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- | New Locks |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • 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 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		103.782	103.657	103.407	7.625		103.931	103.806	103.556	7.000		102.941	102.816	102.566
7.500		103.417	103.292	103.042	7.500		103.604	103.479	103.229	6.875		102.837	102.712	102.462
7.375		103.154	103.029	102.779	7.375		103.295	103.170	102.920	6.750		102.544	102.419	102.169
7.250		102.788	102.663	102.413	7.250		102.909	102.784	102.534	6.625		102.249	102.124	101.874
7.125		103.114	102.989	102.739	7.125		103.291	103.166	102.916	6.500		102.519	102.394	102.144
7.000		102.854	102.729	102.479	7.000		103.090	102.965	102.715	6.375		102.283	102.158	101.908
6.875		102.552	102.427	102.177	6.875		102.641	102.516	102.266	6.250		101.822	101.697	101.447
6.750		102.135	102.010	101.760	6.750		102.277	102.152	101.902	6.125		101.465	101.340	101.090
6.625		102.247	102.122	101.872	6.625		102.825	102.700	102.450	6.000		101.842	101.717	101.467
6.500		101.963	101.838	101.588	6.500		102.524	102.399	102.149	5.875		101.567	101.442	101.192
6.375		101.553	101.428	101.178	6.375		102.107	101.982	101.732	5.750		101.136	101.011	100.761
6.250		101.126	101.001	100.751	6.250		101.617	101.492	101.242	5.625		100.680	100.555	100.305
6.125		101.115	100.990	100.740	6.125		101.372	101.247	100.997	5.500		100.351	100.226	99.976
6.000		100.702	100.577	100.327	6.000		101.010	100.885	100.635	5.375		100.033	99.908	99.658
5.875		100.152	100.027	99.777	5.875		100.581	100.456	100.206	5.250		99.782	99.657	99.407
5.750		99.350	99.225	98.975	5.750		100.112	99.987	99.737	5.125		99.279	99.154	98.904
5.625		98.874	98.749	98.499	5.625		99.723	99.598	99.348	5.000		99.186	99.061	98.811
5.500		98.350	98.225	97.975	5.500		99.260	99.135	98.885	4.875		98.740	98.615	98.365
5.375		97.785	97.660	97.410	5.375		98.705	98.580	98.330	4.750		98.355	98.230	97.980
5.250		97.193	97.068	96.818	5.250		98.096	97.971	97.721	4.625		97.701	97.576	97.326

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		102.650	102.525	102.275										
6.875		102.360	102.235	101.985										
6.750		102.087	101.962	101.712										
6.625		102.082	101.957	101.707										
6.500		102.225	102.100	101.850										
6.375		101.990	101.865	101.615										
6.250		101.628	101.503	101.253										
6.125		101.445	101.320	101.070										
6.000		101.550	101.425	101.175										
5.875		101.275	101.150	100.900										
5.750		100.897	100.772	100.522										
5.625		100.545	100.420	100.170										
5.500		100.173	100.048	99.798										
5.375		99.728	99.603	99.353										
5.250		99.335	99.210	98.960										
5.125		99.040	98.915	98.665										
5.000		98.706	98.581	98.331										
4.875		98.395	98.270	98.020										
4.750		98.080	97.955	97.705										
4.625		97.739	97.614	97.364										

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 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		103.440	103.315	103.065	7.625		102.672	102.547	102.297	7.000		100.693	100.568	100.318
7.500		103.284	103.159	102.909	7.500		102.569	102.444	102.194	6.875		101.606	101.481	101.231
7.375		102.971	102.846	102.596	7.375		102.182	102.057	101.807	6.750		101.298	101.173	100.923
7.250		102.682	102.557	102.307	7.250		101.894	101.769	101.519	6.625		100.848	100.723	100.473
7.125		102.623	102.498	102.248	7.125		102.620	102.495	102.245	6.500		101.570	101.445	101.195
7.000		102.489	102.364	102.114	7.000		102.376	102.251	102.001	6.375		101.364	101.239	100.989
6.875		102.062	101.937	101.687	6.875		101.980	101.855	101.605	6.250		100.957	100.832	100.582
6.750		101.813	101.688	101.438	6.750		101.519	101.394	101.144	6.125		100.499	100.374	100.124
6.625		101.767	101.642	101.392	6.625		101.738	101.613	101.363	6.000		100.096	99.971	99.721
6.500		101.535	101.410	101.160	6.500		101.439	101.314	101.064	5.875		99.837	99.712	99.462
6.375		101.033	100.908	100.658	6.375		101.002	100.877	100.627	5.750		99.412	99.287	99.037
6.250		100.536	100.411	100.161	6.250		100.511	100.386	100.136	5.625		98.941	98.816	98.566
6.125		100.377	100.252	100.002	6.125		99.981	99.856	99.606	5.500		98.942	98.817	98.567
6.000		99.770	99.645	99.395	6.000		99.397	99.272	99.022	5.375		98.730	98.605	98.355
5.875		99.329	99.204	98.954	5.875		98.778	98.653	98.403	5.250		98.282	98.157	97.907
5.750		98.860	98.735	98.485	5.750		98.095	97.970	97.720	5.125		97.793	97.668	97.418
5.625		96.678	96.553	96.303	5.625		96.835	96.710	96.460	5.000		97.587	97.462	97.212
5.500		96.128	96.003	95.753	5.500		96.132	96.007	95.757	4.875		97.233	97.108	96.858
5.375		94.772	94.647	94.397	5.375		NA	NA	NA	4.750		96.749	96.624	96.374
5.250		94.045	93.920	93.670	5.250		NA	NA	NA	4.625		96.229	96.104	95.854
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		99.299	99.174	98.924										
6.750		99.047	98.922	98.672										
6.625		98.783	98.658	98.408										
6.500		101.167	101.042	100.792										
6.375		100.979	100.854	100.604										
6.250		100.599	100.474	100.224										
6.125		100.207	100.082	99.832										
6.000		99.835	99.710	99.460										
5.875		99.445	99.320	99.070										
5.750		99.052	98.927	98.677										
5.625		98.646	98.521	98.271										
5.500		98.578	98.453	98.203										
5.375		98.328	98.203	97.953										
5.250		97.920	97.795	97.545										
5.125		97.495	97.370	97.120										
5.000		97.130	97.005	96.755										
4.875		96.824	96.699	96.449										
4.750		96.381	96.256	96.006										
4.625		95.929	95.804	95.554										

