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New Locks

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

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

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SHLC Wholesale Conforming DU and LP																				
1000-99					1200-99					1300-99										
1001-99		1100-99			1201-99					1301-99		1101-99			1201-99					
		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	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		104.164	104.039	103.789	7.625		103.997	103.872	103.622	7.000		103.283	103.158	102.908						
7.500		103.837	103.712	103.462	7.500		103.668	103.543	103.293	6.875		103.071	102.946	102.696						
7.375		103.469	103.344	103.094	7.375		103.365	103.240	102.990	6.750		102.665	102.540	102.290						
7.250		103.096	102.971	102.721	7.250		102.979	102.854	102.604	6.625		102.380	102.255	102.005						
7.125		103.379	103.254	103.004	7.125		103.466	103.341	103.091	6.500		102.659	102.534	102.284						
7.000		103.112	102.987	102.737	7.000		103.113	102.988	102.738	6.375		102.425	102.300	102.050						
6.875		102.717	102.592	102.342	6.875		102.793	102.668	102.418	6.250		102.022	101.897	101.647						
6.750		102.280	102.155	101.905	6.750		102.468	102.343	102.093	6.125		101.499	101.374	101.124						
6.625		102.398	102.273	102.023	6.625		102.842	102.717	102.467	6.000		101.992	101.867	101.617						
6.500		102.085	101.960	101.710	6.500		102.406	102.281	102.031	5.875		101.722	101.597	101.347						
6.375		101.641	101.516	101.266	6.375		102.093	101.968	101.718	5.750		101.300	101.175	100.925						
6.250		101.121	100.996	100.746	6.250		101.680	101.555	101.305	5.625		100.818	100.693	100.443						
6.125		100.979	100.854	100.604	6.125		101.342	101.217	100.967	5.500		100.456	100.331	100.081						
6.000		100.444	100.319	100.069	6.000		100.991	100.866	100.616	5.375		100.049	99.924	99.674						
5.875		99.855	99.730	99.480	5.875		100.575	100.450	100.200	5.250		99.796	99.671	99.421						
5.750		99.022	98.897	98.647	5.750		100.113	99.988	99.738	5.125		99.450	99.325	99.075						
5.625		98.590	98.465	98.215	5.625		99.603	99.478	99.228	5.000		99.542	99.417	99.167						
5.500		98.062	97.937	97.687	5.500		99.142	99.017	98.767	4.875		99.120	98.995	98.745						
5.375		97.500	97.375	97.125	5.375		98.573	98.448	98.198	4.750		98.731	98.606	98.356						
5.250		96.909	96.784	96.534	5.250		97.958	97.833	97.583	4.625		97.877	97.752	97.502						
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	Rate	15 Day	30 Day	45 Day	60 Day	
7.000		102.998	102.873	102.623																
6.875		102.785	102.660	102.410																
6.750		102.444	102.319	102.069																
6.625		102.281	102.156	101.906																
6.500		102.375	102.250	102.000																
6.375		102.141	102.016	101.766																
6.250		101.704	101.579	101.329																
6.125		101.586	101.461	101.211																
6.000		101.711	101.586	101.336																
5.875		101.442	101.317	101.067																
5.750		101.068	100.943	100.693																
5.625		100.681	100.556	100.306																
5.500		100.307	100.182	99.932																
5.375		99.863	99.738	99.488																
5.250		99.400	99.275	99.025																
5.125		99.163	99.038	98.788																
5.000		99.048	98.923	98.673																
4.875		98.645	98.520	98.270																
4.750		98.331	98.206	97.956																
4.625		97.924	97.799	97.549																
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.

