



Effective: 12/21/2023 8:22:39 AM

**BORROWER PAID RATE SHEET**  
 SHLC Wholesale Financial Rate Sheet

Page 1

Tab	Product
2	Fixed Conforming
3	Fixed Conforming HB
4	Agency Adjusters
5	Fixed Government
6	Fixed Government HB
7	Arm Government
8	Arm Conforming
9	Home Ready and Home Possible
10	Select Non-Conforming - <b>EXPIRED</b>
11	Select Standard - <b>EXPIRED</b>
12	Select Standard Adjustments - <b>EXPIRED</b>
13	WestLend A Series Jumbo
14	Sapphire and Jade Jumbo
15	Sapphire and Jade Jumbo Adjustments
16	Ruby and Opal AUS Jumbo
17	Ruby and Opal AUS Jumbo Adjustments
18	Topaz AUS Jumbo
19	Topaz AUS Jumbo Adjustments
20	ONYX DSCR
21	VIP PRIME OO
22	VIP PRIME NOO

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

<b>Wholesale Lender Fee BuyOut Options</b>	
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



Effective: 12/21/23 8:22 AM

Page 2

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 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		103.944	103.819	103.569	7.625		104.176	104.051	103.801	7.000		103.382	103.257	103.007
7.500		103.701	103.576	103.326	7.500		103.847	103.722	103.472	6.875		103.175	103.050	102.800
7.375		103.285	103.160	102.910	7.375		103.542	103.417	103.167	6.750		102.756	102.631	102.381
7.250		102.960	102.835	102.585	7.250		103.204	103.079	102.829	6.625		102.465	102.340	102.090
7.125		103.262	103.137	102.887	7.125		103.669	103.544	103.294	6.500		102.865	102.740	102.490
7.000		102.993	102.868	102.618	7.000		103.394	103.269	103.019	6.375		102.630	102.505	102.255
6.875		102.718	102.593	102.343	6.875		102.918	102.793	102.543	6.250		102.215	102.090	101.840
6.750		102.297	102.172	101.922	6.750		102.552	102.427	102.177	6.125		101.732	101.607	101.357
6.625		102.389	102.264	102.014	6.625		103.129	103.004	102.754	6.000		102.159	102.034	101.784
6.500		102.211	102.086	101.836	6.500		102.829	102.704	102.454	5.875		101.884	101.759	101.509
6.375		101.798	101.673	101.423	6.375		102.411	102.286	102.036	5.750		101.452	101.327	101.077
6.250		101.297	101.172	100.922	6.250		101.921	101.796	101.546	5.625		100.927	100.802	100.552
6.125		101.199	101.074	100.824	6.125		101.833	101.708	101.458	5.500		100.607	100.482	100.232
6.000		100.779	100.654	100.404	6.000		101.473	101.348	101.098	5.375		100.200	100.075	99.825
5.875		100.204	100.079	99.829	5.875		101.006	100.881	100.631	5.250		99.847	99.722	99.472
5.750		99.655	99.530	99.280	5.750		100.476	100.351	100.101	5.125		99.492	99.367	99.117
5.625		99.059	98.934	98.684	5.625		100.094	99.969	99.719	5.000		99.851	99.726	99.476
5.500		98.531	98.406	98.156	5.500		99.631	99.506	99.256	4.875		99.430	99.305	99.055
5.375		97.968	97.843	97.593	5.375		99.075	98.950	98.700	4.750		99.041	98.916	98.666
5.250		97.378	97.253	97.003	5.250		98.465	98.340	98.090	4.625		98.047	97.922	97.672

  

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		103.088	102.963	102.713										
6.875		102.880	102.755	102.505										
6.750		102.529	102.404	102.154										
6.625		102.436	102.311	102.061										
6.500		102.570	102.445	102.195										
6.375		102.335	102.210	101.960										
6.250		101.973	101.848	101.598										
6.125		101.785	101.660	101.410										
6.000		101.864	101.739	101.489										
5.875		101.589	101.464	101.214										
5.750		101.136	101.011	100.761										
5.625		100.885	100.760	100.510										
5.500		100.512	100.387	100.137										
5.375		100.067	99.942	99.692										
5.250		99.611	99.486	99.236										
5.125		99.330	99.205	98.955										
5.000		99.357	99.232	98.982										
4.875		98.956	98.831	98.581										
4.750		98.642	98.517	98.267										
4.625		98.091	97.966	97.716										