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		

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Price Adjustments: See Agency Adjusters page.

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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.

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=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
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	N/A
HB Fixed	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875

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

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing									
	<=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
ARM	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A
HB Fixed	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Sub Financing	-0.625	-0.625	-0.625	-0.875	-1.125	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	-1.610	-1.780	-1.990

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	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.490	

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SHLC Wholesale Government																																							
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																													
8100-99					FHA/VA 15 Yr Fixed																																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	FHA / VA LOAN LEVEL ADJUSTMENTS																													
7.750		103.461	103.336	103.086	7.125		NA	NA	NA	FICO Adjustments																													
7.625		103.192	103.067	102.817	7.000		NA	NA	NA	680 - 699	0.000																												
7.500		102.649	102.524	102.274	6.875		NA	NA	NA	660-679	-0.125																												
7.375		102.350	102.225	101.975	6.750		100.544	100.419	100.169	640-659	-0.500																												
7.250		103.251	103.126	102.876	6.625		100.869	100.744	100.494	620-639	-1.000																												
7.125		103.145	103.020	102.770	6.500		100.616	100.491	100.241	600-619	-1.500																												
7.000		103.012	102.887	102.637	6.375		100.356	100.231	99.981	580-599	-2.000																												
6.875		102.874	102.749	102.499	6.250		100.232	100.107	99.857	Government Adjusters																													
6.750		102.633	102.508	102.258	6.125		99.974	99.849	99.599	Manual	-0.250																												
6.625		102.849	102.724	102.474	6.000		99.706	99.581	99.331	2 unit	-0.750																												
6.500		102.537	102.412	102.162	5.875		99.428	99.303	99.053	3-4 unit	-1.000																												
6.375		102.186	102.061	101.811	5.750		99.452	99.327	99.077	VA	0.000																												
6.250		102.008	101.883	101.633	5.625		99.176	99.051	98.801	Manufactured	-1.250																												
6.125		101.864	101.739	101.489	5.500		98.889	98.764	98.514	Ln Amt <=150K	-0.375																												
6.000		101.529	101.404	101.154	5.375		98.591	98.466	98.216	VA IRRL N/O/O	-1.000																												
5.875		101.105	100.980	100.730	5.250		98.373	98.248	97.998	Cash Out	-0.250																												
5.750		100.920	100.795	100.545	5.125		98.076	97.951	97.701	Cash Out > 90% (VA)	-1.75																												
5.625		100.899	100.774	100.524	5.000		97.767	97.642	97.392																														
5.500		100.486	100.361	100.111	4.875		97.446	97.321	97.071																														
5.375		99.945	99.820	99.570	4.750		97.113	96.988	96.738																														
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																													
					<table border="1"> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>																																		
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																	
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	-0.150	15 Day	-0.125																																
				10 Day	-0.250	30 Day	-0.250																																
				15 Day	-0.375																																		
						link to policy																																	



