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SHLC Wholesale Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 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		104.132	104.007	103.757	7.625		103.970	103.845	103.595	7.000		103.498	103.373	103.123
7.500		103.818	103.693	103.443	7.500		103.672	103.547	103.297	6.875		103.235	103.110	102.860
7.375		103.526	103.401	103.151	7.375		103.389	103.264	103.014	6.750		102.831	102.706	102.456
7.250		103.142	103.017	102.767	7.250		103.091	102.966	102.716	6.625		102.395	102.270	102.020
7.125		103.268	103.143	102.893	7.125		104.007	103.882	103.632	6.500		102.887	102.762	102.512
7.000		103.147	103.022	102.772	7.000		103.678	103.553	103.303	6.375		102.581	102.456	102.206
6.875		102.775	102.650	102.400	6.875		103.278	103.153	102.903	6.250		102.163	102.038	101.788
6.750		102.374	102.249	101.999	6.750		102.840	102.715	102.465	6.125		101.716	101.591	101.341
6.625		102.444	102.319	102.069	6.625		103.143	103.018	102.768	6.000		102.303	102.178	101.928
6.500		102.181	102.056	101.806	6.500		102.753	102.628	102.378	5.875		101.954	101.829	101.579
6.375		101.742	101.617	101.367	6.375		102.257	102.132	101.882	5.750		101.618	101.493	101.243
6.250		101.262	101.137	100.887	6.250		101.843	101.718	101.468	5.625		101.219	101.094	100.844
6.125		101.035	100.910	100.660	6.125		101.809	101.684	101.434	5.500		100.854	100.729	100.479
6.000		100.517	100.392	100.142	6.000		101.347	101.222	100.972	5.375		100.446	100.321	100.071
5.875		99.945	99.820	99.570	5.875		100.753	100.628	100.378	5.250		100.093	99.968	99.718
5.750		99.232	99.107	98.857	5.750		100.292	100.167	99.917	5.125		99.738	99.613	99.363
5.625		98.762	98.637	98.387	5.625		100.046	99.921	99.671	5.000		99.713	99.588	99.338
5.500		98.264	98.139	97.889	5.500		99.489	99.364	99.114	4.875		99.291	99.166	98.916
5.375		97.728	97.603	97.353	5.375		98.903	98.778	98.528	4.750		98.901	98.776	98.526
5.250		97.167	97.042	96.792	5.250		98.287	98.162	97.912	4.625		97.988	97.863	97.613

  

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		103.209	103.084	102.834										
6.875		102.945	102.820	102.570										
6.750		102.593	102.468	102.218										
6.625		102.367	102.242	101.992										
6.500		102.597	102.472	102.222										
6.375		102.291	102.166	101.916										
6.250		101.925	101.800	101.550										
6.125		101.693	101.568	101.318										
6.000		101.840	101.715	101.465										
5.875		101.493	101.368	101.118										
5.750		101.100	100.975	100.725										
5.625		100.816	100.691	100.441										
5.500		100.427	100.302	100.052										
5.375		100.047	99.922	99.672										
5.250		99.748	99.623	99.373										
5.125		99.454	99.329	99.079										
5.000		99.215	99.090	98.840										
4.875		98.812	98.687	98.437										
4.750		98.499	98.374	98.124										
4.625		98.039	97.914	97.664										

  