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Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99					1233-99					1333-99				
1053-99		Conventional 25/30 Yr Fixed HB			1253-99		Conventional 20 Yr Fixed HB			1353-99		Conventional 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.280	103.155	103.155	102.905	7.625	102.575	102.450	102.200	102.200	7.000	101.826	101.701	101.701	101.451
7.500	103.142	103.017	103.017	102.767	7.500	102.552	102.427	102.177	102.177	6.875	101.783	101.658	101.658	101.408
7.375	102.857	102.732	102.732	102.482	7.375	102.197	102.072	101.822	101.822	6.750	101.409	101.284	101.284	101.034
7.250	102.591	102.466	102.466	102.216	7.250	101.789	101.664	101.414	101.414	6.625	100.984	100.859	100.859	100.609
7.125	102.586	102.461	102.211	102.211	7.125	102.532	102.407	102.157	102.157	6.500	101.470	101.345	101.345	101.095
7.000	102.403	102.278	102.028	102.028	7.000	102.293	102.168	101.918	101.918	6.375	101.265	101.140	101.140	100.890
6.875	101.976	101.851	101.601	101.601	6.875	101.908	101.783	101.533	101.533	6.250	100.877	100.752	100.752	100.502
6.750	101.497	101.372	101.122	101.122	6.750	101.465	101.340	101.090	101.090	6.125	100.441	100.316	100.316	100.066
6.625	101.574	101.449	101.199	101.199	6.625	101.548	101.423	101.173	101.173	6.000	100.004	99.879	99.879	99.629
6.500	101.351	101.226	100.976	100.976	6.500	101.258	101.133	100.883	100.883	5.875	99.750	99.625	99.625	99.375
6.375	100.890	100.765	100.515	100.515	6.375	100.831	100.706	100.456	100.456	5.750	99.342	99.217	99.217	98.967
6.250	100.292	100.167	99.917	99.917	6.250	100.346	100.221	99.971	99.971	5.625	98.889	98.764	98.764	98.514
6.125	100.132	100.007	99.757	99.757	6.125	99.820	99.695	99.445	99.445	5.500	98.753	98.628	98.628	98.378
6.000	99.409	99.284	99.034	99.034	6.000	99.242	99.117	98.867	98.867	5.375	98.450	98.325	98.325	98.075
5.875	98.917	98.792	98.542	98.542	5.875	98.630	98.505	98.255	98.255	5.250	98.016	97.891	97.891	97.641
5.750	98.412	98.287	98.037	98.037	5.750	97.919	97.794	97.544	97.544	5.125	97.540	97.415	97.415	97.165
5.625	96.231	96.106	95.856	95.856	5.625	96.265	96.140	95.890	95.890	5.000	97.384	97.259	97.259	97.009
5.500	94.816	94.691	94.441	94.441	5.500	95.801	95.676	95.426	95.426	4.875	97.033	96.908	96.908	96.658
5.375	94.104	93.979	93.729	93.729	5.375	NA	NA	NA	NA	4.750	96.576	96.451	96.451	96.201
5.250	93.569	93.444	93.194	93.194	5.250	NA	NA	NA	NA	4.625	94.930	94.805	94.805	94.555

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	99.227	99.102	98.852	98.852
6.750	98.977	98.852	98.602	98.602
6.625	100.698	100.573	100.323	100.323
6.500	101.076	100.951	100.701	100.701
6.375	100.890	100.765	100.515	100.515
6.250	100.528	100.403	100.153	100.153
6.125	100.153	100.028	99.778	99.778
6.000	99.784	99.659	99.409	99.409
5.875	99.397	99.272	99.022	99.022
5.750	98.998	98.873	98.623	98.623
5.625	98.597	98.472	98.222	98.222
5.500	98.302	98.177	97.927	97.927
5.375	98.061	97.936	97.686	97.686
5.250	97.662	97.537	97.287	97.287
5.125	97.244	97.119	96.869	96.869
5.000	96.939	96.814	96.564	96.564
4.875	96.625	96.500	96.250	96.250
4.750	96.184	96.059	95.809	95.809
4.625	95.739	95.614	95.364	95.364

