



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

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SHLC Wholesale Conforming DU and LP																				
1000-99		1100-99				1200-99		1300-99				1400-99								
1001-99		1101-99				1201-99		1301-99				1401-99								
		Conventional 25/30 Yr Fixed						Conventional 20 Yr Fixed						Conventional 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		103.658	103.533	103.283	7.625		103.891	103.766	103.516	7.000		103.121	102.996	102.746						
7.500		103.415	103.290	103.040	7.500		103.559	103.434	103.184	6.875		103.019	102.894	102.644						
7.375		103.134	103.009	102.759	7.375		103.252	103.127	102.877	6.750		102.730	102.605	102.355						
7.250		102.748	102.623	102.373	7.250		102.910	102.785	102.535	6.625		102.438	102.313	102.063						
7.125		103.136	103.011	102.761	7.125		103.443	103.318	103.068	6.500		102.609	102.484	102.234						
7.000		102.896	102.771	102.521	7.000		103.168	103.043	102.793	6.375		102.374	102.249	101.999						
6.875		102.592	102.467	102.217	6.875		102.781	102.656	102.406	6.250		101.924	101.799	101.549						
6.750		102.168	102.043	101.793	6.750		102.288	102.163	101.913	6.125		101.569	101.444	101.194						
6.625		102.361	102.236	101.986	6.625		102.873	102.748	102.498	6.000		101.852	101.727	101.477						
6.500		102.060	101.935	101.685	6.500		102.573	102.448	102.198	5.875		101.673	101.548	101.298						
6.375		101.625	101.500	101.250	6.375		102.155	102.030	101.780	5.750		101.199	101.074	100.824						
6.250		101.172	101.047	100.797	6.250		101.663	101.538	101.288	5.625		100.797	100.672	100.422						
6.125		101.141	101.016	100.766	6.125		101.605	101.480	101.230	5.500		100.571	100.446	100.196						
6.000		100.714	100.589	100.339	6.000		101.246	101.121	100.871	5.375		100.200	100.075	99.825						
5.875		100.156	100.031	99.781	5.875		100.778	100.653	100.403	5.250		99.853	99.728	99.478						
5.750		99.471	99.346	99.096	5.750		100.138	100.013	99.763	5.125		99.496	99.371	99.121						
5.625		98.905	98.780	98.530	5.625		99.896	99.771	99.521	5.000		99.444	99.319	99.069						
5.500		98.381	98.256	98.006	5.500		99.432	99.307	99.057	4.875		99.047	98.922	98.672						
5.375		97.817	97.692	97.442	5.375		98.874	98.749	98.499	4.750		98.662	98.537	98.287						
5.250		97.225	97.100	96.850	5.250		98.265	98.140	97.890	4.625		97.925	97.800	97.550						

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		102.825	102.700	102.450										
6.875		102.550	102.425	102.175										
6.750		102.265	102.140	101.890										
6.625		102.226	102.101	101.851										
6.500		102.313	102.188	101.938										
6.375		102.078	101.953	101.703										
6.250		101.655	101.530	101.280										
6.125		101.645	101.520	101.270										
6.000		101.652	101.527	101.277										
5.875		101.377	101.252	101.002										
5.750		100.991	100.866	100.616										
5.625		100.740	100.615	100.365										
5.500		100.366	100.241	99.991										
5.375		99.920	99.795	99.545										
5.250		99.507	99.382	99.132										
5.125		99.211	99.086	98.836										
5.000		98.943	98.818	98.568										
4.875		98.624	98.499	98.249										
4.750		98.309	98.184	97.934										
4.625		97.968	97.843	97.593										

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

Price Adjustments: See Agency Adjusters page.