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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		101.280	101.155	100.905	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																																											
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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		101.011	100.886	100.636	7.000		NA	NA	NA																																			
7.500		100.627	100.502	100.252	6.875		NA	NA	NA																																			
7.375		100.000	99.875	99.625	6.750		NA	NA	NA																																			
7.250		101.514	101.389	101.139	6.625		97.744	97.619	97.369																																			
7.125		101.218	101.093	100.843	6.500		97.648	97.523	97.273																																			
7.000		100.913	100.788	100.538	6.375		97.275	97.150	96.900																																			
6.875		100.599	100.474	100.224	6.250		98.132	98.007	97.757																																			
6.750		100.858	100.733	100.483	6.125		98.240	98.115	97.865																																			
6.625		100.830	100.705	100.455	6.000		98.020	97.895	97.645																																			
6.500		100.518	100.393	100.143	5.875		97.745	97.620	97.370																																			
6.375		100.168	100.043	99.793	5.750		97.352	97.227	96.977																																			
6.250		100.395	100.270	100.020	5.625		97.076	96.951	96.701																																			
6.125		99.726	99.601	99.351	5.500		96.789	96.664	96.414																																			
6.000		99.017	98.892	98.642	5.375		96.491	96.366	96.116																																			
5.875		98.658	98.533	98.283	5.250		96.273	96.148	95.898																																			
5.750		98.285	98.160	97.910	5.125		95.976	95.851	95.601																																			
5.625		97.867	97.742	97.492	5.000		95.667	95.542	95.292																																			
5.500		97.567	97.442	97.192	4.875		95.346	95.221	94.971																																			
5.375		97.089	96.964	96.714	4.750		95.013	94.888	94.638																																			
*FHA Only																																												
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																																							
				link to policy																																								

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

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8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS	
Margin 2.000	Caps 1/1/5				Margin 2.000	Caps 1/1/5					
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		97.432	97.307	97.057	6.250		97.432	97.307	97.057	600-619	-1.500
6.125		97.442	97.317	97.067	6.125		97.442	97.317	97.067	580-599	-2.000
6.000		97.453	97.328	97.078	6.000		97.453	97.328	97.078	Government Adjusters	
5.875		97.463	97.338	97.088	5.875		97.463	97.338	97.088	Manual	-0.250
5.750		97.471	97.346	97.096	5.750		97.471	97.346	97.096	2 unit	-0.750
5.625		96.534	96.409	96.159	5.625		96.534	96.409	96.159	3-4 unit	-1.000
5.500		96.102	95.977	95.727	5.500		96.102	95.977	95.727	VA	0.000
5.375		95.591	95.466	95.216	5.375		95.591	95.466	95.216	Manufactured	-1.250
5.250		95.063	94.938	94.688	5.250		95.063	94.938	94.688	Ln Amt <=150K	-0.375
5.125		95.106	94.981	94.731	5.125		95.106	94.981	94.731	VA IRRL N/O/O	-1.000
5.000		94.614	94.489	94.239	5.000		94.614	94.489	94.239	Cash Out	-0.250
4.875		94.106	93.981	93.731	4.875		93.956	93.831	93.581	Cash Out > 90% (VA)	-1.75
4.750		94.106	93.981	93.731	4.750		93.956	93.831	93.581	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.625		93.577	93.452	93.202	4.625		93.577	93.452	93.202		
4.500		92.926	92.801	92.551	4.500		92.776	92.651	92.401		
4.375		92.926	92.801	92.551	4.375		92.776	92.651	92.401		