  

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

[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Page 3

SHLC Wholesale Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 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		103.426	103.301	103.051	7.625		102.656	102.531	102.281	7.000		100.927	100.802	100.552
7.500		103.294	103.169	102.919	7.500		102.653	102.528	102.278	6.875		101.845	101.720	101.470
7.375		102.984	102.859	102.609	7.375		102.196	102.071	101.821	6.750		101.534	101.409	101.159
7.250		102.697	102.572	102.322	7.250		101.910	101.785	101.535	6.625		101.084	100.959	100.709
7.125		102.780	102.655	102.405	7.125		102.724	102.599	102.349	6.500		101.716	101.591	101.341
7.000		102.593	102.468	102.218	7.000		102.480	102.355	102.105	6.375		101.511	101.386	101.136
6.875		102.054	101.929	101.679	6.875		102.083	101.958	101.708	6.250		101.103	100.978	100.728
6.750		101.808	101.683	101.433	6.750		101.622	101.497	101.247	6.125		100.644	100.519	100.269
6.625		101.872	101.747	101.497	6.625		101.842	101.717	101.467	6.000		100.212	100.087	99.837
6.500		101.640	101.515	101.265	6.500		101.544	101.419	101.169	5.875		99.953	99.828	99.578
6.375		101.166	101.041	100.791	6.375		101.107	100.982	100.732	5.750		99.528	99.403	99.153
6.250		100.652	100.527	100.277	6.250		100.615	100.490	100.240	5.625		99.055	98.930	98.680
6.125		100.377	100.252	100.002	6.125		100.084	99.959	99.709	5.500		99.091	98.966	98.716
6.000		99.954	99.829	99.579	6.000		99.500	99.375	99.125	5.375		98.779	98.654	98.404
5.875		99.513	99.388	99.138	5.875		98.882	98.757	98.507	5.250		98.330	98.205	97.955
5.750		99.044	98.919	98.669	5.750		98.199	98.074	97.824	5.125		97.839	97.714	97.464
5.625		96.889	96.764	96.514	5.625		97.046	96.921	96.671	5.000		97.729	97.604	97.354
5.500		96.299	96.174	95.924	5.500		96.344	96.219	95.969	4.875		97.374	97.249	96.999
5.375		94.796	94.671	94.421	5.375		NA	NA	NA	4.750		96.879	96.754	96.504
5.250		94.034	93.909	93.659	5.250		NA	NA	NA	4.625		96.365	96.240	95.990

  

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		NA	NA	NA
6.875		99.313	99.188	98.938
6.750		99.062	98.937	98.687
6.625		98.799	98.674	98.424
6.500		101.312	101.187	100.937
6.375		101.124	100.999	100.749
6.250		100.744	100.619	100.369
6.125		100.352	100.227	99.977
6.000		99.980	99.855	99.605
5.875		99.590	99.465	99.215
5.750		99.188	99.063	98.813
5.625		98.760	98.635	98.385
5.500		98.623	98.498	98.248
5.375		98.374	98.249	97.999
5.250		97.966	97.841	97.591
5.125		97.541	97.416	97.166
5.000		97.270	97.145	96.895
4.875		96.963	96.838	96.588
4.750		96.517	96.392	96.142
4.625		96.065	95.940	95.690

  

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

  

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

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

[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	-1.750	-1.875	-1.500	-1.375	-1.125
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.