[link to policy](#)

Note: Pricing and LLPAs subject to change without notice

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SHLC Wholesale Fixed High Balance														
1033-99		1053-99				1233-99					1333-99			
1133-99		1153-99				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		103.623	103.498	103.248	7.625		102.861	102.736	102.486	7.000		100.932	100.807	100.557
7.500		103.466	103.341	103.091	7.500		102.638	102.513	102.263	6.875		101.783	101.658	101.408
7.375		103.155	103.030	102.780	7.375		102.364	102.239	101.989	6.750		101.471	101.346	101.096
7.250		102.868	102.743	102.493	7.250		102.079	101.954	101.704	6.625		101.021	100.896	100.646
7.125		102.753	102.628	102.378	7.125		102.697	102.572	102.322	6.500		101.660	101.535	101.285
7.000		102.566	102.441	102.191	7.000		102.454	102.329	102.079	6.375		101.454	101.329	101.079
6.875		102.122	101.997	101.747	6.875		102.056	101.931	101.681	6.250		101.046	100.921	100.671
6.750		101.751	101.626	101.376	6.750		101.594	101.469	101.219	6.125		100.587	100.462	100.212
6.625		101.815	101.690	101.440	6.625		101.786	101.661	101.411	6.000		100.201	100.076	99.826
6.500		101.584	101.459	101.209	6.500		101.488	101.363	101.113	5.875		99.943	99.818	99.568
6.375		101.028	100.903	100.653	6.375		101.050	100.925	100.675	5.750		99.516	99.391	99.141
6.250		100.563	100.438	100.188	6.250		100.557	100.432	100.182	5.625		99.044	98.919	98.669
6.125		100.400	100.275	100.025	6.125		100.027	99.902	99.652	5.500		99.125	99.000	98.750
6.000		99.890	99.765	99.515	6.000		99.443	99.318	99.068	5.375		98.814	98.689	98.439
5.875		99.450	99.325	99.075	5.875		98.825	98.700	98.450	5.250		98.364	98.239	97.989
5.750		98.980	98.855	98.605	5.750		98.141	98.016	97.766	5.125		97.873	97.748	97.498
5.625		96.858	96.733	96.483	5.625		97.015	96.890	96.640	5.000		97.686	97.561	97.311
5.500		96.300	96.175	95.925	5.500		96.313	96.188	95.938	4.875		97.330	97.205	96.955
5.375		94.792	94.667	94.417	5.375		NA	NA	NA	4.750		96.839	96.714	96.464
5.250		94.080	93.955	93.705	5.250		NA	NA	NA	4.625		96.319	96.194	95.944
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		99.489	99.364	99.114										
6.750		99.236	99.111	98.861										
6.625		98.972	98.847	98.597										
6.500		101.254	101.129	100.879										
6.375		101.066	100.941	100.691										
6.250		100.687	100.562	100.312										
6.125		100.295	100.170	99.920										
6.000		99.923	99.798	99.548										
5.875		99.545	99.420	99.170										
5.750		99.155	99.030	98.780										
5.625		98.749	98.624	98.374										
5.500		98.657	98.532	98.282										
5.375		98.407	98.282	98.032										
5.250		98.000	97.875	97.625										
5.125		97.574	97.449	97.199										
5.000		97.225	97.100	96.850										
4.875		96.918	96.793	96.543										
4.750		96.471	96.346	96.096										
4.625		96.019	95.894	95.644										

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. [link to policy](#)
Note: Pricing and LLPAs subject to change without notice



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's.

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

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

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	0.060	-0.550	-0.750	-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	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
>45% DTI	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	