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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	100.968	100.843	100.593	100.593	7.000	100.968	100.843	100.593	100.593	7.000	100.968	100.843	100.593	100.593					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.720	100.595	100.345	100.345	6.875	100.720	100.595	100.345	100.345	6.875	100.720	100.595	100.345	100.345					
6.750	100.915	100.790	100.540	100.540	6.750	100.783	100.658	100.408	100.408	6.750	100.470	100.345	100.095	100.095	6.750	100.470	100.345	100.095	100.095	6.750	100.470	100.345	100.095	100.095					
6.625	100.704	100.579	100.329	100.329	6.625	100.596	100.471	100.221	100.221	6.625	100.272	100.147	99.897	99.897	6.625	100.272	100.147	99.897	99.897	6.625	100.272	100.147	99.897	99.897					
6.500	100.440	100.315	100.065	100.065	6.500	100.457	100.332	100.082	100.082	6.500	100.124	99.999	99.749	99.749	6.500	100.124	99.999	99.749	99.749	6.500	100.124	99.999	99.749	99.749					
6.375	100.177	100.052	99.802	99.802	6.375	100.213	100.088	99.838	99.838	6.375	99.877	99.752	99.502	99.502	6.375	99.877	99.752	99.502	99.502	6.375	99.877	99.752	99.502	99.502					
6.250	99.918	99.793	99.543	99.543	6.250	99.876	99.751	99.501	99.501	6.250	99.540	99.415	99.165	99.165	6.250	99.540	99.415	99.165	99.165	6.250	99.540	99.415	99.165	99.165					
6.125	99.644	99.519	99.269	99.269	6.125	99.532	99.407	99.157	99.157	6.125	99.188	99.063	98.813	98.813	6.125	99.188	99.063	98.813	98.813	6.125	99.188	99.063	98.813	98.813					
6.000	99.365	99.240	98.990	98.990	6.000	99.190	99.065	98.815	98.815	6.000	98.831	98.706	98.456	98.456	6.000	98.831	98.706	98.456	98.456	6.000	98.831	98.706	98.456	98.456					
5.875	99.054	98.929	98.679	98.679	5.875	98.797	98.672	98.422	98.422	5.875	98.434	98.309	98.059	98.059	5.875	98.434	98.309	98.059	98.059	5.875	98.434	98.309	98.059	98.059					
5.750	98.729	98.604	98.354	98.354	5.750	98.371	98.246	97.996	97.996	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA	5.750	NA	NA	NA	NA					
5.625	98.391	98.266	98.016	98.016	5.625	97.919	97.794	97.544	97.544	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	98.040	97.915	97.665	97.665	5.500	97.442	97.317	97.067	97.067	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	103.680	103.555	103.305	103.305	7.625	103.598	103.473	103.223	103.223
7.500	103.372	103.247	102.997	102.997	7.500	103.437	103.312	103.062	103.062
7.375	102.935	102.810	102.560	102.560	7.375	103.023	102.898	102.648	102.648
7.250	102.467	102.342	102.092	102.092	7.250	102.556	102.431	102.181	102.181
7.125	102.978	102.853	102.603	102.603	7.125	102.917	102.792	102.542	102.542
7.000	102.639	102.514	102.264	102.264	7.000	102.709	102.584	102.334	102.334
6.875	102.165	102.040	101.790	101.790	6.875	102.256	102.131	101.881	101.881
6.750	101.672	101.547	101.297	101.297	6.750	101.764	101.639	101.389	101.389
6.625	102.105	101.980	101.730	101.730	6.625	102.046	101.921	101.671	101.671
6.500	101.715	101.590	101.340	101.340	6.500	101.789	101.664	101.414	101.414
6.375	101.211	101.086	100.836	100.836	6.375	101.304	101.179	100.929	100.929
6.250	100.686	100.561	100.311	100.311	6.250	100.781	100.656	100.406	100.406
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%	85.01-90%	90.01-95%	>=95%
No Escrow	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100	-0.100
Add'l Manu Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments - Exclude from Cap	
Loan Amt >=60,000 and <=85,000	-0.125
Loan Amt >85,000 and <=110,000	0.100
Loan Amt >110,000 and <=150,000	0.100
Loan Amt >150,000 and <=175,000	0.100
Loan Amt >175,000 and <=250,000	0.100
Loan Amt >250,000 and <=375,000	0.000
Loan Amt >375,000	0.000

HomeReady Cumulative 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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SHLC Wholesale Select Standard Programs EXPIRED										
9000-19 9000-19IO 30 Yr Fixed Full Doc					9084-19 9084-19IO 30 Yr Fixed Asset Depletion					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	
0.000		NA	NA	NA	0.000		NA	NA	NA	

9085-19 9085-19IO 30 Yr Fixed Streamline										
Rate	15 Day	30 Day	45 Day	60 Day						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						
0.000		NA	NA	NA						

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 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			
8.125		102.375	102.375	102.310	7.500		101.624	101.499	101.374			
8.000		102.375	102.310	102.185	7.375		101.499	101.374	101.249			
7.875		102.310	102.185	102.060	7.250		101.249	101.124	100.999			
7.750		102.185	102.060	101.935	7.125		100.999	100.874	100.749			
7.625		102.060	101.935	101.810	7.000		100.749	100.624	100.499			
7.500		101.935	101.810	101.685	6.875		100.374	100.249	100.124			
7.375		101.810	101.685	101.560	6.750		99.999	99.874	99.749			
7.250		101.685	101.560	101.435	6.625		99.499	99.374	99.249			
7.125		101.435	101.310	101.185	6.500		98.999	98.874	98.749			
7.000		101.185	101.060	100.935	6.375		98.374	98.249	98.124			
6.875		100.935	100.810	100.685	6.250		97.749	97.624	97.499			
6.750		100.560	100.435	100.310	6.125		97.124	96.999	96.874			
6.625		100.185	100.060	99.935	6.000		96.499	96.374	96.249			
6.500		99.810	99.685	99.560	5.875		95.749	95.624	95.499			
6.375		99.310	99.185	99.060			NA	NA	NA			
6.250		98.810	98.685	98.560			NA	NA	NA			
6.125		98.185	98.060	97.935			NA	NA	NA			
6.000		97.560	97.435	97.310			NA	NA	NA			
5.875		96.935	96.810	96.685			NA	NA	NA			
5.750		96.185	96.060	95.935			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
8.875		101.875	101.875	101.823	7.500		101.375	101.375	101.355	7.750		101.875	101.875	101.814
8.750		101.875	101.823	101.698	7.375		101.375	101.355	101.230	7.625		101.875	101.814	101.689
8.625		101.823	101.698	101.573	7.250		101.355	101.230	101.105	7.500		101.814	101.689	101.564
8.500		101.698	101.573	101.448	7.125		101.230	101.105	100.980	7.375		101.689	101.564	101.439
8.375		101.573	101.448	101.323	7.000		101.105	100.980	100.855	7.250		101.564	101.439	101.314
8.250		101.448	101.323	101.198	6.875		100.980	100.855	100.730	7.125		101.439	101.314	101.189
8.125		101.323	101.198	101.073	6.750		100.855	100.730	100.605	7.000		101.314	101.189	101.064
8.000		101.198	101.073	100.948	6.625		100.605	100.480	100.355	6.875		101.189	101.064	100.939
7.875		101.073	100.948	100.823	6.500		100.230	100.105	99.980	6.750		100.939	100.814	100.689
7.750		100.948	100.823	100.698	6.375		99.855	99.730	99.605	6.625		100.689	100.564	100.439
7.625		100.698	100.573	100.448	6.250		99.355	99.230	99.105	6.500		100.314	100.189	100.064
7.500		100.448	100.323	100.198	6.125		98.855	98.730	98.605	6.375		99.939	99.814	99.689
7.375		100.073	99.948	99.823	6.000		98.355	98.230	98.105	6.250		99.439	99.314	99.189
7.250		99.698	99.573	99.448	5.875		97.855	97.730	97.605	6.125		98.939	98.814	98.689
7.125		99.198	99.073	98.948	5.750		97.230	97.105	96.980	6.000		98.439	98.314	98.189
7.000		98.698	98.573	98.448	5.625		96.605	96.480	96.355	5.875		97.814	97.689	97.564
6.875		98.198	98.073	97.948			NA	NA	NA	5.750		97.189	97.064	96.939
6.750		97.698	97.573	97.448			NA	NA	NA	5.625		96.439	96.314	96.189
6.625		97.073	96.948	96.823			NA	NA	NA	5.500		95.689	95.564	95.439
6.500		96.448	96.323	96.198			NA	NA	NA			NA	NA	NA