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

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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		103.883	103.758	103.508	7.125		NA	NA	NA	
7.625		103.892	103.767	103.517	7.000		NA	NA	NA	
7.500		103.661	103.536	103.286	6.875		NA	NA	NA	
7.375		103.348	103.223	102.973	6.750		100.724	100.599	100.349	
7.250		103.720	103.595	103.345	6.625		100.831	100.706	100.456	
7.125		103.479	103.354	103.104	6.500		100.576	100.451	100.201	
7.000		103.461	103.336	103.086	6.375		100.312	100.187	99.937	
6.875		103.136	103.011	102.761	6.250		100.290	100.165	99.915	
6.750		103.145	103.020	102.770	6.125		100.028	99.903	99.653	
6.625		103.370	103.245	102.995	6.000		99.757	99.632	99.382	
6.500		103.048	102.923	102.673	5.875		99.477	99.352	99.102	
6.375		102.658	102.533	102.283	5.750		99.520	99.395	99.145	
6.250		102.602	102.477	102.227	5.625		99.241	99.116	98.866	
6.125		102.251	102.126	101.876	5.500		98.952	98.827	98.577	
6.000		101.750	101.625	101.375	5.375		98.651	98.526	98.276	
5.875		101.434	101.309	101.059	5.250		98.339	98.214	97.964	
5.750		100.628	100.503	100.253	5.125		97.894	97.769	97.519	
5.625		100.278	100.153	99.903	5.000		97.582	97.457	97.207	
5.500		99.914	99.789	99.539	4.875		97.258	97.133	96.883	
5.375		99.535	99.410	99.160	4.750		97.350	97.225	96.975	

FICO Adjustments	
680 - 699	0.000
660-679	-0.125
640-659	-0.500
620-639	-1.000
600-619	-1.500
580-599	-2.000

Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	0.000
Manufactured	-1.250
Ln Amt <=150K	-0.375
VA IRRL N/O/O	-1.000
Cash Out	-0.250
Cash Out > 90% (VA)	-1.75

USDA 30 Yr Fixed	

Streamline/IRRRRL 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																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																				
7.750		101.142	101.017	100.767	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																																												
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Cash Out	-0.250																																												
Cash Out > 90% (VA)	-1.75																																												
7.625		100.863	100.738	100.488	7.000		NA	NA	NA																																				
7.500		100.578	100.453	100.203	6.875		NA	NA	NA																																				
7.375		100.287	100.162	99.912	6.750		NA	NA	NA																																				
7.250		101.414	101.289	101.039	6.625		96.056	95.931	95.681																																				
7.125		101.173	101.048	100.798	6.500		95.476	95.351	95.101																																				
7.000		100.765	100.640	100.390	6.375		95.212	95.087	94.837																																				
6.875		100.340	100.215	99.965	6.250		98.190	98.065	97.815																																				
6.750		100.807	100.682	100.432	6.125		97.928	97.803	97.553																																				
6.625		100.851	100.726	100.476	6.000		97.964	97.839	97.589																																				
6.500		100.530	100.405	100.155	5.875		97.686	97.561	97.311																																				
6.375		100.140	100.015	99.765	5.750		97.420	97.295	97.045																																				
6.250		100.359	100.234	99.984	5.625		97.141	97.016	96.766																																				
6.125		99.695	99.570	99.320	5.500		96.852	96.727	96.477																																				
6.000		99.194	99.069	98.819	5.375		96.551	96.426	96.176																																				
5.875		98.676	98.551	98.301	5.250		96.239	96.114	95.864																																				
5.750		98.142	98.017	97.767	5.125		95.794	95.669	95.419																																				
5.625		97.694	97.569	97.319	5.000		95.482	95.357	95.107																																				
5.500		97.244	97.119	96.869	4.875		95.158	95.033	94.783																																				
5.375		96.770	96.645	96.395	4.750		94.823	94.698	94.448																																				

