348	6.750	100.541	100.416	100.166	100.166	6.750	100.385	100.260	100.010	100.010	6.750	100.385	100.260	100.010	100.010	6.750	100.385	100.260	100.010	100.010					
6.625	100.494	100.369	100.119	100.119	6.625	100.363	100.238	99.988	99.988	6.625	100.131	100.006	99.756	99.756	6.625	100.131	100.006	99.756	99.756	6.625	100.131	100.006	99.756	99.756					
6.500	100.236	100.111	99.861	99.861	6.500	100.221	100.096	99.846	99.846	6.500	99.888	99.763	99.513	99.513	6.500	99.888	99.763	99.513	99.513	6.500	99.888	99.763	99.513	99.513					
6.375	99.973	99.848	99.598	99.598	6.375	99.979	99.854	99.604	99.604	6.375	99.596	99.471	99.221	99.221	6.375	99.596	99.471	99.221	99.221	6.375	99.596	99.471	99.221	99.221					
6.250	99.713	99.588	99.338	99.338	6.250	99.648	99.523	99.273	99.273	6.250	99.266	99.141	98.891	98.891	6.250	99.266	99.141	98.891	98.891	6.250	99.266	99.141	98.891	98.891					
6.125	99.455	99.330	99.080	99.080	6.125	99.316	99.191	98.941	98.941	6.125	98.930	98.805	98.555	98.555	6.125	98.930	98.805	98.555	98.555	6.125	98.930	98.805	98.555	98.555					
6.000	99.153	99.028	98.778	98.778	6.000	98.936	98.811	98.561	98.561	6.000	98.541	98.416	98.166	98.166	6.000	98.541	98.416	98.166	98.166	6.000	98.541	98.416	98.166	98.166					
5.875	98.835	98.710	98.460	98.460	5.875	98.531	98.406	98.156	98.156	5.875	98.129	98.004	97.754	97.754	5.875	98.129	98.004	97.754	97.754	5.875	98.129	98.004	97.754	97.754					
5.750	98.508	98.383	98.133	98.133	5.750	98.110	97.985	97.735	97.735	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	98.166	98.041	97.791	97.791	5.625	97.659	97.534	97.284	97.284	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	104.296	104.171	103.921	103.921	7.625	104.246	104.121	103.871	103.871
7.500	103.940	103.815	103.565	103.565	7.500	104.012	103.887	103.637	103.637
7.375	103.510	103.385	103.135	103.135	7.375	103.597	103.472	103.222	103.222
7.250	103.066	102.941	102.691	102.691	7.250	103.154	103.029	102.779	102.779
7.125	103.670	103.545	103.295	103.295	7.125	103.672	103.547	103.297	103.297
7.000	103.269	103.144	102.894	102.894	7.000	103.349	103.224	102.974	102.974
6.875	102.807	102.682	102.432	102.432	6.875	102.897	102.772	102.522	102.522
6.750	102.327	102.202	101.952	101.952	6.750	102.418	102.293	102.043	102.043
6.625	102.744	102.619	102.369	102.369	6.625	102.747	102.622	102.372	102.372
6.500	102.295	102.170	101.920	101.920	6.500	102.378	102.253	102.003	102.003
6.375	101.796	101.671	101.421	101.421	6.375	101.890	101.765	101.515	101.515
6.250	101.272	101.147	100.897	100.897	6.250	101.367	101.242	100.992	100.992
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