Price Adjustments

Risk Based Adjustments

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

The below adds also apply:

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

Zone Adjustments

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

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

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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		102.233	102.108	101.921	8.250		101.389	101.264	101.077	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		102.152	102.027	101.839	8.125		101.373	101.248	101.061	
8.375		102.046	101.921	101.734	8.000		101.357	101.232	101.044	
8.250		101.929	101.804	101.616	7.875		101.308	101.183	100.995	
8.125		101.799	101.674	101.487	7.750		101.191	101.066	100.878	
8.000		101.657	101.532	101.345	7.625		101.031	100.906	100.719	
7.875		101.494	101.369	101.182	7.500		100.875	100.750	100.562	
7.750		101.287	101.162	100.974	7.375		100.676	100.551	100.364	
7.625		101.060	100.935	100.748	7.250		100.471	100.346	100.159	
7.500		100.810	100.685	100.498	7.125		100.220	100.095	99.907	
7.375		100.543	100.418	100.231	7.000		99.948	99.823	99.635	
7.250		100.278	100.153	99.965	6.875		99.661	99.536	99.349	
7.125		100.007	99.882	99.695	6.750		99.356	99.231	99.043	
7.000		99.720	99.595	99.407	6.625		99.030	98.905	98.717	
6.875		99.432	99.307	99.119	6.500		98.687	98.562	98.374	
6.750		99.137	99.012	98.824			NA	NA	NA	
6.625		98.836	98.711	98.524			NA	NA	NA	
6.500		98.531	98.406	98.219			NA	NA	NA	
6.375		98.226	98.101	97.914			NA	NA	NA	
6.250		97.892	97.767	97.580			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		100.444	100.272	100.054	7.250		99.267	99.096	98.877	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.392	100.220	100.002	7.125		99.216	99.044	98.825	
8.250		100.341	100.169	99.950	7.000		99.165	98.993	98.774	
8.125		100.294	100.122	99.903	6.875		99.114	98.942	98.723	
8.000		100.247	100.075	99.856	6.750		99.063	98.891	98.672	
7.875		100.106	99.934	99.715	6.625		98.808	98.636	98.417	
7.750		100.058	99.886	99.667	6.500		98.552	98.381	98.162	
7.625		99.916	99.744	99.526	6.375		97.791	97.619	97.400	
7.500		99.775	99.603	99.385	6.250		97.030	96.858	96.639	
7.375		99.663	99.491	99.272	6.125		96.814	96.642	96.423	
7.250		99.550	99.378	99.159	6.000		96.598	96.426	96.207	
7.125		99.546	99.374	99.155	5.875		NA	NA	NA	
7.000		99.542	99.370	99.152	5.750		NA	NA	NA	
6.875		99.482	99.310	99.091	5.625		NA	NA	NA	
6.750		99.422	99.250	99.031	5.500		NA	NA	NA	
6.625		98.956	98.784	98.566	5.375		NA	NA	NA	
6.500		98.491	98.319	98.100	5.250		NA	NA	NA	
6.375		97.969	97.797	97.578	5.125		NA	NA	NA	
6.250		97.447	97.275	97.056	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
Extension and Re-lock Fees										
Please call lock desk for extensions and relocks										