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

SHLC Wholesale Government ARM													
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			FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375			680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125			660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875			640-659	-0.500
6.250		97.512	97.387	97.137	6.250		97.512	97.387	97.137			620-639	-1.000
6.125		97.522	97.397	97.147	6.125		97.522	97.397	97.147			600-619	-1.500
6.000		97.531	97.406	97.156	6.000		97.531	97.406	97.156			580-599	-2.000
5.875		97.540	97.415	97.165	5.875		97.540	97.415	97.165			Government Adjusters	
5.750		97.555	97.430	97.180	5.750		97.555	97.430	97.180			Manual	-0.250
5.625		96.320	96.195	95.945	5.625		96.320	96.195	95.945			2 unit	-0.750
5.500		95.868	95.743	95.493	5.500		95.868	95.743	95.493			3-4 unit	-1.000
5.375		95.367	95.242	94.992	5.375		95.367	95.242	94.992			VA	0.000
5.250		94.844	94.719	94.469	5.250		94.844	94.719	94.469			Manufactured	-1.250
5.125		94.869	94.744	94.494	5.125		94.869	94.744	94.494			Ln Amt <=150K	-0.375
5.000		94.382	94.257	94.007	5.000		94.382	94.257	94.007			VA IRRLL N/O/O	-1.000
4.875		93.847	93.722	93.472	4.875		93.847	93.722	93.472			Cash Out	-0.250
4.750		93.847	93.722	93.472	4.750		93.697	93.572	93.322			Cash Out > 90% (VA)	-1.75
4.625		93.309	93.184	92.934	4.625		93.309	93.184	92.934			Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.666	92.541	92.291	4.500		92.516	92.391	92.141				
4.375		92.666	92.541	92.291	4.375		92.516	92.391	92.141				

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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	7.500		NA	NA	NA	7.500		NA	NA	NA	7.500		NA	NA	NA	7.500		NA	NA	NA
7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA	7.375		NA	NA	NA
7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA	7.250		NA	NA	NA
7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA	7.125		NA	NA	NA
7.000		NA	NA	NA	7.000		100.956	100.831	100.581	7.000		100.667	100.542	100.292	6.875		100.410	100.285	100.035	6.875		100.161	100.036	99.786
6.875		NA	NA	NA	6.875		100.718	100.593	100.343	6.875		100.410	100.285	100.035	6.750		100.161	100.036	99.786	6.750		99.965	99.840	99.590
6.750		100.611	100.486	100.236	6.750		100.477	100.352	100.102	6.750		100.147	100.022	99.772	6.625		99.815	99.690	99.440	6.625		99.571	99.446	99.196
6.625		100.399	100.274	100.024	6.625		100.288	100.163	99.913	6.625		99.907	99.782	99.532	6.500		99.232	99.107	98.857	6.500		98.873	98.748	98.498
6.500		100.132	100.007	99.757	6.500		100.147	100.022	99.772	6.500		99.567	99.442	99.192	6.375		98.502	98.377	98.127	6.375		98.502	98.377	98.127
6.375		99.873	99.748	99.498	6.375		99.907	99.782	99.532	6.375		99.217	99.092	98.842	6.250		98.120	97.995	97.745	6.250		98.120	97.995	97.745
6.250		99.612	99.487	99.237	6.250		99.567	99.442	99.192	6.250		98.861	98.736	98.486	6.125		NA	NA	NA	6.125		NA	NA	NA
6.125		99.339	99.214	98.964	6.125		99.217	99.092	98.842	6.125		98.483	98.358	98.108	6.000		NA	NA	NA	6.000		NA	NA	NA
6.000		99.062	98.937	98.687	6.000		98.861	98.736	98.486	6.000		98.063	97.938	97.688	5.875		NA	NA	NA	5.875		NA	NA	NA
5.875		98.769	98.644	98.394	5.875		98.483	98.358	98.108	5.875		98.063	97.938	97.688	5.750		NA	NA	NA	5.750		NA	NA	NA
5.750		98.443	98.318	98.068	5.750		98.063	97.938	97.688	5.750		97.613	97.488	97.238	5.625		NA	NA	NA	5.625		NA	NA	NA
5.625		98.103	97.978	97.728	5.625		97.613	97.488	97.238	5.625		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA
5.500		97.750	97.625	97.375	5.500		NA	NA	NA	5.500		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA
5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA
5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA										