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	0.300	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	0.250	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	0.120	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	0.060	-0.550	-0.750	-0.900	-1.050	-1.260	-1.620	-1.780	-1.890

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	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	N/A
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	N/A
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Page 5

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		103.997	103.872	103.622	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
FICO Adjustments																																												
680-699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
Government Adjusters																																												
Manual	-0.250																																											
2 unit	-0.750																																											
3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRL N/Q/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		103.727	103.602	103.352	7.000		NA	NA	NA																																			
7.500		103.342	103.217	102.967	6.875		NA	NA	NA																																			
7.375		103.451	103.326	103.076	6.750		100.786	100.661	100.411																																			
7.250		103.769	103.644	103.394	6.625		100.844	100.719	100.469																																			
7.125		103.459	103.334	103.084	6.500		100.590	100.465	100.215																																			
7.000		103.520	103.395	103.145	6.375		100.329	100.204	99.954																																			
6.875		103.324	103.199	102.949	6.250		100.294	100.169	99.919																																			
6.750		103.153	103.028	102.778	6.125		99.784	99.659	99.409																																			
6.625		103.231	103.106	102.856	6.000		99.515	99.390	99.140																																			
6.500		102.900	102.775	102.525	5.875		99.237	99.112	98.862																																			
6.375		102.572	102.447	102.197	5.750		99.504	99.379	99.129																																			
6.250		102.562	102.437	102.187	5.625		99.227	99.102	98.852																																			
6.125		102.191	102.066	101.816	5.500		98.940	98.815	98.565																																			
6.000		101.723	101.598	101.348	5.375		98.642	98.517	98.267																																			
5.875		101.586	101.461	101.211	5.250		98.369	98.244	97.994																																			
5.750		100.970	100.845	100.595	5.125		98.072	97.947	97.697																																			
5.625		101.168	101.043	100.793	5.000		97.763	97.638	97.388																																			
5.500		100.795	100.670	100.420	4.875		97.442	97.317	97.067																																			
5.375		99.856	99.731	99.481	4.750		97.109	96.984	96.734																																			
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																		
					<table border="1"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>																																							
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																								
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																						
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	-0.150	15 Day	-0.125																																					
				10 Day	-0.250	30 Day	-0.250																																					
				15 Day	-0.375																																							
<a href="#">link to policy</a>																																												



[Return to Home Tab](#)

Effective: 12/21/23 8:22 AM

Page 6

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		101.316	101.191	100.941	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																																											
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																																											
7.625		101.871	101.746	101.496	7.000		NA	NA	NA																																			
7.500		101.492	101.367	101.117	6.875		NA	NA	NA																																			
7.375		101.135	101.010	100.760	6.750		NA	NA	NA																																			
7.250		101.369	101.244	100.994	6.625		97.872	97.747	97.497																																			
7.125		101.059	100.934	100.684	6.500		97.771	97.646	97.396																																			
7.000		100.739	100.614	100.364	6.375		97.391	97.266	97.016																																			
6.875		100.543	100.418	100.168	6.250		97.944	97.819	97.569																																			
6.750		100.822	100.697	100.447	6.125		98.335	98.210	97.960																																			
6.625		100.509	100.384	100.134	6.000		98.108	97.983	97.733																																			
6.500		100.186	100.061	99.811	5.875		97.825	97.700	97.450																																			
6.375		99.852	99.727	99.477	5.750		97.404	97.279	97.029																																			
6.250		100.078	99.953	99.703	5.625		97.127	97.002	96.752																																			
6.125		99.746	99.621	99.371	5.500		96.840	96.715	96.465																																			
6.000		99.400	99.275	99.025	5.375		96.542	96.417	96.167																																			
5.875		99.042	98.917	98.667	5.250		96.269	96.144	95.894																																			
5.750		99.120	98.995	98.745	5.125		95.972	95.847	95.597																																			
5.625		98.763	98.638	98.388	5.000		95.663	95.538	95.288																																			
5.500		97.665	97.540	97.290	4.875		95.342	95.217	94.967																																			
5.375		97.190	97.065	96.815	4.750		95.009	94.884	94.634																																			
<b>*FHA Only</b>																																												
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																								
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																						
Note: Pricing and LLPAs subject to change without notice				7 Day	-0.150	15 Day	-0.125																																					
				10 Day	-0.250	30 Day	-0.250																																					
				15 Day	-0.375																																							
				<a href="#">link to policy</a>																																								

[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Lock cut-off for Arm Programs is 3:30 PM PST