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SHLC Wholesale Government																																												
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		101.202	101.077	100.827	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>660-679</td> <td>-0.125</td> </tr> <tr> <td>640-659</td> <td>-0.500</td> </tr> <tr> <td>620-639</td> <td>-1.000</td> </tr> <tr> <td>600-619</td> <td>-1.500</td> </tr> <tr> <td>580-599</td> <td>-2.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>0.000</td> </tr> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> <tr> <td>Ln Amt <=150K</td> <td>-0.375</td> </tr> <tr> <td>VA IRRRL N/O/O</td> <td>-1.000</td> </tr> <tr> <td>Cash Out</td> <td>-0.250</td> </tr> <tr> <td>Cash Out > 90% (VA)</td> <td>-1.75</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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		102.097	101.972	101.722	7.000		NA	NA	NA																																			
7.500		101.719	101.594	101.344	6.875		NA	NA	NA																																			
7.375		101.363	101.238	100.988	6.750		NA	NA	NA																																			
7.250		101.468	101.343	101.093	6.625		97.446	97.321	97.071																																			
7.125		101.171	101.046	100.796	6.500		97.346	97.221	96.971																																			
7.000		100.865	100.740	100.490	6.375		96.963	96.838	96.588																																			
6.875		100.551	100.426	100.176	6.250		98.028	97.903	97.653																																			
6.750		100.941	100.816	100.566	6.125		98.344	98.219	97.969																																			
6.625		100.640	100.515	100.265	6.000		98.115	97.990	97.740																																			
6.500		100.380	100.255	100.005	5.875		97.830	97.705	97.455																																			
6.375		100.034	99.909	99.659	5.750		97.349	97.224	96.974																																			
6.250		100.370	100.245	99.995	5.625		97.073	96.948	96.698																																			
6.125		99.797	99.672	99.422	5.500		96.786	96.661	96.411																																			
6.000		99.079	98.954	98.704	5.375		96.488	96.363	96.113																																			
5.875		98.721	98.596	98.346	5.250		96.179	96.054	95.804																																			
5.750		98.349	98.224	97.974	5.125		95.872	95.747	95.497																																			
5.625		97.907	97.782	97.532	5.000		95.563	95.438	95.188																																			
5.500		97.907	97.782	97.532	4.875		95.243	95.118	94.868																																			
5.375		97.430	97.305	97.055	4.750		94.910	94.785	94.535																																			

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		

[link to policy](#)

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

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8700-99 Margin 2.000					6700-99 Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS	
FHA 5/1 ARM					VA 5/1 ARM					FICO Adjustments	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	680 - 699	0.000
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	660-679	-0.125
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	640-659	-0.500
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	620-639	-1.000
6.250		97.539	97.414	97.164	6.250		97.539	97.414	97.164	600-619	-1.500
6.125		97.549	97.424	97.174	6.125		97.549	97.424	97.174	580-599	-2.000
6.000		97.560	97.435	97.185	6.000		97.560	97.435	97.185	Government Adjusters	
5.875		97.570	97.445	97.195	5.875		97.570	97.445	97.195	Manual	-0.250
5.750		97.578	97.453	97.203	5.750		97.578	97.453	97.203	2 unit	-0.750
5.625		96.603	96.478	96.228	5.625		96.603	96.478	96.228	3-4 unit	-1.000
5.500		96.175	96.050	95.800	5.500		96.175	96.050	95.800	VA	0.000
5.375		95.666	95.541	95.291	5.375		95.666	95.541	95.291	Manufactured	-1.250
5.250		95.141	95.016	94.766	5.250		95.141	95.016	94.766	Ln Amt <=150K	-0.375
5.125		95.177	95.052	94.802	5.125		95.177	95.052	94.802	VA IRRL N/O/O	-1.000
5.000		94.687	94.562	94.312	5.000		94.687	94.562	94.312	Cash Out	-0.250
4.875		94.256	94.131	93.881	4.875		94.106	93.981	93.731	Cash Out > 90% (VA)	-1.75
4.750		94.256	94.131	93.881	4.750		94.106	93.981	93.731	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		93.653	93.528	93.278	4.625		93.653	93.528	93.278		
4.500		93.033	92.908	92.658	4.500		92.883	92.758	92.508		
4.375		93.033	92.908	92.658	4.375		92.883	92.758	92.508		

