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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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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		1100-99				1200-99				1300-99				
1001-99		1101-99				1201-99				1301-99				
		Conventional 25/30 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		104.098	103.973	103.723	7.625		104.097	103.972	103.722	7.000		103.306	103.181	102.931
7.500		103.785	103.660	103.410	7.500		103.767	103.642	103.392	6.875		103.095	102.970	102.720
7.375		103.414	103.289	103.039	7.375		103.459	103.334	103.084	6.750		102.681	102.556	102.306
7.250		103.043	102.918	102.668	7.250		103.115	102.990	102.740	6.625		102.396	102.271	102.021
7.125		103.219	103.094	102.844	7.125		103.589	103.464	103.214	6.500		102.634	102.509	102.259
7.000		103.065	102.940	102.690	7.000		103.260	103.135	102.885	6.375		102.362	102.237	101.987
6.875		102.740	102.615	102.365	6.875		102.939	102.814	102.564	6.250		102.072	101.947	101.697
6.750		102.293	102.168	101.918	6.750		102.595	102.470	102.220	6.125		101.724	101.599	101.349
6.625		102.487	102.362	102.112	6.625		103.095	102.970	102.720	6.000		102.203	102.078	101.828
6.500		102.156	102.031	101.781	6.500		102.803	102.678	102.428	5.875		101.855	101.730	101.480
6.375		101.702	101.577	101.327	6.375		102.328	102.203	101.953	5.750		101.520	101.395	101.145
6.250		101.201	101.076	100.826	6.250		101.909	101.784	101.534	5.625		101.120	100.995	100.745
6.125		101.080	100.955	100.705	6.125		101.628	101.503	101.253	5.500		100.841	100.716	100.466
6.000		100.576	100.451	100.201	6.000		101.428	101.303	101.053	5.375		100.433	100.308	100.058
5.875		99.992	99.867	99.617	5.875		100.844	100.719	100.469	5.250		100.080	99.955	99.705
5.750		99.297	99.172	98.922	5.750		100.377	100.252	100.002	5.125		99.726	99.601	99.351
5.625		98.802	98.677	98.427	5.625		99.875	99.750	99.500	5.000		99.768	99.643	99.393
5.500		98.267	98.142	97.892	5.500		99.414	99.289	99.039	4.875		99.347	99.222	98.972
5.375		97.696	97.571	97.321	5.375		98.841	98.716	98.466	4.750		98.958	98.833	98.583
5.250		97.098	96.973	96.723	5.250		98.226	98.101	97.851	4.625		97.987	97.862	97.612
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		103.022	102.897	102.647										
6.875		102.808	102.683	102.433										
6.750		102.426	102.301	102.051										
6.625		102.444	102.319	102.069										
6.500		102.404	102.279	102.029										
6.375		102.073	101.948	101.698										
6.250		101.863	101.738	101.488										
6.125		101.793	101.668	101.418										
6.000		101.632	101.507	101.257										
5.875		101.368	101.243	100.993										
5.750		101.124	100.999	100.749										
5.625		100.868	100.743	100.493										
5.500		100.488	100.363	100.113										
5.375		100.038	99.913	99.663										
5.250		99.739	99.614	99.364										
5.125		99.444	99.319	99.069										
5.000		99.275	99.150	98.900										
4.875		98.871	98.746	98.496										
4.750		98.558	98.433	98.183										
4.625		98.033	97.908	97.658										
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				
1133-99					1253-99					1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.296	103.171	102.921	102.921	7.625	102.591	102.466	102.216	102.216	7.000	100.941	100.816	100.566	100.566
7.500	103.158	103.033	102.783	102.783	7.500	102.595	102.470	102.220	102.220	6.875	101.807	101.682	101.432	101.432
7.375	102.873	102.748	102.498	102.498	7.375	102.240	102.115	101.865	101.865	6.750	101.433	101.308	101.058	101.058
7.250	102.607	102.482	102.232	102.232	7.250	101.805	101.680	101.430	101.430	6.625	101.008	100.883	100.633	100.633
7.125	102.690	102.565	102.315	102.315	7.125	102.672	102.547	102.297	102.297	6.500	101.500	101.375	101.125	101.125
7.000	102.542	102.417	102.167	102.167	7.000	102.432	102.307	102.057	102.057	6.375	101.295	101.170	100.920	100.920
6.875	102.124	101.999	101.749	101.749	6.875	102.046	101.921	101.671	101.671	6.250	100.906	100.781	100.531	100.531
6.750	101.887	101.762	101.512	101.512	6.750	101.602	101.477	101.227	101.227	6.125	100.471	100.346	100.096	100.096
6.625	101.826	101.701	101.451	101.451	6.625	101.801	101.676	101.426	101.426	6.000	100.016	99.891	99.641	99.641
6.500	101.604	101.479	101.229	101.229	6.500	101.512	101.387	101.137	101.137	5.875	99.720	99.595	99.345	99.345
6.375	101.141	101.016	100.766	100.766	6.375	101.083	100.958	100.708	100.708	5.750	99.312	99.187	98.937	98.937
6.250	100.635	100.510	100.260	100.260	6.250	100.596	100.471	100.221	100.221	5.625	98.859	98.734	98.484	98.484
6.125	100.215	100.090	99.840	99.840	6.125	100.070	99.945	99.695	99.695	5.500	98.832	98.707	98.457	98.457
6.000	99.684	99.559	99.309	99.309	6.000	99.943	99.368	99.118	99.118	5.375	98.529	98.404	98.154	98.154
5.875	99.192	99.067	98.817	98.817	5.875	98.876	98.751	98.501	98.501	5.250	98.095	97.970	97.720	97.720
5.750	98.687	98.562	98.312	98.312	5.750	98.165	98.040	97.790	97.790	5.125	97.619	97.494	97.244	97.244
5.625	96.784	96.659	96.409	96.409	5.625	96.941	96.816	96.566	96.566	5.000	97.499	97.374	97.124	97.124
5.500	96.075	95.950	95.700	95.700	5.500	96.238	96.113	95.863	95.863	4.875	97.142	97.017	96.767	96.767
5.375	94.298	94.173	93.923	93.923	5.375	NA	NA	NA	NA	4.750	96.803	96.678	96.428	96.428
5.250	93.757	93.632	93.382	93.382	5.250	NA	NA	NA	NA	4.625	95.039	94.914	94.664	94.664