Page 7

8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		97.580	97.455	97.205	6.250		97.580	97.455	97.205	600-619	-1.500
6.125		97.591	97.466	97.216	6.125		97.591	97.466	97.216	580-599	-2.000
6.000		97.600	97.475	97.225	6.000		97.600	97.475	97.225	<b>Government Adjusters</b>	
5.875		97.608	97.483	97.233	5.875		97.608	97.483	97.233	Manual	-0.250
5.750		97.616	97.491	97.241	5.750		97.616	97.491	97.241	2 unit	-0.750
5.625		96.382	96.257	96.007	5.625		96.382	96.257	96.007	3-4 unit	-1.000
5.500		95.951	95.826	95.576	5.500		95.951	95.826	95.576	VA	0.000
5.375		95.444	95.319	95.069	5.375		95.444	95.319	95.069	Manufactured	-1.250
5.250		94.916	94.791	94.541	5.250		94.916	94.791	94.541	Ln Amt <=150K	-0.375
5.125		94.955	94.830	94.580	5.125		94.955	94.830	94.580	VA IRRL N/O/O	-1.000
5.000		94.462	94.337	94.087	5.000		94.462	94.337	94.087	Cash Out	-0.250
4.875		94.204	94.079	93.829	4.875		94.054	93.929	93.679	Cash Out > 90% (VA)	-1.75
4.750		94.204	94.079	93.829	4.750		94.054	93.929	93.679		
4.625		93.426	93.301	93.051	4.625		92.831	92.706	92.456		
4.500		92.981	92.856	92.606	4.500		92.831	92.706	92.456		
4.375		92.981	92.856	92.606	4.375		92.831	92.706	92.456		

Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice

[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Lock cut-off for Arm Programs is 3:30 PM PST

Page 8

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	NA	NA	NA	NA	7.000	101.121	100.996	100.746		7.000	101.121	100.996	100.746		7.000	101.121	100.996	100.746						
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.869	100.744	100.494		6.875	100.869	100.744	100.494		6.875	100.869	100.744	100.494						
6.750	101.017	100.892	100.642		6.750	100.915	100.790	100.540		6.750	100.618	100.493	100.243		6.750	100.618	100.493	100.243		6.750	100.618	100.493	100.243						
6.625	100.805	100.680	100.430		6.625	100.727	100.602	100.352		6.625	100.422	100.297	100.047		6.625	100.422	100.297	100.047		6.625	100.422	100.297	100.047						
6.500	100.538	100.413	100.163		6.500	100.585	100.460	100.210		6.500	100.280	100.155	99.905		6.500	100.280	100.155	99.905		6.500	100.280	100.155	99.905						
6.375	100.276	100.151	99.901		6.375	100.346	100.221	99.971		6.375	100.033	99.908	99.658		6.375	100.033	99.908	99.658		6.375	100.033	99.908	99.658						
6.250	100.014	99.889	99.639		6.250	100.014	99.889	99.639		6.250	99.686	99.561	99.311		6.250	99.686	99.561	99.311		6.250	99.686	99.561	99.311						
6.125	99.737	99.612	99.362		6.125	99.667	99.542	99.292		6.125	99.327	99.202	98.952		6.125	99.327	99.202	98.952		6.125	99.327	99.202	98.952						
6.000	99.452	99.327	99.077		6.000	99.311	99.186	98.936		6.000	98.963	98.838	98.588		6.000	98.963	98.838	98.588		6.000	98.963	98.838	98.588						
5.875	99.151	99.026	98.776		5.875	98.924	98.799	98.549		5.875	98.576	98.451	98.201		5.875	98.576	98.451	98.201		5.875	98.576	98.451	98.201						
5.750	98.823	98.698	98.448		5.750	98.495	98.370	98.120		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	98.483	98.358	98.108		5.625	98.040	97.915	97.665		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	98.129	98.004	97.754		5.500	97.562	97.437	97.187		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.*