LPMI Product Codes				Extension and Re-lock Fees			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI	5 Day	-0.125	Relock	
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	-0.150	15 Day	-0.125
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	-0.250	30 Day	-0.250
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.323	103.198	103.052	102.948	7.625	102.605	102.480	102.230	102.230	7.000	101.100	100.975	100.725	100.725
7.500	103.177	103.052	102.802	102.802	7.500	103.182	103.057	102.807	102.807	6.875	101.856	101.731	101.481	101.481
7.375	102.886	102.761	102.511	102.511	7.375	102.812	102.687	102.437	102.437	6.750	101.562	101.437	101.187	101.187
7.250	102.614	102.489	102.239	102.239	7.250	102.406	102.281	102.031	102.031	6.625	101.137	101.012	100.762	100.762
7.125	102.824	102.699	102.449	102.449	7.125	102.753	102.628	102.378	102.378	6.500	101.713	101.588	101.338	101.338
7.000	102.538	102.413	102.163	102.163	7.000	102.440	102.315	102.065	102.065	6.375	101.423	101.298	101.048	101.048
6.875	102.014	101.889	101.639	101.639	6.875	102.036	101.911	101.661	101.661	6.250	101.018	100.893	100.643	100.643
6.750	101.774	101.649	101.399	101.399	6.750	101.596	101.471	101.221	101.221	6.125	100.583	100.458	100.208	100.208
6.625	101.870	101.745	101.495	101.495	6.625	101.816	101.691	101.441	101.441	6.000	100.145	100.020	99.770	99.770
6.500	101.527	101.402	101.152	101.152	6.500	101.444	101.319	101.069	101.069	5.875	99.811	99.686	99.436	99.436
6.375	100.995	100.870	100.620	100.620	6.375	101.002	100.877	100.627	100.627	5.750	99.387	99.262	99.012	99.012
6.250	100.563	100.438	100.188	100.188	6.250	100.522	100.397	100.147	100.147	5.625	98.935	98.810	98.560	98.560
6.125	100.161	100.036	99.786	99.786	6.125	99.893	99.768	99.518	99.518	5.500	98.996	98.871	98.621	98.621
6.000	99.667	99.542	99.292	99.292	6.000	99.191	99.066	98.816	98.816	5.375	98.618	98.493	98.243	98.243
5.875	99.175	99.050	98.800	98.800	5.875	98.500	98.375	98.125	98.125	5.250	98.171	98.046	97.796	97.796
5.750	98.670	98.545	98.295	98.295	5.750	97.764	97.639	97.389	97.389	5.125	97.696	97.571	97.321	97.321
5.625	96.667	96.542	96.292	96.292	5.625	96.620	96.495	96.245	96.245	5.000	97.620	97.495	97.245	97.245
5.500	96.114	95.989	95.739	95.739	5.500	96.108	95.983	95.733	95.733	4.875	97.207	97.082	96.832	96.832
5.375	94.319	94.194	93.944	93.944	5.375	NA	NA	NA	NA	4.750	96.749	96.624	96.374	96.374
5.250	93.825	93.700	93.450	93.450	5.250	NA	NA	NA	NA	4.625	96.202	96.077	95.827	95.827

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000	NA	NA	NA	NA
6.875	99.242	99.117	98.867	98.867
6.750	98.991	98.866	98.616	98.616
6.625	98.731	98.606	98.356	98.356
6.500	101.287	101.162	100.912	100.912
6.375	101.028	100.903	100.653	100.653
6.250	100.666	100.541	100.291	100.291
6.125	100.295	100.170	99.920	99.920
6.000	99.857	99.732	99.482	99.482
5.875	99.409	99.284	99.034	99.034
5.750	99.032	98.907	98.657	98.657
5.625	98.644	98.519	98.269	98.269
5.500	98.512	98.387	98.137	98.137
5.375	98.206	98.081	97.831	97.831
5.250	97.812	97.687	97.437	97.437
5.125	97.401	97.276	97.026	97.026
5.000	97.114	96.989	96.739	96.739
4.875	96.790	96.665	96.415	96.415
4.750	96.350	96.225	95.975	95.975
4.625	95.904	95.779	95.529	95.529

  