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	99.243	99.118	98.868	98.868
6.750	98.993	98.868	98.618	98.618
6.625	100.722	100.597	100.347	100.347
6.500	101.106	100.981	100.731	100.731
6.375	100.919	100.794	100.544	100.544
6.250	100.558	100.433	100.183	100.183
6.125	100.182	100.057	99.807	99.807
6.000	99.814	99.689	99.439	99.439
5.875	99.427	99.302	99.052	99.052
5.750	99.027	98.902	98.652	98.652
5.625	98.567	98.442	98.192	98.192
5.500	98.381	98.256	98.006	98.006
5.375	98.140	98.015	97.765	97.765
5.250	97.741	97.616	97.366	97.366
5.125	97.323	97.198	96.948	96.948
5.000	97.018	96.893	96.643	96.643
4.875	96.704	96.579	96.329	96.329
4.750	96.264	96.139	95.889	95.889
4.625	95.818	95.693	95.443	95.443

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.

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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 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750		104.128	104.003	103.753	7.125		NA	NA	NA	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/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 IRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
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Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		103.879	103.754	103.504	7.000		NA	NA	NA																																			
7.500		103.820	103.695	103.445	6.875		NA	NA	NA																																			
7.375		103.499	103.374	103.124	6.750		100.748	100.623	100.373																																			
7.250		103.789	103.664	103.414	6.625		100.753	100.628	100.378																																			
7.125		103.869	103.744	103.494	6.500		100.497	100.372	100.122																																			
7.000		103.616	103.491	103.241	6.375		100.234	100.109	99.859																																			
6.875		103.322	103.197	102.947	6.250		100.017	99.892	99.642																																			
6.750		103.339	103.214	102.964	6.125		99.755	99.630	99.380																																			
6.625		103.367	103.242	102.992	6.000		99.484	99.359	99.109																																			
6.500		103.041	102.916	102.666	5.875		99.203	99.078	98.828																																			
6.375		102.647	102.522	102.272	5.750		99.525	99.400	99.150																																			
6.250		103.020	102.895	102.645	5.625		99.245	99.120	98.870																																			
6.125		102.757	102.632	102.382	5.500		98.955	98.830	98.580																																			
6.000		102.328	102.203	101.953	5.375		98.653	98.528	98.278																																			
5.875		101.906	101.781	101.531	5.250		98.358	98.233	97.983																																			
5.750		101.287	101.162	100.912	5.125		98.058	97.933	97.683																																			
5.625		100.412	100.287	100.037	5.000		97.745	97.620	97.370																																			
5.500		100.047	99.922	99.672	4.875		97.420	97.295	97.045																																			
5.375		99.666	99.541	99.291	4.750		97.084	96.959	96.709																																			

7000-99										Note: Pricing and LLPAs subject to change without notice																																				