Extension and Re-lock Fees

Please call lock deck 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	104.129	104.004	103.754	103.754	7.625	104.047	103.922	103.672	103.672
7.500	103.814	103.689	103.439	103.439	7.500	103.879	103.754	103.504	103.504
7.375	103.385	103.260	103.010	103.010	7.375	103.472	103.347	103.097	103.097
7.250	102.943	102.818	102.568	102.568	7.250	103.031	102.906	102.656	102.656
7.125	103.350	103.225	102.975	102.975	7.125	103.288	103.163	102.913	102.913
7.000	103.015	102.890	102.640	102.640	7.000	103.086	102.961	102.711	102.711
6.875	102.556	102.431	102.181	102.181	6.875	102.646	102.521	102.271	102.271
6.750	102.079	101.954	101.704	101.704	6.750	102.170	102.045	101.795	101.795
6.625	102.374	102.249	101.999	101.999	6.625	102.315	102.190	101.940	101.940
6.500	101.994	101.869	101.619	101.619	6.500	102.068	101.943	101.693	101.693
6.375	101.499	101.374	101.124	101.124	6.375	101.592	101.467	101.217	101.217
6.250	100.980	100.855	100.605	100.605	6.250	101.074	100.949	100.699	100.699
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 L.L.P.s - Exclude from Cap									
No Escrow	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
AdDt Mana 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 L.L.P.A Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

*Caps: does not include escrow waiver, AdDt Mana, Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI L.L.P.s not subject to HomeReady/Home Possible L.L.P.A Caps										
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
95 - 90.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
90 - 85.01%	-1.060	-1.110	-1.250	-1.790	-2.190	-2.640	-3.210	-4.420	-4.700	-5.140
85 - & Below	-0.620	-0.620	-0.620	-0.760	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term										
Credit Scores *LPMI L.L.P.s not subject to HomeReady/Home Possible L.L.P.A 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										
Credit Scores *LPMI L.L.P.s not subject to HomeReady/Home Possible L.L.P.A Caps										
All Terms	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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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		102.207	102.082	101.895	8.250		101.197	101.072	100.885	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		102.125	102.000	101.813	8.125		101.175	101.050	100.863	
8.375		102.019	101.894	101.707	8.000		101.153	101.028	100.841	
8.250		101.901	101.776	101.589	7.875		101.098	100.973	100.785	
8.125		101.772	101.647	101.459	7.750		100.976	100.851	100.663	
8.000		101.630	101.505	101.317	7.625		100.797	100.672	100.485	
7.875		101.466	101.341	101.154	7.500		100.632	100.507	100.320	
7.750		101.259	101.134	100.946	7.375		100.427	100.302	100.115	
7.625		101.033	100.908	100.720	7.250		100.216	100.091	99.903	
7.500		100.783	100.658	100.470	7.125		99.957	99.832	99.645	
7.375		100.518	100.393	100.205	7.000		99.678	99.553	99.366	
7.250		100.255	100.130	99.943	6.875		99.386	99.261	99.073	
7.125		99.987	99.862	99.674	6.750		99.074	98.949	98.761	
7.000		99.700	99.575	99.388	6.625		98.742	98.617	98.429	
6.875		99.406	99.281	99.093	6.500		98.393	98.268	98.080	
6.750		99.111	98.986	98.799			NA	NA	NA	
6.625		98.811	98.686	98.498			NA	NA	NA	
6.500		98.506	98.381	98.193			NA	NA	NA	
6.375		98.201	98.076	97.888			NA	NA	NA	
6.250		97.867	97.742	97.555			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		100.440	100.268	100.049	7.250		99.303	99.132	98.913	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.393	100.221	100.002	7.125		99.252	99.080	98.861	
8.250		100.346	100.174	99.955	7.000		99.201	99.029	98.811	
8.125		100.323	100.151	99.932	6.875		99.150	98.978	98.759	
8.000		100.300	100.128	99.909	6.750		99.099	98.927	98.709	
7.875		100.183	100.011	99.792	6.625		98.866	98.694	98.476	
7.750		100.158	99.986	99.768	6.500		98.634	98.462	98.243	
7.625		100.026	99.854	99.636	6.375		97.895	97.723	97.504	
7.500		99.894	99.723	99.504	6.250		97.157	96.985	96.766	
7.375		99.815	99.643	99.424	6.125		96.920	96.748	96.529	
7.250		99.735	99.564	99.345	6.000		96.683	96.511	96.293	
7.125		99.611	99.440	99.221	5.875		NA	NA	NA	
7.000		99.487	99.315	99.097	5.750		NA	NA	NA	
6.875		99.349	99.177	98.958	5.625		NA	NA	NA	
6.750		99.212	99.040	98.821	5.500		NA	NA	NA	
6.625		98.741	98.569	98.350	5.375		NA	NA	NA	
6.500		98.270	98.098	97.879	5.250		NA	NA	NA	
6.375		97.752	97.580	97.361	5.125		NA	NA	NA	
6.250		97.234	97.062	96.844	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Extension and Re-lock Fees										
Please call lock deck for extensions and relocks										