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

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SHLC Wholesale Conforming SOFR ARMS																													
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA	7.500	NA	NA	NA	NA					
7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA	7.375	NA	NA	NA	NA					
7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA	7.250	NA	NA	NA	NA					
7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA	7.125	NA	NA	NA	NA					
7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	101.153	101.028	100.778	100.778	7.000	101.153	101.028	100.778	100.778	7.000	101.153	101.028	100.778	100.778					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.905	100.780	100.530	100.530	6.875	100.905	100.780	100.530	100.530	6.875	100.905	100.780	100.530	100.530					
6.750	101.037	100.912	100.662	100.662	6.750	100.951	100.826	100.576	100.576	6.750	100.654	100.529	100.279	100.279	6.750	100.654	100.529	100.279	100.279	6.750	100.654	100.529	100.279	100.279					
6.625	100.825	100.700	100.450	100.450	6.625	100.763	100.638	100.388	100.388	6.625	100.454	100.329	100.079	100.079	6.625	100.454	100.329	100.079	100.079	6.625	100.454	100.329	100.079	100.079					
6.500	100.557	100.432	100.182	100.182	6.500	100.620	100.495	100.245	100.245	6.500	100.303	100.178	99.928	99.928	6.500	100.303	100.178	99.928	99.928	6.500	100.303	100.178	99.928	99.928					
6.375	100.295	100.170	99.920	99.920	6.375	100.378	100.253	100.003	100.003	6.375	100.057	99.932	99.682	99.682	6.375	100.057	99.932	99.682	99.682	6.375	100.057	99.932	99.682	99.682					
6.250	100.033	99.908	99.658	99.658	6.250	100.037	99.912	99.662	99.662	6.250	99.717	99.592	99.342	99.342	6.250	99.717	99.592	99.342	99.342	6.250	99.717	99.592	99.342	99.342					
6.125	99.759	99.634	99.384	99.384	6.125	99.685	99.560	99.310	99.310	6.125	99.361	99.236	98.986	98.986	6.125	99.361	99.236	98.986	98.986	6.125	99.361	99.236	98.986	98.986					
6.000	99.480	99.355	99.105	99.105	6.000	99.329	99.204	98.954	98.954	6.000	98.996	98.871	98.621	98.621	6.000	98.996	98.871	98.621	98.621	6.000	98.996	98.871	98.621	98.621					
5.875	99.179	99.054	98.804	98.804	5.875	98.945	98.820	98.570	98.570	5.875	98.609	98.484	98.234	98.234	5.875	98.609	98.484	98.234	98.234	5.875	98.609	98.484	98.234	98.234					
5.750	98.844	98.719	98.469	98.469	5.750	98.524	98.399	98.149	98.149	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	98.498	98.373	98.123	98.123	5.625	98.072	97.947	97.697	97.697	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	98.144	98.019	97.769	97.769	5.500	97.593	97.468	97.218	97.218	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA	5.250	NA	NA	NA	NA					
5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA	5.125	NA	NA	NA	NA					

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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



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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.678	103.553	103.303	103.303	7.625	103.595	103.470	103.220	103.220
7.500	103.370	103.245	102.995	102.995	7.500	103.435	103.310	103.060	103.060
7.375	102.928	102.803	102.553	102.553	7.375	103.016	102.891	102.641	102.641
7.250	102.460	102.335	102.085	102.085	7.250	102.549	102.424	102.174	102.174
7.125	103.055	102.930	102.680	102.680	7.125	102.994	102.869	102.619	102.619
7.000	102.716	102.591	102.341	102.341	7.000	102.787	102.662	102.412	102.412
6.875	102.241	102.116	101.866	101.866	6.875	102.332	102.207	101.957	101.957
6.750	101.747	101.622	101.372	101.372	6.750	101.839	101.714	101.464	101.464
6.625	102.153	102.028	101.778	101.778	6.625	102.094	101.969	101.719	101.719
6.500	101.764	101.639	101.389	101.389	6.500	101.838	101.713	101.463	101.463
6.375	101.258	101.133	100.883	100.883	6.375	101.352	101.227	100.977	100.977
6.250	100.732	100.607	100.357	100.357	6.250	100.827	100.702	100.452	100.452
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 LTPAs - Exclude from Cap						
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Add'l Manu Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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 Manu Home, zone and loan amt adj's

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term										
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										
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