USDA 30 Yr Fixed																																														
<table border="1" style="margin: auto;"> <tr><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></tr> <tr><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></tr> <tr><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></tr> </table>																																														

Streamline/IRRRRL Product Codes				Extension and Re-lock Fees			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRL	5 Day	-0.125	Relock	
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRL	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		101.603	101.478	101.228	7.125		NA	NA	NA	
7.625		101.354	101.229	100.979	7.000		NA	NA	NA	
7.500		100.972	100.847	100.597	6.875		NA	NA	NA	
7.375		100.346	100.221	99.971	6.750		NA	NA	NA	
7.250		101.483	101.358	101.108	6.625		97.888	97.763	97.513	
7.125		101.241	101.116	100.866	6.500		97.779	97.654	97.404	
7.000		100.832	100.707	100.457	6.375		97.394	97.269	97.019	
6.875		100.541	100.416	100.166	6.250		97.917	97.792	97.542	
6.750		101.002	100.877	100.627	6.125		98.264	98.139	97.889	
6.625		100.849	100.724	100.474	6.000		98.038	97.913	97.663	
6.500		100.522	100.397	100.147	5.875		97.754	97.629	97.379	
6.375		100.129	100.004	99.754	5.750		97.425	97.300	97.050	
6.250		100.832	100.707	100.457	5.625		97.145	97.020	96.770	
6.125		99.865	99.740	99.490	5.500		96.855	96.730	96.480	
6.000		99.526	99.401	99.151	5.375		96.553	96.428	96.178	
5.875		99.173	99.048	98.798	5.250		96.258	96.133	95.883	
5.750		98.806	98.681	98.431	5.125		95.958	95.833	95.583	
5.625		98.104	97.979	97.729	5.000		95.645	95.520	95.270	
5.500		97.654	97.529	97.279	4.875		95.320	95.195	94.945	
5.375		97.180	97.055	96.805	4.750		94.984	94.859	94.609	

Streamline/IRRRRL 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
10 Day	-0.250	30 Day
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		97.526	97.401	97.151	6.250		97.526	97.401	97.151			620-639 -1.000	
6.125		97.536	97.411	97.161	6.125		97.536	97.411	97.161			600-619 -1.500	
6.000		97.545	97.420	97.170	6.000		97.545	97.420	97.170			580-599 -2.000	
5.875		97.554	97.429	97.179	5.875		97.554	97.429	97.179			Government Adjusters	
5.750		97.569	97.444	97.194	5.750		97.569	97.444	97.194			Manual -0.250	
5.625		96.301	96.176	95.926	5.625		96.301	96.176	95.926			2 unit -0.750	
5.500		95.862	95.737	95.487	5.500		95.862	95.737	95.487			3-4 unit -1.000	
5.375		95.350	95.225	94.975	5.375		95.350	95.225	94.975			VA 0.000	
5.250		94.822	94.697	94.447	5.250		94.822	94.697	94.447			Manufactured -1.250	
5.125		94.855	94.730	94.480	5.125		94.855	94.730	94.480			Ln Amt <=150K -0.375	
5.000		94.368	94.243	93.993	5.000		94.368	94.243	93.993			VA IRRLL N/O/O -1.000	
4.875		93.836	93.711	93.461	4.875		93.836	93.561	93.311			Cash Out -0.250	
4.750		93.836	93.711	93.461	4.750		93.686	93.561	93.311			Cash Out > 90% (VA) -1.75	
4.625		93.294	93.169	92.919	4.625		93.294	93.169	92.919				
4.500		92.656	92.531	92.281	4.500		92.506	92.381	92.131				
4.375		92.656	92.531	92.281	4.375		92.506	92.381	92.131				