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

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SHLC Wholesale Government																																																																																																																								
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																																																																														
8100-99					FHA/VA 15 Yr Fixed																																																																																																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																																															
7.750		103.901	103.776	103.526	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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680-699	0.000																																																																																																																							
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Cash Out > 90% (VA)	-1.75																																																																																																																							
7.625		103.933	103.808	103.558	7.000		NA	NA	NA																																																																																																															
7.500		103.672	103.547	103.297	6.875		NA	NA	NA																																																																																																															
7.375		103.408	103.283	103.033	6.750		100.823	100.698	100.448																																																																																																															
7.250		103.659	103.534	103.284	6.625		100.682	100.557	100.307																																																																																																															
7.125		103.815	103.690	103.440	6.500		100.435	100.310	100.060																																																																																																															
7.000		103.611	103.486	103.236	6.375		100.179	100.054	99.804																																																																																																															
6.875		103.291	103.166	102.916	6.250		100.386	100.261	100.011																																																																																																															
6.750		103.301	103.176	102.926	6.125		100.132	100.007	99.757																																																																																																															
6.625		103.397	103.272	103.022	6.000		99.869	99.744	99.494																																																																																																															
6.500		103.082	102.957	102.707	5.875		99.597	99.472	99.222																																																																																																															
6.375		102.697	102.572	102.322	5.750		99.651	99.526	99.276																																																																																																															
6.250		102.626	102.501	102.251	5.625		99.380	99.255	99.005																																																																																																															
6.125		102.262	102.137	101.887	5.500		99.099	98.974	98.724																																																																																																															
6.000		101.770	101.645	101.395	5.375		98.806	98.681	98.431																																																																																																															
5.875		101.567	101.442	101.192	5.250		98.501	98.376	98.126																																																																																																															
5.750		100.839	100.714	100.464	5.125		98.067	97.942	97.692																																																																																																															
5.625		100.487	100.362	100.112	5.000		97.763	97.638	97.388																																																																																																															
5.500		100.120	99.995	99.745	4.875		97.447	97.322	97.072																																																																																																															
5.375		99.739	99.614	99.364	4.750		97.120	96.995	96.745																																																																																																															
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><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><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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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		101.255	101.130	100.880	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 IRRRL 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 IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
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Cash Out > 90% (VA)	-1.75																																											
7.625		101.255	101.130	100.880	7.000		NA	NA	NA																																			
7.500		100.689	100.564	100.314	6.875		NA	NA	NA																																			
7.375		100.396	100.271	100.021	6.750		NA	NA	NA																																			
7.250		101.352	101.227	100.977	6.625		96.156	96.031	95.781																																			
7.125		101.163	101.038	100.788	6.500		95.753	95.628	95.378																																			
7.000		100.829	100.704	100.454	6.375		95.079	94.954	94.704																																			
6.875		100.510	100.385	100.135	6.250		98.286	98.161	97.911																																			
6.750		100.940	100.815	100.565	6.125		98.032	97.907	97.657																																			
6.625		100.879	100.754	100.504	6.000		98.012	97.887	97.637																																			
6.500		100.563	100.438	100.188	5.875		97.741	97.616	97.366																																			
6.375		100.178	100.053	99.803	5.750		97.551	97.426	97.176																																			
6.250		100.459	100.334	100.084	5.625		97.280	97.155	96.905																																			
6.125		99.487	99.362	99.112	5.500		96.999	96.874	96.624																																			
6.000		98.995	98.870	98.620	5.375		96.706	96.581	96.331																																			
5.875		98.481	98.356	98.106	5.250		96.401	96.276	96.026																																			
5.750		97.713	97.588	97.338	5.125		95.967	95.842	95.592																																			
5.625		96.423	96.298	96.048	5.000		95.663	95.538	95.288																																			
5.500		96.667	96.542	96.292	4.875		95.347	95.222	94.972																																			
5.375		96.193	96.068	95.818	4.750		95.020	94.895	94.645																																			
<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																																							
Note: Pricing and LLPAs subject to change without notice																																												
5 Day	-0.125		Relock																																									
7 Day	-0.150		15 Day		-0.125																																							
10 Day	-0.250		30 Day		-0.250																																							
15 Day	-0.375																																											
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Lock cut-off for Arm Programs is 3:30 PM PST