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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 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.000		102.375	102.375	102.261	7.500		101.425	101.300	101.175			
7.875		102.375	102.261	102.136	7.375		101.175	101.050	100.925			
7.750		102.261	102.136	102.011	7.250		100.925	100.800	100.675			
7.625		102.136	102.011	101.886	7.125		100.675	100.550	100.425			
7.500		102.011	101.886	101.761	7.000		100.300	100.175	100.050			
7.375		101.761	101.636	101.511	6.875		99.925	99.800	99.675			
7.250		101.511	101.386	101.261	6.750		99.425	99.300	99.175			
7.125		101.261	101.136	101.011	6.625		98.925	98.800	98.675			
7.000		100.886	100.761	100.636	6.500		98.300	98.175	98.050			
6.875		100.511	100.386	100.261	6.375		97.675	97.550	97.425			
6.750		100.136	100.011	99.886	6.250		97.050	96.925	96.800			
6.625		99.636	99.511	99.386	6.125		96.425	96.300	96.175			
6.500		99.136	99.011	98.886	6.000		95.675	95.550	95.425			
6.375		98.511	98.386	98.261	5.875		94.925	94.800	94.675			
6.250		97.886	97.761	97.636			NA	NA	NA			
6.125		97.261	97.136	97.011			NA	NA	NA			
6.000		96.511	96.386	96.261			NA	NA	NA			
5.875		95.761	95.636	95.511			NA	NA	NA			
5.750		94.886	94.761	94.636			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR Arm A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 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
8.875		101.875	101.875	101.766	7.500		101.375	101.375	101.332	8.000		101.875	101.875	101.838
8.750		101.875	101.766	101.641	7.375		101.375	101.332	101.207	7.875		101.875	101.838	101.713
8.625		101.766	101.641	101.516	7.250		101.332	101.207	101.082	7.750		101.838	101.713	101.588
8.500		101.641	101.516	101.391	7.125		101.207	101.082	100.957	7.625		101.713	101.588	101.463
8.375		101.516	101.391	101.266	7.000		101.082	100.957	100.832	7.500		101.588	101.463	101.338
8.250		101.391	101.266	101.141	6.875		100.832	100.707	100.582	7.375		101.463	101.338	101.213
8.125		101.266	101.141	101.016	6.750		100.457	100.332	100.207	7.250		101.338	101.213	101.088
8.000		101.141	101.016	100.891	6.625		100.082	99.957	99.832	7.125		101.213	101.088	100.963
7.875		101.016	100.891	100.766	6.500		99.582	99.457	99.332	7.000		101.088	100.963	100.838
7.750		100.766	100.641	100.516	6.375		99.082	98.957	98.832	6.875		100.838	100.713	100.588
7.625		100.516	100.391	100.266	6.250		98.582	98.457	98.332	6.750		100.588	100.463	100.338
7.500		100.141	100.016	99.891	6.125		98.082	97.957	97.832	6.625		100.213	100.088	99.963
7.375		99.766	99.641	99.516	6.000		97.457	97.332	97.207	6.500		99.838	99.713	99.588
7.250		99.266	99.141	99.016	5.875		96.832	96.707	96.582	6.375		99.338	99.213	99.088
7.125		98.766	98.641	98.516	5.750		96.207	96.082	95.957	6.250		98.838	98.713	98.588
7.000		98.266	98.141	98.016	5.625		95.582	95.457	95.332	6.125		98.338	98.213	98.088
6.875		97.766	97.641	97.516			NA	NA	NA	6.000		97.713	97.588	97.463
6.750		97.141	97.016	96.891			NA	NA	NA	5.875		97.088	96.963	96.838
6.625		96.516	96.391	96.266			NA	NA	NA	5.750		96.338	96.213	96.088
6.500		95.766	95.641	95.516			NA	NA	NA	5.625		95.588	95.463	95.338

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 - Fixed		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 - Fixed		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		102.242	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;">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 Deck Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdeckwholesale@wesnet.com
Phone: 877-945-4105 ext 4

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Credit Score	Flood Rate 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
800+	0.500	0.500	0.500	0.500	0.465	0.340	0.215	-3.035	-3.535	na
780-799	0.500	0.500	0.500	0.500	0.465	0.340	0.215	-3.035	-3.535	na
760-779	0.500	0.500	0.500	0.465	0.340	0.215	0.090	-3.160	-3.765	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-1.135	-3.285	-3.910	na
720-739	0.340	0.340	0.215	0.090	-0.035	-0.160	-0.385	-3.410	-4.160	na
700-719	0.090	0.090	-0.135	-0.160	-0.410	-0.660	-1.160	-3.785	-4.410	na
680-699	-0.160	-0.160	-0.285	-0.410	-0.660	-1.160	-1.660	-4.410	-5.035	na
660-679	-0.410	-0.410	-0.660	-1.160	-1.660	-2.160	-2.660	-4.410	-5.035	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