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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		96.709	96.459	NA	7.750		97.160	96.910	NA	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.09 Loan Amount < \$700,000 (.500) Margin 2.75 Caps: 5/1/5
7.625		96.485	96.235	NA	7.625		96.887	96.637	NA	
7.500		96.256	96.006	NA	7.500		96.608	96.358	NA	
7.375		96.022	95.772	NA	7.375		96.322	96.072	NA	
7.250		95.783	95.533	NA	7.250		96.027	95.777	NA	
7.125		95.537	95.287	NA	7.125		95.722	95.472	NA	
7.000		95.282	95.032	NA	7.000		95.406	95.156	NA	
6.875		95.019	94.769	NA	6.875		95.077	94.827	NA	
6.750		94.745	94.495	NA	6.750		94.735	94.485	NA	
6.625		94.460	94.210	NA	6.625		94.378	94.128	NA	
6.500		94.162	93.912	NA	6.500		94.005	93.755	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
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		103.065	102.940	102.815	9.000		103.065	102.940	102.815	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Loan Amount < \$700,000 0.500
8.875		102.871	102.746	102.621	8.875		102.871	102.746	102.621	
8.750		102.677	102.552	102.427	8.750		102.677	102.552	102.427	
8.625		102.483	102.358	102.233	8.625		102.483	102.358	102.233	
8.500		102.290	102.165	102.040	8.500		102.290	102.165	102.040	
8.375		102.096	101.971	101.846	8.375		102.096	101.971	101.846	
8.250		101.903	101.778	101.653	8.250		101.903	101.778	101.653	
8.125		101.712	101.587	101.462	8.125		101.712	101.587	101.462	
8.000		101.522	101.397	101.272	8.000		101.522	101.397	101.272	
7.875		101.333	101.208	101.083	7.875		101.333	101.208	101.083	
7.750		101.144	101.019	100.894	7.750		101.144	101.019	100.894	
7.625		100.957	100.832	100.707	7.625		100.957	100.832	100.707	
7.500		100.755	100.630	100.505	7.500		100.755	100.630	100.505	
7.375		100.539	100.414	100.289	7.375		100.539	100.414	100.289	
7.250		100.559	100.434	100.309	7.250		100.559	100.434	100.309	
7.125		100.323	100.198	100.073	7.125		100.323	100.198	100.073	
7.000		100.173	100.048	99.923	7.000		100.173	100.048	99.923	
6.875		100.006	99.881	99.756	6.875		100.006	99.881	99.756	
6.750		99.686	99.561	99.436	6.750		99.686	99.561	99.436	
6.625		99.077	98.952	98.827	6.625		99.077	98.952	98.827	
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.



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

Return to Home Tab



Ruby AUS Jumbo Adjusters

Effective: 3/24/21 8:19 AM

Table with 10 columns (0-90.01) and 17 rows. Header: ARM LIPAs. Rows include Credit Score (580-850) and various loan types like 1 unit property, 4 unit property, etc.

Table with 10 columns (0-90.01) and 17 rows. Header: Global LIPAs. Rows include 3 unit property, 4 unit property, Townhome/Attached, etc.

Table with 10 columns (0-90.01) and 17 rows. Header: Global LIPAs. Rows include 3 unit property, 4 unit property, Townhome/Attached, etc.

Table with 10 columns (0-90.01) and 17 rows. Header: Global LIPAs. Rows include 3 unit property, 4 unit property, Townhome/Attached, etc.

Deal Jumbo Adjusters

Table with 10 columns (0-90.01) and 17 rows. Header: Fixed Rate LIPAs. Rows include Credit Score (580-850) and various loan types like 1 unit property, 4 unit property, etc.

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Table with 10 columns (0-90.01) and 17 rows. Header: Global LIPAs. Rows include 3 unit property, 4 unit property, Townhome/Attached, etc.

SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750	101.102	101.001	101.001	100.901	7.500		100.946	100.856	100.766	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK
7.625	100.909	100.814	100.718		7.375		100.703	100.619	100.534	
7.500	100.666	100.576	100.486		7.250		100.420	100.340	100.261	
7.375	100.392	100.308	100.223		7.125		100.112	100.037	99.963	
7.250	100.106	100.026	99.947		7.000		99.794	99.725	99.656	
7.125	99.820	99.745	99.671		6.875		99.445	99.381	99.317	
7.000	99.517	99.448	99.379		6.750		99.052	98.994	98.935	
6.875	99.184	99.120	99.056		6.625		98.603	98.550	98.496	
6.750	98.804	98.745	98.686		6.500		98.086	98.037	97.989	
6.625	98.361	98.308	98.254		6.375		97.487	97.444	97.400	
	NA	NA	NA				NA	NA	NA	MAX PRICE 101.49 Loan Amount < \$700,000 0.500
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
	NA	NA	NA				NA	NA	NA	
3876-50					3976-50					
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750	101.758	101.658	101.557		7.750		100.608	100.508	100.407	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK
7.625	101.497	101.401	101.306		7.625		100.459	100.364	100.269	
7.500	101.204	101.114	101.024		7.500		100.223	100.133	100.043	
7.375	100.886	100.801	100.716		7.375		99.924	99.839	99.754	
7.250	100.550	100.470	100.390		7.250		99.587	99.508	99.428	
7.125	100.201	100.126	100.052		7.125		99.238	99.164	99.089	
7.000	99.852	99.783	99.713		7.000		98.889	98.820	98.751	
6.875	99.490	99.426	99.362		6.875		98.528	98.464	98.400	
6.750	99.104	99.045	98.986		6.750		98.142	98.083	98.024	
6.625	98.680	98.626	98.573		6.625		97.718	97.664	97.610	
	NA	NA	NA				NA	NA	NA	MAX PRICE 101.49 Loan Amount < \$700,000 0.500 Margin 2.75 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	
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.