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT			
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		
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375		
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125		
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875		
6.250		97.469	97.344	97.094	6.250		97.469	97.344	97.094		
6.125		97.478	97.353	97.103	6.125		97.478	97.353	97.103		
6.000		97.488	97.363	97.113	6.000		97.488	97.363	97.113		
5.875		97.497	97.372	97.122	5.875		97.497	97.372	97.122		
5.750		97.512	97.387	97.137	5.750		97.512	97.387	97.137		
5.625		96.212	96.087	95.837	5.625		96.212	96.087	95.837		
5.500		95.777	95.652	95.402	5.500		95.777	95.652	95.402		
5.375		95.284	95.159	94.909	5.375		95.284	95.159	94.909		
5.250		94.770	94.645	94.395	5.250		94.770	94.645	94.395		
5.125		94.769	94.644	94.394	5.125		94.769	94.644	94.394		
5.000		94.290	94.165	93.915	5.000		94.290	94.165	93.915		
4.875		93.820	93.695	93.445	4.875		93.820	93.695	93.445		
4.750		93.820	93.695	93.445	4.750		93.670	93.545	93.295		
4.625		93.248	93.123	92.873	4.625		93.248	93.123	92.873		
4.500		92.639	92.514	92.264	4.500		92.489	92.364	92.114		
4.375		92.639	92.514	92.264	4.375		92.489	92.364	92.114		
										<b>FICO Adjustments</b>	
										680 - 699	0.000
										660-679	-0.125
										640-659	-0.500
										620-639	-1.000
										600-619	-1.500
										580-599	-2.000
										<b>Government Adjusters</b>	
										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
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	NA	NA	NA	NA	7.000	100.833	100.708	100.458	100.154	7.000	100.529	100.404	100.154	100.154	7.000	100.529	100.404	100.154	100.154	7.000	100.529	100.404	100.154	100.154					
6.875	NA	NA	NA	NA	6.875	100.598	100.473	100.223	100.149	6.875	100.274	100.149	99.899	99.899	6.875	100.274	100.149	99.899	99.899	6.875	100.274	100.149	99.899	99.899					
6.750	100.510	100.385	100.135	100.135	6.750	100.360	100.235	99.985	99.653	6.750	100.028	99.903	99.653	99.653	6.750	100.028	99.903	99.653	99.653	6.750	100.028	99.903	99.653	99.653					
6.625	100.305	100.180	99.930	99.930	6.625	100.175	100.050	99.800	99.461	6.625	99.836	99.711	99.461	99.461	6.625	99.836	99.711	99.461	99.461	6.625	99.836	99.711	99.461	99.461					
6.500	100.051	99.926	99.676	99.676	6.500	100.038	99.913	99.663	99.316	6.500	99.691	99.566	99.316	99.316	6.500	99.691	99.566	99.316	99.316	6.500	99.691	99.566	99.316	99.316					
6.375	99.788	99.663	99.413	99.413	6.375	99.795	99.670	99.420	99.069	6.375	99.444	99.319	99.069	99.069	6.375	99.444	99.319	99.069	99.069	6.375	99.444	99.319	99.069	99.069					
6.250	99.522	99.397	99.147	99.147	6.250	99.459	99.334	99.084	98.733	6.250	99.108	98.983	98.733	98.733	6.250	99.108	98.983	98.733	98.733	6.250	99.108	98.983	98.733	98.733					
6.125	99.251	99.126	98.876	98.876	6.125	99.113	98.988	98.738	98.379	6.125	98.754	98.629	98.379	98.379	6.125	98.754	98.629	98.379	98.379	6.125	98.754	98.629	98.379	98.379					
6.000	98.984	98.859	98.609	98.609	6.000	98.767	98.642	98.392	98.018	6.000	98.393	98.268	98.018	98.018	6.000	98.393	98.268	98.018	98.018	6.000	98.393	98.268	98.018	98.018					
5.875	98.668	98.543	98.293	98.293	5.875	98.365	98.240	97.990	97.612	5.875	97.987	97.862	97.612	97.612	5.875	97.987	97.862	97.612	97.612	5.875	97.987	97.862	97.612	97.612					
5.750	98.341	98.216	97.966	97.966	5.750	97.945	97.820	97.570	97.192	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	98.002	97.877	97.627	97.627	5.625	97.495	97.370	97.120	96.742	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	97.649	97.524	97.274	97.274	5.500	NA	NA	NA	96.364	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	95.984	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	95.604	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	95.224	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.