Effective: 12/21/23 8:22 AM

Page 9

SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		104.214	104.089	103.839	7.625		104.132	104.007	103.757
7.500		103.907	103.782	103.532	7.500		103.971	103.846	103.596
7.375		103.466	103.341	103.091	7.375		103.555	103.430	103.180
7.250		102.998	102.873	102.623	7.250		103.087	102.962	102.712
7.125		103.532	103.407	103.157	7.125		103.470	103.345	103.095
7.000		103.193	103.068	102.818	7.000		103.263	103.138	102.888
6.875		102.718	102.593	102.343	6.875		102.809	102.684	102.434
6.750		102.225	102.100	101.850	6.750		102.316	102.191	101.941
6.625		102.659	102.534	102.284	6.625		102.601	102.476	102.226
6.500		102.270	102.145	101.895	6.500		102.344	102.219	101.969
6.375		101.765	101.640	101.390	6.375		101.859	101.734	101.484
6.250		101.239	101.114	100.864	6.250		101.334	101.209	100.959
6.125		NA	NA	NA	6.125		NA	NA	NA
6.000		NA	NA	NA	6.000		NA	NA	NA
5.875		NA	NA	NA	5.875		NA	NA	NA
5.750		NA	NA	NA	5.750		NA	NA	NA
5.625		NA	NA	NA	5.625		NA	NA	NA
5.500		NA	NA	NA	5.500		NA	NA	NA
5.375		NA	NA	NA	5.375		NA	NA	NA
5.250		NA	NA	NA	5.250		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 LTPAs - Exclude 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 Mann 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 LTPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

\*Caps: does not include escrow waiver. Add'l Mann Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
Credit Scores *LPMI LTPAs not subject to HomeReady/Home Possible LTPA 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 LTPAs not subject to HomeReady/Home Possible LTPA 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 LTPAs not subject to HomeReady/Home Possible LTPA 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









[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Page 14

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		102.287	102.162	101.975	8.250		101.479	101.354	101.166	Lock Cutoff: 3:30 PM PST
8.500		102.205	102.080	101.893	8.125		101.464	101.339	101.152	
8.375		102.099	101.974	101.787	8.000		101.449	101.324	101.137	MUST BE UW APPROVED TO LOCK
8.250		101.981	101.856	101.668	7.875		101.402	101.277	101.089	
8.125		101.851	101.726	101.538	7.750		101.287	101.162	100.974	MAX PRICE 101.94
8.000		101.709	101.584	101.396	7.625		101.122	100.997	100.809	
7.875		101.545	101.420	101.233	7.500		100.970	100.845	100.658	Loan Amount < \$700,000 0.500
7.750		101.338	101.213	101.025	7.375		100.776	100.651	100.463	
7.625		101.111	100.986	100.799	7.250		100.575	100.450	100.263	
7.500		100.861	100.736	100.548	7.125		100.328	100.203	100.016	
7.375		100.596	100.471	100.283	7.000		100.061	99.936	99.749	
7.250		100.333	100.208	100.021	6.875		99.780	99.655	99.468	
7.125		100.062	99.937	99.750	6.750		99.481	99.356	99.169	
7.000		99.775	99.650	99.462	6.625		99.162	99.037	98.850	
6.875		99.482	99.357	99.169	6.500		98.827	98.702	98.515	
6.750		99.187	99.062	98.874			NA	NA	NA	
6.625		98.886	98.761	98.574			NA	NA	NA	
6.500		98.581	98.456	98.269			NA	NA	NA	
6.375		98.277	98.152	97.964			NA	NA	NA	
6.250		97.943	97.818	97.630			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		100.529	100.358	100.139	7.250		99.391	99.219	99.001	Lock Cutoff: 3:30 PM PST
8.375		100.482	100.310	100.091	7.125		99.339	99.168	98.949	
8.250		100.435	100.263	100.044	7.000		99.289	99.117	98.898	MUST BE UW APPROVED TO LOCK
8.125		100.402	100.230	100.012	6.875		99.237	99.065	98.847	
8.000		100.370	100.198	99.979	6.750		99.186	99.014	98.796	MAX PRICE 101.99
7.875		100.224	100.052	99.833	6.625		98.994	98.822	98.603	
7.750		100.172	100.000	99.781	6.500		98.801	98.629	98.411	Loan Amount < \$700,000 0.500
7.625		100.002	99.830	99.611	6.375		98.103	97.931	97.712	
7.500		99.833	99.661	99.442	6.250		97.404	97.233	97.014	
7.375		99.711	99.539	99.320	6.125		97.122	96.950	96.731	
7.250		99.589	99.417	99.198	6.000		96.840	96.668	96.449	
7.125		99.579	99.407	99.188	5.875		NA	NA	NA	
7.000		99.569	99.397	99.178	5.750		NA	NA	NA	
6.875		99.521	99.349	99.131	5.625		NA	NA	NA	
6.750		99.474	99.302	99.084	5.500		NA	NA	NA	
6.625		99.023	98.851	98.633	5.375		NA	NA	NA	
6.500		98.573	98.401	98.182	5.250		NA	NA	NA	
6.375		98.075	97.903	97.684	5.125		NA	NA	NA	
6.250		97.577	97.405	97.186	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
<b>Extension and Re-lock Fees</b>										
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.