Effective: 12/29/23 8:19 AM

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 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	95.01 - 99
Primary Purchase										
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.005	-0.067	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na
740-759	0.278	0.215	0.153	0.090	0.028	-0.095	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.160	na	na	na
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.660	na	na	na
680-699	0.090	0.028	-0.035	-0.160	-0.535	-0.910	-1.660	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.285	-0.660	-1.035	na	na	na
720-739	0.090	-0.035	-0.285	-0.660	-1.035	-1.785	-2.285	na	na	na
700-719	-0.035	-0.285	-0.660	-1.035	-1.785	-2.285	-2.935	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.285	-0.535	na	na	na	na
760-779	0.090	0.028	-0.035	-0.285	-0.535	-0.910	na	na	na	na
740-759	-0.035	-0.285	-0.535	-0.910	-1.160	-1.660	na	na	na	na
720-739	-0.090	-0.285	-0.535	-0.910	-1.160	-1.660	na	na	na	na
700-719	-0.160	-0.535	-0.910	-1.160	-1.660	-2.285	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.465	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.233	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.035	-0.285	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.785	-1.160	na	na	na
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.660	na	na	na
680-699	0.090	0.028	-0.035	-0.160	-0.535	-0.910	-1.660	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.285	-0.660	-1.035	na	na	na
720-739	0.090	-0.035	-0.285	-0.660	-1.035	-1.785	-2.285	na	na	na
700-719	-0.035	-0.285	-0.660	-1.035	-1.785	-2.285	-2.935	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

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

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Effective: 12/26/23 8:19 AM

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	105.458	105.333	105.208	105.021					
9.250	105.315	105.190	105.065	104.877					
9.125	105.149	105.024	104.899	104.712					
9.000	104.969	104.844	104.719	104.531					
8.875	104.752	104.627	104.502	104.314					
8.750	104.529	104.404	104.279	104.091					
8.625	104.309	104.184	104.059	103.871					
8.500	104.114	103.989	103.864	103.677					
8.375	103.850	103.725	103.600	103.412					
8.250	103.564	103.439	103.314	103.127					
8.125	103.229	103.104	102.979	102.792					
8.000	102.885	102.760	102.635	102.448					
7.875	102.519	102.394	102.269	102.082					
7.750	102.136	102.011	101.886	101.698					
7.625	101.722	101.597	101.472	101.284					
7.500	101.274	101.149	101.024	100.837					
7.375	100.793	100.668	100.543	100.355					
7.250	100.338	100.213	100.088	99.901					
7.125	99.850	99.725	99.600	99.412					
7.000	99.330	99.205	99.080	98.892					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

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 LPA does not apply in CA, DC, NC and NY.

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



Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
 Email: lockdesk@wholesale.com
 Phone: 877-943-4125 ext 4

Effective: 12/28/21 9:19 AM

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

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VIP Prime - "Owner Occupied"

APR	Rate
8.00%	104.42%
8.05%	104.50%
8.10%	104.57%
8.15%	104.64%
8.20%	104.71%
8.25%	104.78%
8.30%	104.85%
8.35%	104.92%
8.40%	104.99%
8.45%	105.06%
8.50%	105.13%
8.55%	105.20%
8.60%	105.27%
8.65%	105.34%
8.70%	105.41%
8.75%	105.48%
8.80%	105.55%
8.85%	105.62%
8.90%	105.69%
8.95%	105.76%
9.00%	105.83%