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	104.200	104.075	103.825	103.825	7.625	104.150	104.025	103.775	103.775
7.500	103.866	103.741	103.491	103.491	7.500	103.938	103.813	103.563	103.563
7.375	103.438	103.313	103.063	103.063	7.375	103.525	103.400	103.150	103.150
7.250	102.999	102.874	102.624	102.624	7.250	103.086	102.961	102.711	102.711
7.125	103.537	103.412	103.162	103.162	7.125	103.538	103.413	103.163	103.163
7.000	103.140	103.015	102.765	102.765	7.000	103.221	103.096	102.846	102.846
6.875	102.684	102.559	102.309	102.309	6.875	102.774	102.649	102.399	102.399
6.750	102.212	102.087	101.837	101.837	6.750	102.302	102.177	101.927	101.927
6.625	102.611	102.486	102.236	102.236	6.625	102.613	102.488	102.238	102.238
6.500	102.160	102.035	101.785	101.785	6.500	102.243	102.118	101.868	101.868
6.375	101.671	101.546	101.296	101.296	6.375	101.764	101.639	101.389	101.389
6.250	101.158	101.033	100.783	100.783	6.250	101.252	101.127	100.877	100.877
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









Effective: 12/15/23 8:36 AM

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			
8.250		102.375	102.375	102.367	7.500		101.424	101.299	101.174			
8.125		102.375	102.367	102.242	7.375		101.174	101.049	100.924			
8.000		102.367	102.242	102.117	7.250		100.924	100.799	100.674			
7.875		102.242	102.117	101.992	7.125		100.674	100.549	100.424			
7.750		102.117	101.992	101.867	7.000		100.299	100.174	100.049			
7.625		101.992	101.867	101.742	6.875		99.924	99.799	99.674			
7.500		101.867	101.742	101.617	6.750		99.424	99.299	99.174			
7.375		101.742	101.617	101.492	6.625		98.924	98.799	98.674			
7.250		101.492	101.367	101.242	6.500		98.299	98.174	98.049			
7.125		101.242	101.117	100.992	6.375		97.674	97.549	97.424			
7.000		100.992	100.867	100.742	6.250		97.049	96.924	96.799			
6.875		100.617	100.492	100.367	6.125		96.424	96.299	96.174			
6.750		100.242	100.117	99.992	6.000		95.674	95.549	95.424			
6.625		99.867	99.742	99.617	5.875		94.924	94.799	94.674			
6.500		99.367	99.242	99.117			NA	NA	NA			
6.375		98.867	98.742	98.617			NA	NA	NA			
6.250		98.242	98.117	97.992			NA	NA	NA			
6.125		97.617	97.492	97.367			NA	NA	NA			
6.000		96.992	96.867	96.742			NA	NA	NA			
5.875		96.242	96.117	95.992			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
9.000		101.875	101.875	101.773	7.500		101.375	101.375	101.261	8.000		101.875	101.875	101.839
8.875		101.875	101.773	101.648	7.375		101.375	101.261	101.136	7.875		101.875	101.839	101.714
8.750		101.773	101.648	101.523	7.250		101.261	101.136	101.011	7.750		101.839	101.714	101.589
8.625		101.648	101.523	101.398	7.125		101.136	101.011	100.886	7.625		101.714	101.589	101.464
8.500		101.523	101.398	101.273	7.000		101.011	100.886	100.761	7.500		101.589	101.464	101.339
8.375		101.398	101.273	101.148	6.875		100.761	100.636	100.511	7.375		101.464	101.339	101.214
8.250		101.273	101.148	101.023	6.750		100.386	100.261	100.136	7.250		101.339	101.214	101.089
8.125		101.148	101.023	100.898	6.625		100.011	99.886	99.761	7.125		101.214	101.089	100.964
8.000		101.023	100.898	100.773	6.500		99.511	99.386	99.261	7.000		101.089	100.964	100.839
7.875		100.898	100.773	100.648	6.375		99.011	98.886	98.761	6.875		100.839	100.714	100.589
7.750		100.648	100.523	100.398	6.250		98.511	98.386	98.261	6.750		100.589	100.464	100.339
7.625		100.398	100.273	100.148	6.125		98.011	97.886	97.761	6.625		100.214	100.089	99.964
7.500		100.023	99.898	99.773	6.000		97.386	97.261	97.136	6.500		99.839	99.714	99.589
7.375		99.648	99.523	99.398	5.875		96.761	96.636	96.511	6.375		99.339	99.214	99.089
7.250		99.148	99.023	98.898	5.750		96.136	96.011	95.886	6.250		98.839	98.714	98.589
7.125		98.648	98.523	98.398	5.625		95.511	95.386	95.261	6.125		98.339	98.214	98.089
7.000		98.148	98.023	97.898			NA	NA	NA	6.000		97.714	97.589	97.464
6.875		97.648	97.523	97.398			NA	NA	NA	5.875		97.089	96.964	96.839
6.750		97.023	96.898	96.773			NA	NA	NA	5.750		96.339	96.214	96.089
6.625		96.398	96.273	96.148			NA	NA	NA	5.625		95.589	95.464	95.339