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

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SHLC Wholesale Ruby AUS Jumbo										
3869-50 Ruby AUS Jumbo 7/6 ARM					3969-50 Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		96.582	96.332	NA	7.750		97.053	96.803	NA	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.09 Loan Amount < \$700,000 (.500) Margin 2.75 Caps: 5/1/5
7.625		96.364	96.114	NA	7.625		96.790	96.540	NA	
7.500		96.143	95.893	NA	7.500		96.522	96.272	NA	
7.375		95.918	95.668	NA	7.375		96.247	95.997	NA	
7.250		95.687	95.437	NA	7.250		95.964	95.714	NA	
7.125		95.451	95.201	NA	7.125		95.673	95.423	NA	
7.000		95.207	94.957	NA	7.000		95.371	95.121	NA	
6.875		94.955	94.705	NA	6.875		95.058	94.808	NA	
6.750		94.693	94.443	NA	6.750		94.731	94.481	NA	
6.625		94.420	94.170	NA	6.625		94.389	94.139	NA	
6.500		94.135	93.885	NA	6.500		94.032	93.782	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
SHLC Wholesale Opal Jumbo										
3074-50 Opal Jumbo 30 Yr Fixed					3374-50 Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		103.004	102.879	102.754	9.000		103.004	102.879	102.754	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Loan Amount < \$700,000 0.500
8.875		102.808	102.683	102.558	8.875		102.808	102.683	102.558	
8.750		102.612	102.487	102.362	8.750		102.612	102.487	102.362	
8.625		102.417	102.292	102.167	8.625		102.417	102.292	102.167	
8.500		102.222	102.097	101.972	8.500		102.222	102.097	101.972	
8.375		102.027	101.902	101.777	8.375		102.027	101.902	101.777	
8.250		101.832	101.707	101.582	8.250		101.832	101.707	101.582	
8.125		101.639	101.514	101.389	8.125		101.639	101.514	101.389	
8.000		101.448	101.323	101.198	8.000		101.448	101.323	101.198	
7.875		101.257	101.132	101.007	7.875		101.257	101.132	101.007	
7.750		101.066	100.941	100.816	7.750		101.066	100.941	100.816	
7.625		100.877	100.752	100.627	7.625		100.877	100.752	100.627	
7.500		100.674	100.549	100.424	7.500		100.674	100.549	100.424	
7.375		100.457	100.332	100.207	7.375		100.457	100.332	100.207	
7.250		100.475	100.350	100.225	7.250		100.475	100.350	100.225	
7.125		100.255	100.130	100.005	7.125		100.255	100.130	100.005	
7.000		100.102	99.977	99.852	7.000		100.102	99.977	99.852	
6.875		99.930	99.805	99.680	6.875		99.930	99.805	99.680	
6.750		99.605	99.480	99.355	6.750		99.605	99.480	99.355	
6.625		98.995	98.870	98.745	6.625		98.995	98.870	98.745	
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> Extension and Re-lock Fees </div>										
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> Please call lock desk for extensions and relocks </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 - 5:30 pm Pacific Time
Email: lockdesk@home.com
Phone: 877-945-4195 ext 4