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

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SHLC Wholesale A Series Jumbo												
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
8.000		102.375	102.375	102.370	7.500		101.758	101.633	101.508			
7.875		102.375	102.370	102.245	7.375		101.633	101.508	101.383			
7.750		102.370	102.245	102.120	7.250		101.383	101.258	101.133			
7.625		102.245	102.120	101.995	7.125		101.133	101.008	100.883			
7.500		102.120	101.995	101.870	7.000		100.883	100.758	100.633			
7.375		101.995	101.870	101.745	6.875		100.508	100.383	100.258			
7.250		101.870	101.745	101.620	6.750		100.133	100.008	99.883			
7.125		101.620	101.495	101.370	6.625		99.633	99.508	99.383			
7.000		101.370	101.245	101.120	6.500		99.133	99.008	98.883			
6.875		101.120	100.995	100.870	6.375		98.508	98.383	98.258			
6.750		100.745	100.620	100.495	6.250		97.883	97.758	97.633			
6.625		100.370	100.245	100.120	6.125		97.258	97.133	97.008			
6.500		99.995	99.870	99.745	6.000		96.633	96.508	96.383			
6.375		99.495	99.370	99.245	5.875		95.883	95.758	95.633			
6.250		98.995	98.870	98.745			NA	NA	NA			
6.125		98.370	98.245	98.120			NA	NA	NA			
6.000		97.745	97.620	97.495			NA	NA	NA			
5.875		97.120	96.995	96.870			NA	NA	NA			
5.750		96.370	96.245	96.120			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR Arm A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.750		101.875	101.875	101.756	7.375		101.375	101.375	101.336	7.625		101.875	101.875	101.830
8.625		101.875	101.756	101.631	7.250		101.375	101.336	101.211	7.500		101.875	101.830	101.705
8.500		101.756	101.631	101.506	7.125		101.336	101.211	101.086	7.375		101.830	101.705	101.580
8.375		101.631	101.506	101.381	7.000		101.211	101.086	100.961	7.250		101.705	101.580	101.455
8.250		101.506	101.381	101.256	6.875		101.086	100.961	100.836	7.125		101.580	101.455	101.330
8.125		101.381	101.256	101.131	6.750		100.961	100.836	100.711	7.000		101.455	101.330	101.205
8.000		101.256	101.131	101.006	6.625		100.711	100.586	100.461	6.875		101.330	101.205	101.080
7.875		101.131	101.006	100.881	6.500		100.336	100.211	100.086	6.750		101.080	100.955	100.830
7.750		101.006	100.881	100.756	6.375		99.961	99.836	99.711	6.625		100.830	100.705	100.580
7.625		100.756	100.631	100.506	6.250		99.461	99.336	99.211	6.500		100.455	100.330	100.205
7.500		100.506	100.381	100.256	6.125		98.961	98.836	98.711	6.375		100.080	99.955	99.830
7.375		100.131	100.006	99.881	6.000		98.461	98.336	98.211	6.250		99.580	99.455	99.330
7.250		99.756	99.631	99.506	5.875		97.961	97.836	97.711	6.125		99.080	98.955	98.830
7.125		99.256	99.131	99.006	5.750		97.336	97.211	97.086	6.000		98.580	98.455	98.330
7.000		98.756	98.631	98.506	5.625		96.711	96.586	96.461	5.875		97.955	97.830	97.705
6.875		98.256	98.131	98.006			NA	NA	NA	5.750		97.330	97.205	97.080
6.750		97.756	97.631	97.506			NA	NA	NA	5.625		96.580	96.455	96.330
6.625		97.131	97.006	96.881			NA	NA	NA	5.500		95.830	95.705	95.580
6.500		96.506	96.381	96.256			NA	NA	NA			NA	NA	NA
6.375		95.756	95.631	95.506			NA	NA	NA			NA	NA	NA

Price Adjustments

Risk Based Adjustments

	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

The below adds also apply:

Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

Zone Adjustments

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	-0.250	-0.250	-0.250	-0.250
CO	0.000	0.000	0.000	0.000
CT	-0.250	-0.250	-0.250	-0.250
DC	-0.250	-0.250	-0.250	-0.250
DE	0.000	0.000	0.000	0.000
FL	-0.250	-0.250	-0.250	-0.250
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	-0.250	-0.250	-0.250	-0.250
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	-0.250	-0.250	-0.250	-0.250
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