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

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 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: fit-content;"> <p style="text-align: center; margin: 0;">Extension and Re-lock Fees</p> <p style="text-align: center; margin: 10px 0 0 0;">Please call lock deck for extensions and relocks</p> </div>											

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









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

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Ruby AUS Jumbo Adjusters Effective: 3/21/21 8:38 AM

Credit Score	ARM LRPAs									
	LTV					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	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
760-779	0.080	0.045	-0.045	-0.170	-0.170	-0.420	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.455	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.170	-0.455	-0.870	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	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
Primary MCO Rate										
800	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.455	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	-0.170	-0.455	-0.870	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.170	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
Primary CO Ref										
800	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na
760-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na
700-719	na	na	na	na	na	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 LRPAs										
SPR	LTV									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
FUD	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
2 unit property	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
NFC Coop	na	na	na	na	na	na	na	na	na	na
Township/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
ID (Arm only) Dweller Occupied	na	na	na	na	na	na	na	na	na	na
ID (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
→Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
→\$1MM << \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
→\$1.5MM << \$2.0MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
→\$2.0MM << \$2.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
→\$2.5MM << \$3.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
→\$3.0MM << \$4.0MM	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na

Opal Jumbo Adjusters

Credit Score	Fixed Rate LRPAs									
	LTV					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	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
780-799	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
760-779	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
740-759	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
720-739	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
700-719	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	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 MCO Rate										
800	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
780-799	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
760-779	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
740-759	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
720-739	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na
700-719	0.090	0.090	0.090	0.090	-0.160	-0.160	-0.160	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	-0.035	-0.035	-0.035	-0.035	-0.410	-0.660	-0.785	-1.135	na	na
780-799	-0.035	-0.035	-0.035	-0.035	-0.410	-0.660	-0.785	-1.135	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.785	-1.160	-2.160	na	na
740-759	-0.410	-0.410	-0.410	-0.410	-0.660	-0.910	-1.260	-2.160	na	na
720-739	-0.535	-0.535	-0.535	-0.535	-0.785	-1.260	-1.785	-3.160	na	na
700-719	-0.660	-0.660	-0.660	-0.660	-0.910	-1.260	-2.285	-3.160	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 MCO Rate										
800	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.260	na	na
780-799	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.260	na	na
760-779	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.260	na	na
740-759	-0.285	-0.285	-0.285	-0.285	-0.410	-0.660	-0.910	-1.260	na	na
720-739	-0.535	-0.535	-0.535	-0.535	-0.785	-1.260	-1.785	-3.160	na	na
700-719	-0.660	-0.660	-0.660	-0.660	-0.910	-1.260	-2.285	-3.160	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 CO Ref										
800	-0.410	-0.410	-0.410	-0.410	-0.785	-1.035	-1.285	na	na	na
780-799	-0.410	-0.410	-0.410	-0.410	-0.785	-1.035	-1.285	na	na	na
760-779	-0.660	-0.660	-0.660	-0.660	-0.785	-1.160	-1.660	na	na	na
740-759	-0.785	-0.785	-0.785	-0.785	-1.035	-1.285	-1.910	na	na	na
720-739	-0.910	-0.910	-0.910	-0.910	-1.160	-1.660	-2.285	na	na	na
700-719	-1.035	-1.035	-1.035	-1.035	-1.285	-1.910	-2.785	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 LRPAs										
SPR	LTV									
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
FUD	0.000	0.000	0.000							