Please call lock deck 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	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		NA	NA	NA	7.000		101.005	100.880	100.630	7.000		101.005	100.880	100.630	7.000		101.005	100.880	100.630
6.875		NA	NA	NA	6.875		101.040	100.915	100.665	6.875		100.743	100.618	100.368	6.875		100.743	100.618	100.368	6.875		100.743	100.618	100.368
6.750		100.915	100.790	100.540	6.750		100.797	100.672	100.422	6.750		100.485	100.360	100.110	6.750		100.485	100.360	100.110	6.750		100.485	100.360	100.110
6.625		100.700	100.575	100.325	6.625		100.606	100.481	100.231	6.625		100.286	100.161	99.911	6.625		100.286	100.161	99.911	6.625		100.286	100.161	99.911
6.500		100.430	100.305	100.055	6.500		100.461	100.336	100.086	6.500		100.140	100.015	99.765	6.500		100.140	100.015	99.765	6.500		100.140	100.015	99.765
6.375		100.169	100.044	99.794	6.375		100.223	100.098	99.848	6.375		99.895	99.770	99.520	6.375		99.895	99.770	99.520	6.375		99.895	99.770	99.520
6.250		99.910	99.785	99.535	6.250		99.894	99.769	99.519	6.250		99.550	99.425	99.175	6.250		99.550	99.425	99.175	6.250		99.550	99.425	99.175
6.125		99.634	99.509	99.259	6.125		99.543	99.418	99.168	6.125		99.188	99.063	98.813	6.125		99.188	99.063	98.813	6.125		99.188	99.063	98.813
6.000		99.347	99.222	98.972	6.000		99.179	99.054	98.804	6.000		98.816	98.691	98.441	6.000		98.816	98.691	98.441	6.000		98.816	98.691	98.441
5.875		99.067	98.942	98.692	5.875		98.812	98.687	98.437	5.875		98.445	98.320	98.070	5.875		98.445	98.320	98.070	5.875		98.445	98.320	98.070
5.750		98.751	98.626	98.376	5.750		98.402	98.277	98.027	5.750		NA	NA	NA	5.750		NA	NA	NA	5.750		NA	NA	NA
5.625		98.411	98.286	98.036	5.625		97.952	97.827	97.577	5.625		NA	NA	NA	5.625		NA	NA	NA	5.625		NA	NA	NA
5.500		98.057	97.932	97.682	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA	5.500		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA	5.375		NA	NA	NA
5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA	5.250		NA	NA	NA
5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA	5.125		NA	NA	NA

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	104.176	104.051	103.801	103.801	7.625	104.094	103.969	103.719	103.719
7.500	103.858	103.733	103.483	103.483	7.500	103.922	103.797	103.547	103.547
7.375	103.428	103.303	103.053	103.053	7.375	103.515	103.390	103.140	103.140
7.250	102.986	102.861	102.611	102.611	7.250	103.073	102.948	102.698	102.698
7.125	103.489	103.364	103.114	103.114	7.125	103.427	103.302	103.052	103.052
7.000	103.154	103.029	102.779	102.779	7.000	103.224	103.099	102.849	102.849
6.875	102.694	102.569	102.319	102.319	6.875	102.784	102.659	102.409	102.409
6.750	102.216	102.091	101.841	101.841	6.750	102.307	102.182	101.932	101.932
6.625	102.627	102.502	102.252	102.252	6.625	102.568	102.443	102.193	102.193
6.500	102.247	102.122	101.872	101.872	6.500	102.321	102.196	101.946	101.946
6.375	101.750	101.625	101.375	101.375	6.375	101.844	101.719	101.469	101.469
6.250	101.230	101.105	100.855	100.855	6.250	101.324	101.199	100.949	100.949
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
AdFt 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.s Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