State	SHLC Wholesale Non-Conforming State Adjusters - Fixed		SHLC Wholesale Non-Conforming State Adjusters - ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	-0.250	-0.250	-0.250	-0.250
NM	0.000	0.000	0.000	0.000
NV	-0.250	-0.250	-0.250	-0.250
NY	-0.250	-0.250	-0.250	-0.250
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	-0.250	-0.250	-0.250	-0.250
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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SHLC Wholesale Sapphire Jumbo										
3067-50					3367-50					
Sapphire Jumbo 30 Yr Fixed					Sapphire Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
8.625		102.252	102.127	101.939	8.250		101.436	101.311	101.124	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		102.170	102.045	101.858	8.125		101.420	101.295	101.108	
8.375		102.064	101.939	101.752	8.000		101.404	101.279	101.091	
8.250		101.946	101.821	101.634	7.875		101.354	101.229	101.041	
8.125		101.816	101.691	101.504	7.750		101.237	101.112	100.924	
8.000		101.674	101.549	101.362	7.625		101.071	100.946	100.758	
7.875		101.511	101.386	101.198	7.500		100.915	100.790	100.603	
7.750		101.303	101.178	100.991	7.375		100.718	100.593	100.405	
7.625		101.077	100.952	100.764	7.250		100.514	100.389	100.201	
7.500		100.826	100.701	100.514	7.125		100.263	100.138	99.950	
7.375		100.561	100.436	100.249	7.000		99.992	99.867	99.679	
7.250		100.298	100.173	99.985	6.875		99.706	99.581	99.394	
7.125		100.027	99.902	99.714	6.750		99.402	99.277	99.090	
7.000		99.740	99.615	99.427	6.625		99.078	98.953	98.766	
6.875		99.448	99.323	99.136	6.500		98.737	98.612	98.425	
6.750		99.153	99.028	98.841			NA	NA	NA	
6.625		98.853	98.728	98.540			NA	NA	NA	
6.500		98.548	98.423	98.235			NA	NA	NA	
6.375		98.243	98.118	97.931			NA	NA	NA	
6.250		97.909	97.784	97.597			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		100.454	100.282	100.064	7.250		99.293	99.121	98.902	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.402	100.230	100.012	7.125		99.241	99.069	98.851	
8.250		100.351	100.179	99.960	7.000		99.190	99.019	98.800	
8.125		100.303	100.132	99.913	6.875		99.139	98.967	98.749	
8.000		100.257	100.085	99.866	6.750		99.088	98.916	98.698	
7.875		100.116	99.944	99.725	6.625		98.870	98.699	98.480	
7.750		100.068	99.896	99.677	6.500		98.653	98.481	98.262	
7.625		99.957	99.785	99.566	6.375		97.929	97.757	97.539	
7.500		99.847	99.675	99.456	6.250		97.206	97.034	96.815	
7.375		99.765	99.593	99.374	6.125		96.983	96.812	96.593	
7.250		99.683	99.511	99.293	6.000		96.761	96.589	96.370	
7.125		99.668	99.496	99.277	5.875		NA	NA	NA	
7.000		99.652	99.480	99.262	5.750		NA	NA	NA	
6.875		99.580	99.408	99.190	5.625		NA	NA	NA	
6.750		99.509	99.337	99.118	5.500		NA	NA	NA	
6.625		99.041	98.869	98.651	5.375		NA	NA	NA	
6.500		98.574	98.402	98.183	5.250		NA	NA	NA	
6.375		98.050	97.878	97.659	5.125		NA	NA	NA	
6.250		97.526	97.354	97.135	5.000		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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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		96.717	96.467	NA	7.750		97.180	96.930	NA
7.625		96.492	96.242	NA	7.625		96.908	96.658	NA
7.500		96.264	96.014	NA	7.500		96.631	96.381	NA
7.375		96.031	95.781	NA	7.375		96.347	96.097	NA
7.250		95.793	95.543	NA	7.250		96.054	95.804	NA
7.125		95.547	95.297	NA	7.125		95.751	95.501	NA
7.000		95.293	95.043	NA	7.000		95.436	95.186	NA
6.875		95.031	94.781	NA	6.875		95.109	94.859	NA
6.750		94.758	94.508	NA	6.750		94.767	94.517	NA
6.625		94.473	94.223	NA	6.625		94.410	94.160	NA
6.500		94.176	93.926	NA	6.500		94.037	93.787	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		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 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		103.026	102.901	102.776	9.000		103.026	102.901	102.776
8.875		102.832	102.707	102.582	8.875		102.832	102.707	102.582
8.750		102.637	102.512	102.387	8.750		102.637	102.512	102.387
8.625		102.443	102.318	102.193	8.625		102.443	102.318	102.193
8.500		102.249	102.124	101.999	8.500		102.249	102.124	101.999
8.375		102.055	101.930	101.805	8.375		102.055	101.930	101.805
8.250		101.862	101.737	101.612	8.250		101.862	101.737	101.612
8.125		101.670	101.545	101.420	8.125		101.670	101.545	101.420
8.000		101.480	101.355	101.230	8.000		101.480	101.355	101.230
7.875		101.290	101.165	101.040	7.875		101.290	101.165	101.040
7.750		101.101	100.976	100.851	7.750		101.101	100.976	100.851
7.625		100.913	100.788	100.663	7.625		100.913	100.788	100.663
7.500		100.710	100.585	100.460	7.500		100.710	100.585	100.460
7.375		100.495	100.370	100.245	7.375		100.495	100.370	100.245
7.250		100.529	100.404	100.279	7.250		100.529	100.404	100.279
7.125		100.394	100.269	100.144	7.125		100.394	100.269	100.144
7.000		100.244	100.119	99.994	7.000		100.244	100.119	99.994
6.875		100.076	99.951	99.826	6.875		100.076	99.951	99.826
6.750		99.755	99.630	99.505	6.750		99.755	99.630	99.505
6.625		99.148	99.023	98.898	6.625		99.148	99.023	98.898