Effective: 12/15/23 8:36 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
<b>Fixed Rate LLPAs</b>										
<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

	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>Global LLPAs</b>										
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <=\$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <=\$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <=\$2.5MM	na	na	na	na	na	na	na	na	na	na
>\$2.5MM <=\$3.0MM	na	na	na	na	na	na	na	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

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

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



VIP Prime - "Non-Owner Occupied"

Rate	Rate
8.375	101.024
8.500	101.000
8.625	100.976
8.750	100.952
8.875	100.928
9.000	100.904
9.125	100.880
9.250	100.856
9.375	100.832
9.500	100.808
9.625	100.784
9.750	100.760
9.875	100.736
10.000	100.712
10.125	100.688
10.250	100.664
10.375	100.640
10.500	100.616
10.625	100.592
10.750	100.568
10.875	100.544
11.000	100.520
11.125	100.496
11.250	100.472
11.375	100.448
11.500	100.424
11.625	100.400
11.750	100.376
11.875	100.352
12.000	100.328
12.125	100.304
12.250	100.280
12.375	100.256
12.500	100.232
12.625	100.208
12.750	100.184
12.875	100.160
13.000	100.136
13.125	100.112
13.250	100.088
13.375	100.064
13.500	100.040
13.625	100.016
13.750	100.000

Rate	Rate
13.875	100.000
14.000	100.000
14.125	100.000
14.250	100.000
14.375	100.000
14.500	100.000
14.625	100.000
14.750	100.000
14.875	100.000
15.000	100.000
15.125	100.000
15.250	100.000
15.375	100.000
15.500	100.000
15.625	100.000
15.750	100.000
15.875	100.000
16.000	100.000
16.125	100.000
16.250	100.000
16.375	100.000
16.500	100.000
16.625	100.000
16.750	100.000
16.875	100.000
17.000	100.000
17.125	100.000
17.250	100.000
17.375	100.000
17.500	100.000
17.625	100.000
17.750	100.000
17.875	100.000
18.000	100.000
18.125	100.000
18.250	100.000
18.375	100.000
18.500	100.000
18.625	100.000
18.750	100.000
18.875	100.000
19.000	100.000
19.125	100.000
19.250	100.000
19.375	100.000
19.500	100.000
19.625	100.000
19.750	100.000
19.875	100.000
20.000	100.000

Description	Contract	Prepaid Expenses				
		12/17/23	12/18/23	12/19/23	12/20/23	12/21/23
Full Doc	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
Full Doc W-2	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
1st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
Bank Statement (CA 12th)	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
Bank Statement (CA 12th)	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
2nd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
3rd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
4th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
5th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
6th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
7th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
8th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
9th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
10th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
11th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
12th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
13th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
14th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
15th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
16th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
17th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
18th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
19th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
20th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
21st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
22nd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
23rd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
24th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
25th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
26th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
27th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
28th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
29th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
30th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
31st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
32nd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
33rd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
34th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
35th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
36th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
37th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
38th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
39th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
40th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
41st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
42nd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
43rd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
44th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
45th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
46th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
47th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
48th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
49th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
50th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
51st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
52nd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
53rd	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
54th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
55th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
56th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
57th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
58th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
59th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
60th	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
61st	1	0.00	0.00	0.00	0.00	0.00
	2	0.00	0.00	0.00	0.00	0.00
6						