Credit Score	Flood Rate 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
800+	1.215	1.215	1.215	0.965	0.840	0.715	0.340	na	na	na
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.215	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.215	na	na	na
720-739	0.840	0.840	0.715	0.465	0.340	0.215	0.090	na	na	na
700-719	0.840	0.840	0.715	0.465	0.340	0.215	0.090	na	na	na
680-699	0.715	0.715	0.590	0.465	0.340	0.215	0.090	na	na	na
660-679	0.590	0.590	0.465	0.340	0.215	0.090	0.090	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



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Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	
Primary Purchase										
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.005	na	na	na
780-799	0.403	0.340	0.278	0.215	0.153	0.090	-0.223	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.285	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.040	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	-0.348	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.055	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.098	-0.160	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	na	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.535	-0.910	na	na	na	na
700-719	-0.098	-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	0.128	-0.285	na	na	na
780-799	0.403	0.315	0.253	0.190	0.128	-0.223	-0.348	na	na	na
760-779	0.340	0.253	0.190	0.128	-0.160	-0.285	-0.598	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	-0.910	na	na	na
700-719	0.153	0.065	-0.098	-0.285	-0.660	-0.910	-1.348	na	na	na
680-699	0.090	-0.098	-0.223	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second NCO Ref										
800+	0.340	0.278	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	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	-0.098	-0.223	-0.473	-0.785	-1.098	na	na	na	na
700-719	0.028	-0.160	-0.285	-0.598	-1.035	-1.473	na	na	na	na
680-699	-0.035	-0.160	-0.348	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	na	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.535	-0.785	na	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.910	-1.410	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
ARM LLPAs										
Credit Score	CLTV									
	0 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	
Primary Purchase										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.098	-0.160	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.035	-0.098	-0.285	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	na	na	na
740-759	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	-1.035	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.535	-0.785	-1.035	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.910	-1.410	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	-0.098	-0.285	-0.535	na	na	na	na
780-799	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	na	na	na	na
760-779	-0.035	-0.098	-0.160	-0.285	-0.535	-0.785	na	na	na	na
740-759	-0.098	-0.160	-0.223	-0.410	-0.910	-1.410	na	na	na	na
720-739	-0.160	-0.223	-0.348	-0.598	-0.910	-1.285	na	na	na	na
700-719	-0.223	-0.348	-0.410	-0.660	-0.910	-1.285	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	0.128	-0.285	na	na	na
780-799	0.378	0.290	0.228	0.165	0.103	0.041	-0.473	na	na	na
760-779	0.290	0.208	0.145	0.083	0.021	-0.160	-0.598	na	na	na
740-759	0.208	0.125	0.063	0.001	-0.160	-0.410	-0.910	na	na	na
720-739	0.125	0.043	-0.019	-0.081	-0.285	-0.535	-0.785	na	na	na
700-719	0.043	-0.043	-0.105	-0.285	-0.535	-0.785	-1.035	na	na	na
680-699	-0.035	-0.105	-0.160	-0.348	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.035	-0.098	-0.285	na	na
780-799	0.153	0.090	0.028	-0.035	-0.098	-0.285	-0.535	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	na	na	na
740-759	0.028	-0.035	-0.098	-0.285	-0.535	-0.785	-1.035	na	na	na
720-739	-0.035	-0.098	-0.160	-0.285	-0.535	-0.785	-1.035	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.910	-1.410	na	na	na	na
680-699										



Effective: 12/14/23 8:56 AM

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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.625	105.405	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

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).

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
Fixed Rate LLPAs										
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

	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
Global LLPAs										
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