*Caps: does not include escrow waiver, AdFt 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.s 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.s 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.s 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		102.217	102.092	101.905	8.250		101.395	101.270	101.083	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		102.135	102.010	101.823	8.125		101.380	101.255	101.067	
8.375		102.029	101.904	101.717	8.000		101.365	101.240	101.052	
8.250		101.911	101.786	101.598	7.875		101.317	101.192	101.004	
8.125		101.781	101.656	101.468	7.750		101.202	101.077	100.889	
8.000		101.639	101.514	101.326	7.625		101.034	100.909	100.722	
7.875		101.475	101.350	101.163	7.500		100.882	100.757	100.570	
7.750		101.268	101.143	100.955	7.375		100.688	100.563	100.376	
7.625		101.041	100.916	100.729	7.250		100.488	100.363	100.176	
7.500		100.791	100.666	100.478	7.125		100.242	100.117	99.930	
7.375		100.526	100.401	100.213	7.000		99.976	99.851	99.664	
7.250		100.263	100.138	99.950	6.875		99.697	99.572	99.385	
7.125		99.994	99.869	99.682	6.750		99.400	99.275	99.088	
7.000		99.706	99.581	99.394	6.625		99.084	98.959	98.772	
6.875		99.412	99.287	99.100	6.500		98.752	98.627	98.440	
6.750		99.117	98.992	98.805			NA	NA	NA	
6.625		98.816	98.691	98.504			NA	NA	NA	
6.500		98.511	98.386	98.199			NA	NA	NA	
6.375		98.206	98.081	97.894			NA	NA	NA	
6.250		97.872	97.747	97.560			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		100.427	100.255	100.037	7.250		99.440	99.268	99.050	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.394	100.222	100.004	7.125		99.389	99.217	98.998	
8.250		100.362	100.190	99.971	7.000		99.338	99.166	98.947	
8.125		100.301	100.129	99.910	6.875		99.287	99.115	98.896	
8.000		100.240	100.068	99.849	6.750		99.236	99.064	98.845	
7.875		100.094	99.922	99.704	6.625		99.012	98.840	98.621	
7.750		100.042	99.870	99.651	6.500		98.789	98.617	98.398	
7.625		99.924	99.752	99.533	6.375		98.059	97.887	97.668	
7.500		99.806	99.634	99.415	6.250		97.329	97.157	96.939	
7.375		99.704	99.532	99.313	6.125		97.063	96.891	96.673	
7.250		99.602	99.430	99.211	6.000		96.797	96.626	96.407	
7.125		99.491	99.319	99.101	5.875		NA	NA	NA	
7.000		99.380	99.208	98.990	5.750		NA	NA	NA	
6.875		99.271	99.099	98.880	5.625		NA	NA	NA	
6.750		99.162	98.990	98.771	5.500		NA	NA	NA	
6.625		98.715	98.543	98.324	5.375		NA	NA	NA	
6.500		98.268	98.096	97.877	5.250		NA	NA	NA	
6.375		97.774	97.602	97.383	5.125		NA	NA	NA	
6.250		97.280	97.108	96.889	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					3969-50					
Ruby AUS Jumbo 7/6 ARM					Ruby AUS Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		96.605	96.355	NA	7.750		97.095	96.845	NA	
7.625		96.386	96.136	NA	7.625		96.828	96.578	NA	
7.500		96.163	95.913	NA	7.500		96.555	96.305	NA	
7.375		95.935	95.685	NA	7.375		96.274	96.024	NA	
7.250		95.700	95.450	NA	7.250		95.985	95.735	NA	
7.125		95.459	95.209	NA	7.125		95.686	95.436	NA	
7.000		95.210	94.960	NA	7.000		95.375	95.125	NA	
6.875		94.952	94.702	NA	6.875		95.053	94.803	NA	
6.750		94.684	94.434	NA	6.750		94.717	94.467	NA	
6.625		94.405	94.155	NA	6.625		94.367	94.117	NA	
6.500		94.114	93.864	NA	6.500		94.003	93.753	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	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