[Return to Home Tab](#)



Effective: 12/21/23 8:22 AM

Page 18

3076-50					SHLC Wholesale Topaz Jumbo					
Topaz Jumbo 30 Yr Fixed					3376-50					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750	101.477	101.376	101.276	101.276	7.500	101.321	101.231	101.231	101.141	
7.625	101.284	101.189	101.093	101.093	7.375	101.078	100.994	100.994	100.909	Lock Cutoff: 3:30 PM PST
7.500	101.041	100.951	100.861	100.861	7.250	100.795	100.715	100.715	100.636	MUST BE UW APPROVED TO LOCK
7.375	100.767	100.683	100.598	100.598	7.125	100.487	100.412	100.412	100.338	
7.250	100.481	100.401	100.322	100.322	7.000	100.169	100.100	100.100	100.031	
7.125	100.195	100.120	100.046	100.046	6.875	99.820	99.756	99.756	99.692	
7.000	99.892	99.823	99.754	99.754	6.750	99.427	99.369	99.369	99.310	MAX PRICE 101.49
6.875	99.559	99.495	99.431	99.431	6.625	98.978	98.925	98.925	98.871	
6.750	99.179	99.120	99.061	99.061	6.500	98.461	98.412	98.412	98.364	Loan Amount < \$700,000 0.500
6.625	98.736	98.683	98.629	98.629	6.375	97.862	97.819	97.819	97.775	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	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	102.133	102.033	101.932	101.932	7.750	100.983	100.883	100.883	100.782	
7.625	101.872	101.776	101.681	101.681	7.625	100.834	100.739	100.739	100.644	Lock Cutoff: 3:30 PM PST
7.500	101.579	101.489	101.399	101.399	7.500	100.598	100.508	100.508	100.418	MUST BE UW APPROVED TO LOCK
7.375	101.261	101.176	101.091	101.091	7.375	100.299	100.214	100.214	100.129	
7.250	100.925	100.845	100.765	100.765	7.250	99.962	99.883	99.883	99.803	
7.125	100.576	100.501	100.427	100.427	7.125	99.613	99.539	99.539	99.464	
7.000	100.227	100.158	100.088	100.088	7.000	99.264	99.195	99.195	99.126	MAX PRICE 101.49
6.875	99.865	99.801	99.737	99.737	6.875	98.903	98.839	98.839	98.775	
6.750	99.479	99.420	99.361	99.361	6.750	98.517	98.458	98.458	98.399	
6.625	99.055	99.001	98.948	98.948	6.625	98.093	98.039	98.039	97.985	Loan Amount < \$700,000 0.500
	NA	NA	NA	NA		NA	NA	NA	NA	Margin 2.75
	NA	NA	NA	NA		NA	NA	NA	NA	Caps: 5/1/5
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	

  

<b>Extension and Re-lock Fees</b>
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.*



Effective: 12/31/23 8:22 AM

Return to Home Tab

Lock Deck Hours 9:00 am - 5:30 pm Pacific Time  
Email: lockdeckwholesale@westnet.com  
Phone: 877-945-4105 ext 4



Page 19

Tonaz Jumbo Adjusters

Table with columns for Credit Score (0 to 90-95) and CTV values. Sections include Fixed Rate LLPAs (Primary NCO Rate, Primary CO Rate, Second Purchase, Second NCO Rate, Second CO Rate), ARM LLPAs (Primary NCO Rate, Primary CO Rate, Second NCO Rate, Second CO Rate), and Global LLPAs.