VIP Prime Q0 (Owner Occupied)		Pricing Adjustments												
Transaction	Count	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	
Transaction	Count	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	APR	Rate	
Level 1	Bank Statement (JA Term)	1	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%
		2	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%
		3	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%
		4	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%
		5	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%
		6	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%
		7	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%
		8	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%
		9	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%
		10	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%
Level 2	Bank Statement (JA Term)	1	8.50%	105.13%	8.50%	105.13%	8.50%	105.13%	8.50%	105.13%	8.50%	105.13%	8.50%	105.13%
		2	8.55%	105.20%	8.55%	105.20%	8.55%	105.20%	8.55%	105.20%	8.55%	105.20%	8.55%	105.20%
		3	8.60%	105.27%	8.60%	105.27%	8.60%	105.27%	8.60%	105.27%	8.60%	105.27%	8.60%	105.27%
		4	8.65%	105.34%	8.65%	105.34%	8.65%	105.34%	8.65%	105.34%	8.65%	105.34%	8.65%	105.34%
		5	8.70%	105.41%	8.70%	105.41%	8.70%	105.41%	8.70%	105.41%	8.70%	105.41%	8.70%	105.41%
		6	8.75%	105.48%	8.75%	105.48%	8.75%	105.48%	8.75%	105.48%	8.75%	105.48%	8.75%	105.48%
		7	8.80%	105.55%	8.80%	105.55%	8.80%	105.55%	8.80%	105.55%	8.80%	105.55%	8.80%	105.55%
		8	8.85%	105.62%	8.85%	105.62%	8.85%	105.62%	8.85%	105.62%	8.85%	105.62%	8.85%	105.62%
		9	8.90%	105.69%	8.90%	105.69%	8.90%	105.69%	8.90%	105.69%	8.90%	105.69%	8.90%	105.69%
		10	8.95%	105.76%	8.95%	105.76%	8.95%	105.76%	8.95%	105.76%	8.95%	105.76%	8.95%	105.76%
Level 3	Bank Statement (JA Term)	1	9.00%	105.83%	9.00%	105.83%	9.00%	105.83%	9.00%	105.83%	9.00%	105.83%	9.00%	105.83%
		2	9.05%	105.90%	9.05%	105.90%	9.05%	105.90%	9.05%	105.90%	9.05%	105.90%	9.05%	105.90%
		3	9.10%	105.97%	9.10%	105.97%	9.10%	105.97%	9.10%	105.97%	9.10%	105.97%	9.10%	105.97%
		4	9.15%	106.04%	9.15%	106.04%	9.15%	106.04%	9.15%	106.04%	9.15%	106.04%	9.15%	106.04%
		5	9.20%	106.11%	9.20%	106.11%	9.20%	106.11%	9.20%	106.11%	9.20%	106.11%	9.20%	106.11%
		6	9.25%	106.18%	9.25%	106.18%	9.25%	106.18%	9.25%	106.18%	9.25%	106.18%	9.25%	106.18%
		7	9.30%	106.25%	9.30%	106.25%	9.30%	106.25%	9.30%	106.25%	9.30%	106.25%	9.30%	106.25%
		8	9.35%	106.32%	9.35%	106.32%	9.35%	106.32%	9.35%	106.32%	9.35%	106.32%	9.35%	106.32%
		9	9.40%	106.39%	9.40%	106.39%	9.40%	106.39%	9.40%	106.39%	9.40%	106.39%	9.40%	106.39%
		10	9.45%	106.46%	9.45%	106.46%	9.45%	106.46%	9.45%	106.46%	9.45%	106.46%	9.45%	106.46%
Level 4	Bank Statement (JA Term)	1	9.50%	106.53%	9.50%	106.53%	9.50%	106.53%	9.50%	106.53%	9.50%	106.53%	9.50%	106.53%
		2	9.55%	106.60%	9.55%	106.60%	9.55%	106.60%	9.55%	106.60%	9.55%	106.60%	9.55%	106.60%
		3	9.60%	106.67%	9.60%	106.67%	9.60%	106.67%	9.60%	106.67%	9.60%	106.67%	9.60%	106.67%
		4	9.65%	106.74%	9.65%	106.74%	9.65%	106.74%	9.65%	106.74%	9.65%	106.74%	9.65%	106.74%
		5	9.70%	106.81%	9.70%	106.81%	9.70%	106.81%	9.70%	106.81%	9.70%	106.81%	9.70%	106.81%
		6	9.75%	106.88%	9.75%	106.88%	9.75%	106.88%	9.75%	106.88%	9.75%	106.88%	9.75%	106.88%
		7	9.80%	106.95%	9.80%	106.95%	9.80%	106.95%	9.80%	106.95%	9.80%	106.95%	9.80%	106.95%
		8	9.85%	107.02%	9.85%	107.02%	9.85%	107.02%	9.85%	107.02%	9.85%	107.02%	9.85%	107.02%
		9	9.90%	107.09%	9.90%	107.09%	9.90%	107.09%	9.90%	107.09%	9.90%	107.09%	9.90%	107.09%
		10	9.95%	107.16%	9.95%	107.16%	9.95%	107.16%	9.95%	107.16%	9.95%	107.16%	9.95%	107.16%
Other	Bank Statement (JA Term)	1	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%	8.00%	104.42%
		2	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%	8.05%	104.50%
		3	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%	8.10%	104.57%
		4	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%	8.15%	104.64%
		5	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%	8.20%	104.71%
		6	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%	8.25%	104.78%
		7	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%	8.30%	104.85%
		8	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%	8.35%	104.92%
		9	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%	8.40%	104.99%
		10	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%	8.45%	105.06%

Max Pricing Index of Floor Payment: 100.00

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