SHLC Wholesale Opal Jumbo										
3074-50					3374-50					
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
9.000		103.005	102.880	102.755	9.000		103.005	102.880	102.755	
8.875		102.810	102.685	102.560	8.875		102.810	102.685	102.560	
8.750		102.614	102.489	102.364	8.750		102.614	102.489	102.364	
8.625		102.420	102.295	102.170	8.625		102.420	102.295	102.170	
8.500		102.224	102.099	101.974	8.500		102.224	102.099	101.974	
8.375		102.030	101.905	101.780	8.375		102.030	101.905	101.780	
8.250		101.836	101.711	101.586	8.250		101.836	101.711	101.586	
8.125		101.643	101.518	101.393	8.125		101.643	101.518	101.393	
8.000		101.452	101.327	101.202	8.000		101.452	101.327	101.202	
7.875		101.262	101.137	101.012	7.875		101.262	101.137	101.012	
7.750		101.071	100.946	100.821	7.750		101.071	100.946	100.821	
7.625		100.882	100.757	100.632	7.625		100.882	100.757	100.632	
7.500		100.680	100.555	100.430	7.500		100.680	100.555	100.430	
7.375		100.464	100.339	100.214	7.375		100.464	100.339	100.214	
7.250		100.484	100.359	100.234	7.250		100.484	100.359	100.234	
7.125		100.289	100.164	100.039	7.125		100.289	100.164	100.039	
7.000		100.138	100.013	99.888	7.000		100.138	100.013	99.888	
6.875		99.969	99.844	99.719	6.875		99.969	99.844	99.719	
6.750		99.647	99.522	99.397	6.750		99.647	99.522	99.397	
6.625		99.040	98.915	98.790	6.625		99.040	98.915	98.790	

Lock Cutoff: 3:30 PM PST
MUST BE UW APPROVED TO LOCK

MAX PRICE 101.09

Loan Amount < \$700,000 0.500

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.

Effective: 12/19/23 844 AM RUBY AUS Jumbo Adjusters

Table with columns for Credit Score (0-900) and LTV (0-95.01). Rows include 800+, 780-799, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639, 600-619, 580-599, 560-579, 540-559, 520-539, 500-519, 480-499, 460-479, 440-459, 420-439, 400-419, 380-399, 360-379, 340-359, 320-339, 300-319, 280-299, 260-279, 240-259, 220-239, 200-219, 180-199, 160-179, 140-159, 120-139, 100-119, 80-99, 60-79, 40-59, 20-39, 0-19, NA, and Self Employed.

Global LUMA

Table with columns for Credit Score (0-900) and LTV (0-95.01). Rows include 800+, 780-799, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639, 600-619, 580-599, 560-579, 540-559, 520-539, 500-519, 480-499, 460-479, 440-459, 420-439, 400-419, 380-399, 360-379, 340-359, 320-339, 300-319, 280-299, 260-279, 240-259, 220-239, 200-219, 180-199, 160-179, 140-159, 120-139, 100-119, 80-99, 60-79, 40-59, 20-39, 0-19, NA, and Self Employed.

Global LUMA

Table with columns for Credit Score (0-900) and LTV (0-95.01). Rows include 800+, 780-799, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639, 600-619, 580-599, 560-579, 540-559, 520-539, 500-519, 480-499, 460-479, 440-459, 420-439, 400-419, 380-399, 360-379, 340-359, 320-339, 300-319, 280-299, 260-279, 240-259, 220-239, 200-219, 180-199, 160-179, 140-159, 120-139, 100-119, 80-99, 60-79, 40-59, 20-39, 0-19, NA, and Self Employed.