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



VIP Prime - "Owner Occupied"

Table with 2 columns: Loan Amount, Rate. Rows include 10.0K, 15.0K, 20.0K, 25.0K, 30.0K, 35.0K, 40.0K, 45.0K, 50.0K, 55.0K, 60.0K, 65.0K, 70.0K, 75.0K, 80.0K, 85.0K, 90.0K, 95.0K, 100.0K.

Max Pricing Based on Floor of Payment 1.0000

Main pricing table for VIP Prime QO (Owner Occupied). Columns include Loan Amount, Rate, and various pricing adjustments (e.g., 10.0K-14.99K, 15.0K-19.99K, etc.). Rows are categorized by Loan Type (e.g., 1st Lien, 2nd Lien, 3rd Lien, 4th Lien, 5th Lien, 6th Lien, 7th Lien, 8th Lien, 9th Lien, 10th Lien, 11th Lien, 12th Lien, 13th Lien, 14th Lien, 15th Lien, 16th Lien, 17th Lien, 18th Lien, 19th Lien, 20th Lien, 21st Lien, 22nd Lien, 23rd Lien, 24th Lien, 25th Lien, 26th Lien, 27th Lien, 28th Lien, 29th Lien, 30th Lien, 31st Lien, 32nd Lien, 33rd Lien, 34th Lien, 35th Lien, 36th Lien, 37th Lien, 38th Lien, 39th Lien, 40th Lien, 41st Lien, 42nd Lien, 43rd Lien, 44th Lien, 45th Lien, 46th Lien, 47th Lien, 48th Lien, 49th Lien, 50th Lien, 51st Lien, 52nd Lien, 53rd Lien, 54th Lien, 55th Lien, 56th Lien, 57th Lien, 58th Lien, 59th Lien, 60th Lien, 61st Lien, 62nd Lien, 63rd Lien, 64th Lien, 65th Lien, 66th Lien, 67th Lien, 68th Lien, 69th Lien, 70th Lien, 71st Lien, 72nd Lien, 73rd Lien, 74th Lien, 75th Lien, 76th Lien, 77th Lien, 78th Lien, 79th Lien, 80th Lien, 81st Lien, 82nd Lien, 83rd Lien, 84th Lien, 85th Lien, 86th Lien, 87th Lien, 88th Lien, 89th Lien, 90th Lien, 91st Lien, 92nd Lien, 93rd Lien, 94th Lien, 95th Lien, 96th Lien, 97th Lien, 98th Lien, 99th Lien, 100th Lien).

This offer is not intended for borrowers directly on defined under Regulation Z and is intended for approved brokers' informational use only. Pricing and/or program parameters are subject to change without notice. The information in this email is not intended as an offer to extend credit nor a commitment to lend. Products and services are not available to residents of states in which SDC Wholesale Lenders is not licensed. SDC Wholesale Lenders is not licensed in 48 US states. See "Where We Loan" for additional licensing information about this company. ©2021 SDC Wholesale Lenders. All rights reserved. SDC Wholesale Lenders is a service mark of SDC Wholesale Lenders. SDC Wholesale Lenders is a service mark of SDC Wholesale Lenders. SDC Wholesale Lenders is a service mark of SDC Wholesale Lenders.

VIP Prime - "Non-Owner Occupied"

Table with 2 columns: Fee Type, Amount. Includes items like Pub Doc, Bank Statement, and Rent Advance.

Table with 2 columns: Fee Name, Amount. Includes items like Pub Fee, Bank Fee, and Rent Fee.

Main fee schedule table with columns: Fee Name, Fee Type, Fee Amount, and various sub-categories like Pub Doc, Bank Statement, Rent Advance, etc.

we are subject to change without notice. The information in this email is not intended as an offer to extend credit nor a commitment to lend. Products and services are not available to residents of states in which URM/Whitestone Mortgage is not licensed. URM/Whitestone is not licensed in 32 states. See "Where We Live" for additional licensing information about the company. ©2021 URM