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Ruby AUS Jumbo Adjusters

Table with columns for Credit Score (0-95) and LTV (0-100). Rows include ARM LPA, Primary Purchase, Primary MCO Ref, Primary CO Ref, and Global LPA.

Oral Jumbo Adjusters

Table with columns for Credit Score (0-95) and CTV (0-100). Rows include ARM LPA, Primary Purchase, Primary MCO Ref, Primary CO Ref, Second CO Ref, and Global LPA.

Table with columns for Credit Score (0-95) and LTV (0-100). Rows include ARM LPA, Primary Purchase, Primary MCO Ref, Primary CO Ref, Second CO Ref, and Global LPA.

Table with columns for Credit Score (0-95) and CTV (0-100). Rows include ARM LPA, Primary Purchase, Primary MCO Ref, Primary CO Ref, Second CO Ref, and Global LPA.

Effective: 12/18/23 8:44 AM

SHLC Wholesale Topaz Jumbo												
3076-50					3376-50							
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
7.750		101.571	101.471	101.370	7.500		101.301	101.211	101.121	<p>Lock Cutoff: 3:30 PM PST</p> <p>MUST BE UW APPROVED TO LOCK</p> <p>MAX PRICE 101.49</p> <p>Loan Amount < \$700,000 0.500</p>		
7.625		101.378	101.283	101.188	7.375		101.058	100.973	100.889			
7.500		101.136	101.046	100.956	7.250		100.775	100.695	100.616			
7.375		100.862	100.777	100.692	7.125		100.467	100.392	100.318			
7.250		100.575	100.496	100.416	7.000		100.149	100.080	100.010			
7.125		100.289	100.214	100.140	6.875		99.800	99.736	99.672			
7.000		99.987	99.917	99.848	6.750		99.407	99.348	99.290			
6.875		99.653	99.589	99.525	6.625		98.958	98.905	98.851			
6.750		99.273	99.214	99.156	6.500		98.441	98.392	98.344			
6.625		98.830	98.777	98.723	6.375		97.842	97.798	97.755			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
3876-50					3976-50							
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
7.750		101.862	101.762	101.661	7.750		100.847	100.747	100.646	<p>Lock Cutoff: 3:30 PM PST</p> <p>MUST BE UW APPROVED TO LOCK</p> <p>MAX PRICE 101.49</p> <p>Loan Amount < \$700,000 0.500</p> <p>Margin 2.75</p> <p>Caps: 5/1/5</p>		
7.625		101.601	101.505	101.410	7.625		100.698	100.603	100.508			
7.500		101.308	101.218	101.128	7.500		100.462	100.372	100.282			
7.375		100.990	100.905	100.821	7.375		100.163	100.078	99.993			
7.250		100.654	100.574	100.495	7.250		99.826	99.747	99.667			
7.125		100.305	100.230	100.156	7.125		99.477	99.403	99.328			
7.000		99.956	99.887	99.817	7.000		99.128	99.059	98.990			
6.875		99.595	99.530	99.466	6.875		98.767	98.703	98.639			
6.750		99.208	99.149	99.090	6.750		98.380	98.322	98.263			
6.625		98.784	98.730	98.677	6.625		97.957	97.903	97.849			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

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.