Global LUMA

Table with columns for Credit Score (0-900) and LTV (0-95.01). Rows include 800+, 780-799, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639, 600-619, 580-599, 560-579, 540-559, 520-539, 500-519, 480-499, 460-479, 440-459, 420-439, 400-419, 380-399, 360-379, 340-359, 320-339, 300-319, 280-299, 260-279, 240-259, 220-239, 200-219, 180-199, 160-179, 140-159, 120-139, 100-119, 80-99, 60-79, 40-59, 20-39, 0-19, NA, and Self Employed.

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SHLC Wholesale Topaz Jumbo									
3076-50					3376-50				
Rate	Topaz Jumbo 30 Yr Fixed				Rate	Topaz Jumbo 15 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.750	101.575	101.475	101.374	7.500	101.301	101.211	101.121	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500	
7.625	101.383	101.287	101.192	7.375	101.059	100.974	100.889		
7.500	101.140	101.050	100.960	7.250	100.775	100.696	100.616		
7.375	100.866	100.781	100.696	7.125	100.467	100.392	100.318		
7.250	100.579	100.500	100.420	7.000	100.149	100.080	100.011		
7.125	100.293	100.218	100.144	6.875	99.800	99.736	99.672		
7.000	99.991	99.922	99.852	6.750	99.408	99.349	99.290		
6.875	99.658	99.593	99.529	6.625	98.959	98.905	98.851		
6.750	99.277	99.218	99.160	6.500	98.441	98.392	98.344		
6.625	98.835	98.781	98.727	6.375	97.842	97.799	97.756		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	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									
Topaz Jumbo 7/6 ARM					3976-50				
Rate	Topaz Jumbo 7/6 ARM				Rate	Topaz Jumbo 10/6 ARM			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.750	101.861	101.760	101.660	7.500	100.850	100.750	100.649	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49 Loan Amount < \$700,000 0.500 Margin 2.75 Caps: 5/1/5	
7.625	101.600	101.504	101.409	7.625	100.701	100.606	100.511		
7.500	101.307	101.217	101.127	7.500	100.465	100.375	100.285		
7.375	100.989	100.904	100.819	7.375	100.166	100.081	99.996		
7.250	100.653	100.573	100.493	7.250	99.829	99.750	99.670		
7.125	100.304	100.229	100.155	7.125	99.480	99.406	99.332		
7.000	99.955	99.885	99.816	7.000	99.132	99.062	98.993		
6.875	99.593	99.529	99.465	6.875	98.770	98.706	98.642		
6.750	99.207	99.148	99.089	6.750	98.384	98.325	98.266		
6.625	98.783	98.729	98.676	6.625	97.960	97.906	97.852		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	NA	NA	NA		NA	NA	NA		
	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 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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Effective: 12/19/23 8:44 AM Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock SHLC Wholesale Onyx DSCR Page 20

ONYX DSCR 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
9.375	105.438	105.313	105.188	105.001	
9.250	105.296	105.171	105.046	104.859	
9.125	105.131	105.006	104.881	104.694	
9.000	104.951	104.826	104.701	104.513	
8.875	104.732	104.607	104.482	104.295	
8.750	104.509	104.384	104.259	104.072	
8.625	104.291	104.166	104.041	103.853	
8.500	104.105	103.980	103.855	103.667	
8.375	103.840	103.715	103.590	103.402	
8.250	103.555	103.430	103.305	103.117	
8.125	103.218	103.093	102.968	102.780	
8.000	102.872	102.747	102.622	102.434	
7.875	102.504	102.379	102.254	102.067	
7.750	102.119	101.994	101.869	101.681	
7.625	101.703	101.578	101.453	101.265	
7.500	101.253	101.128	101.003	100.815	
7.375	100.769	100.644	100.519	100.332	
7.250	100.321	100.196	100.071	99.883	
7.125	99.839	99.714	99.589	99.401	
7.000	99.327	99.202	99.077	98.889	

Lock Cutoff: 3:30 PM PST
MUST BE UW APPROVED TO LOCK
MAX PRICE 101.49

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.