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

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

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ONYS DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.525	105.400	105.275	105.087					
9.250	105.382	105.257	105.132	104.944					
9.125	105.216	105.091	104.966	104.779					
9.000	105.035	104.910	104.785	104.598					
8.875	104.817	104.692	104.567	104.380					
8.750	104.594	104.469	104.344	104.157					
8.625	104.374	104.249	104.124	103.937					
8.500	104.181	104.056	103.931	103.744					
8.375	103.916	103.791	103.666	103.479					
8.250	103.631	103.506	103.381	103.193					
8.125	103.295	103.170	103.045	102.857					
8.000	102.949	102.824	102.699	102.512					
7.875	102.582	102.457	102.332	102.145					
7.750	102.197	102.072	101.947	101.760					
7.625	101.782	101.657	101.532	101.345					
7.500	101.333	101.208	101.083	100.896					
7.375	100.850	100.725	100.600	100.413					
7.250	100.396	100.271	100.146	99.959					
7.125	99.908	99.783	99.658	99.471					
7.000	99.390	99.265	99.140	98.952					

Lock Cutoff: 3:30 PM PST
MUST BE LW 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).

Fixed Rate LLPAs										
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
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 CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-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
>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



Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
 Email: lockdesk@wholesale.com
 Phone: 877-945-4225 ext 6

Effective: 12/22/21 8:25 AM

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

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VIP Prime - "Owner Occupied"

Rate	APR
6.25	6.625
6.50	6.875
6.75	7.125
7.00	7.375
7.25	7.625
7.50	7.875
7.75	8.125
8.00	8.375
8.25	8.625
8.50	8.875
8.75	9.125
9.00	9.375
9.25	9.625
9.50	9.875
9.75	10.125
10.00	10.375

Max Pricing Number of Flats or Phases: 10

VIP Prime QO (Owner Occupied)		Pricing Adjustments										
Transaction	Rate	APR	60-120	120-180	180-240	240-300	300-360	360-420	420-480	480-540	540-600	
Level 1	Bank Statement (30 Days)	1	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Level 2	Bank Statement (30 Days)	2	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Level 3	Bank Statement (30 Days)	3	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Level 4	Bank Statement (30 Days)	4	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Level 5	Bank Statement (30 Days)	5	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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