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ONYX DSCR 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
9.375	105.437	105.312	105.187	105.000	
9.250	105.293	105.168	105.043	104.856	
9.125	105.127	105.002	104.877	104.690	
9.000	104.946	104.821	104.696	104.508	
8.875	104.727	104.602	104.477	104.290	
8.750	104.503	104.378	104.253	104.096	
8.625	104.283	104.158	104.033	103.845	
8.500	104.090	103.965	103.840	103.652	
8.375	103.824	103.699	103.574	103.387	
8.250	103.538	103.413	103.288	103.101	
8.125	103.201	103.076	102.951	102.764	
8.000	102.855	102.730	102.605	102.418	
7.875	102.487	102.362	102.237	102.050	
7.750	102.102	101.977	101.852	101.665	
7.625	101.686	101.561	101.436	101.249	
7.500	101.236	101.111	100.986	100.799	
7.375	100.753	100.628	100.503	100.315	
7.250	100.299	100.174	100.049	99.861	
7.125	99.811	99.686	99.561	99.374	
7.000	99.293	99.168	99.043	98.855	

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	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	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	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	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 CD 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	-3.000	na	na	na	na
680-699	-0.250	0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Global LLPAs										
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PLUD	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <= \$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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 LLPA 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



HOME EQUITY
CORPORATION

Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdesk@homeequity.com
Phone: 877-945-4125 ext 4

Effective: 12/28/23 8:44 AM

Lock not set @ 5:30 PM PST. Loan must be in approved status to lock.

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VIP Prime - "Owner Occupied"

Table with columns for Loan Type, Rate, and Term. Includes rows for 15-yr, 20-yr, and 30-yr terms at various rates.

Product Name of Prime Program: 101.0

Main table titled 'VIP Prime OO (Owner Occupied) Pricing Adjustments'. Columns include Loan Type, Rate, and various pricing adjustment factors (e.g., 98.50-99, 99.50-100, etc.).

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Effective: 12/14/23 8:44 AM

Lock out-off in 2.00 PM PST. Loan must be in approved status to lock.

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VIP Prime - "Non-Owner Occupied"

Rate Period	Rate
12/15/23 - 01/15/24	8.25%
01/16/24 - 02/15/24	8.50%
02/16/24 - 03/15/24	8.75%
03/16/24 - 04/15/24	9.00%
04/16/24 - 05/15/24	9.25%
05/16/24 - 06/15/24	9.50%
06/16/24 - 07/15/24	9.75%
07/16/24 - 08/15/24	10.00%
08/16/24 - 09/15/24	10.25%
09/16/24 - 10/15/24	10.50%
10/16/24 - 11/15/24	10.75%
11/16/24 - 12/15/24	11.00%

Rate Period	Rate
12/15/23 - 01/15/24	10.00%
01/16/24 - 02/15/24	10.25%
02/16/24 - 03/15/24	10.50%
03/16/24 - 04/15/24	10.75%
04/16/24 - 05/15/24	11.00%

Rate Period	Rate	Rate	Rate	Rate	Rate	Rate
12/15/23 - 01/15/24	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%
01/16/24 - 02/15/24	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
02/16/24 - 03/15/24	8.75%	9.00%	9.25%	9.50%	9.75%	10.00%
03/16/24 - 04/15/24	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%
04/16/24 - 05/15/24	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%
05/16/24 - 06/15/24	9.50%	9.75%	10.00%	10.25%	10.50%	10.75%
06/16/24 - 07/15/24	9.75%	10.00%	10.25%	10.50%	10.75%	11.00%
07/16/24 - 08/15/24	10.00%	10.25%	10.50%	10.75%	11.00%	11.25%
08/16/24 - 09/15/24	10.25%	10.50%	10.75%	11.00%	11.25%	11.50%
09/16/24 - 10/15/24	10.50%	10.75%	11.00%	11.25%	11.50%	11.75%
10/16/24 - 11/15/24	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%
11/16/24 - 12/15/24	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%

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