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

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

Effective 12/29/23 8:44 AM

Lock not set @ 3:52 PM PST. Loan must be approved status to lock

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VIP Prime - "Owner Occupied"

Reference	Rate
8.025	100.025
8.030	100.030
8.035	100.035
8.040	100.040
8.045	100.045
8.050	100.050
8.055	100.055
8.060	100.060
8.065	100.065
8.070	100.070
8.075	100.075
8.080	100.080
8.085	100.085
8.090	100.090
8.095	100.095
8.100	100.100
8.105	100.105
8.110	100.110
8.115	100.115
8.120	100.120
8.125	100.125
8.130	100.130
8.135	100.135
8.140	100.140
8.145	100.145
8.150	100.150
8.155	100.155
8.160	100.160
8.165	100.165
8.170	100.170
8.175	100.175
8.180	100.180
8.185	100.185
8.190	100.190
8.195	100.195
8.200	100.200
8.205	100.205
8.210	100.210
8.215	100.215
8.220	100.220
8.225	100.225
8.230	100.230
8.235	100.235
8.240	100.240
8.245	100.245
8.250	100.250

VIP Prime OO (Owner Occupied)		Pricing Adjustments									
Product	Rate	0.25% Adj	0.50% Adj	0.75% Adj	1.00% Adj	1.25% Adj	1.50% Adj	1.75% Adj	2.00% Adj	2.25% Adj	2.50% Adj
Fixed Rate	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Hybrid ARM	3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Reverse Mortgage	4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Home Equity Line of Credit	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
New Construction	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only with Mortgage Insurance	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only with Mortgage Insurance and Private Mortgage Insurance	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only with Mortgage Insurance and Private Mortgage Insurance and Home Equity Line of Credit	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only with Mortgage Insurance and Private Mortgage Insurance and Home Equity Line of Credit and Cash Out Refinance	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Product/Rate of Prime Program:
Date: 12/29/23

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Effective: 12/18/2018 8:44 AM

Lock set-off is a 2.00% PDC Loan must be in approved status to lock

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VIP Prime - "Non-Owner Occupied"

Rate	APR
6.75%	10.12%
6.50%	9.87%
6.25%	9.62%
6.00%	9.37%
5.75%	9.12%
5.50%	8.87%
5.25%	8.62%
5.00%	8.37%
4.75%	8.12%
4.50%	7.87%
4.25%	7.62%
4.00%	7.37%
3.75%	7.12%
3.50%	6.87%
3.25%	6.62%
3.00%	6.37%
2.75%	6.12%
2.50%	5.87%
2.25%	5.62%
2.00%	5.37%
1.75%	5.12%
1.50%	4.87%
1.25%	4.62%
1.00%	4.37%
0.75%	4.12%
0.50%	3.87%
0.25%	3.62%
0.00%	3.37%

Rate	APR
3.00%	4.37%
3.25%	4.62%
3.50%	4.87%
3.75%	5.12%
4.00%	5.37%
4.25%	5.62%
4.50%	5.87%
4.75%	6.12%
5.00%	6.37%
5.25%	6.62%
5.50%	6.87%
5.75%	7.12%
6.00%	7.37%
6.25%	7.62%
6.50%	7.87%
6.75%	8.12%
7.00%	8.37%
7.25%	8.62%
7.50%	8.87%
7.75%	9.12%
8.00%	9.37%
8.25%	9.62%
8.50%	9.87%
8.75%	10.12%
9.00%	10.37%
9.25%	10.62%
9.50%	10.87%
9.75%	11.12%
10.00%	11.37%

Rate	APR
3.00%	4.37%
3.25%	4.62%
3.50%	4.87%
3.75%	5.12%
4.00%	5.37%
4.25%	5.62%
4.50%	5.87%
4.75%	6.12%
5.00%	6.37%
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