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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		103.802	103.677	103.427	7.625		104.049	103.924	103.674	7.000		103.210	103.085	102.835
7.500		103.559	103.434	103.184	7.500		103.725	103.600	103.350	6.875		102.958	102.833	102.583
7.375		103.148	103.023	102.773	7.375		103.425	103.300	103.050	6.750		102.665	102.540	102.290
7.250		102.900	102.775	102.525	7.250		103.091	102.966	102.716	6.625		102.371	102.246	101.996
7.125		103.141	103.016	102.766	7.125		103.428	103.303	103.053	6.500		102.641	102.516	102.266
7.000		102.871	102.746	102.496	7.000		103.272	103.147	102.897	6.375		102.381	102.256	102.006
6.875		102.662	102.537	102.287	6.875		102.789	102.664	102.414	6.250		102.091	101.966	101.716
6.750		102.229	102.104	101.854	6.750		102.430	102.305	102.055	6.125		101.734	101.609	101.359
6.625		102.347	102.222	101.972	6.625		103.013	102.888	102.638	6.000		102.033	101.908	101.658
6.500		102.116	101.991	101.741	6.500		102.712	102.587	102.337	5.875		101.758	101.633	101.383
6.375		101.700	101.575	101.325	6.375		102.295	102.170	101.920	5.750		101.327	101.202	100.952
6.250		101.266	101.141	100.891	6.250		101.807	101.682	101.432	5.625		100.873	100.748	100.498
6.125		101.201	101.076	100.826	6.125		101.803	101.678	101.428	5.500		101.092	100.967	100.717
6.000		100.810	100.685	100.435	6.000		101.443	101.318	101.068	5.375		100.258	100.133	99.883
5.875		100.274	100.149	99.899	5.875		100.976	100.851	100.601	5.250		100.009	99.884	99.634
5.750		99.630	99.505	99.255	5.750		100.450	100.325	100.075	5.125		99.531	99.406	99.156
5.625		99.112	98.987	98.737	5.625		100.116	99.991	99.741	5.000		99.413	99.288	99.038
5.500		98.591	98.466	98.216	5.500		99.653	99.528	99.278	4.875		98.994	98.869	98.619
5.375		98.031	97.906	97.656	5.375		99.102	98.977	98.727	4.750		98.609	98.484	98.234
5.250		97.443	97.318	97.068	5.250		98.493	98.368	98.118	4.625		98.028	97.903	97.653
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		102.917	102.792	102.542										
6.875		102.710	102.585	102.335										
6.750		102.347	102.222	101.972										
6.625		102.349	102.224	101.974										
6.500		102.351	102.226	101.976										
6.375		102.116	101.991	101.741										
6.250		101.788	101.663	101.413										
6.125		101.733	101.608	101.358										
6.000		101.739	101.614	101.364										
5.875		101.464	101.339	101.089										
5.750		101.091	100.966	100.716										
5.625		100.842	100.717	100.467										
5.500		100.473	100.348	100.098										
5.375		100.030	99.905	99.655										
5.250		99.660	99.535	99.285										
5.125		99.366	99.241	98.991										
5.000		99.029	98.904	98.654										
4.875		98.720	98.595	98.345										
4.750		98.406	98.281	98.031										
4.625		98.065	97.940	97.690										
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 1133-99					1233-99 1253-99					1333-99 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		103.547	103.422	103.172	7.625		102.770	102.645	102.395	7.000		100.923	100.798	100.548
7.500		103.406	103.281	103.031	7.500		102.567	102.442	102.192	6.875		101.874	101.749	101.499
7.375		103.091	102.966	102.716	7.375		102.418	102.293	102.043	6.750		101.564	101.439	101.189
7.250		102.801	102.676	102.426	7.250		102.014	101.889	101.639	6.625		101.113	100.988	100.738
7.125		102.822	102.697	102.447	7.125		102.803	102.678	102.428	6.500		101.696	101.571	101.321
7.000		102.670	102.545	102.295	7.000		102.558	102.433	102.183	6.375		101.491	101.366	101.116
6.875		102.278	102.153	101.903	6.875		102.163	102.038	101.788	6.250		101.083	100.958	100.708
6.750		102.031	101.906	101.656	6.750		101.704	101.579	101.329	6.125		100.625	100.500	100.250
6.625		101.955	101.830	101.580	6.625		101.926	101.801	101.551	6.000		100.286	100.161	99.911
6.500		101.723	101.598	101.348	6.500		101.627	101.502	101.252	5.875		100.028	99.903	99.653
6.375		101.236	101.111	100.861	6.375		101.191	101.066	100.816	5.750		99.602	99.477	99.227
6.250		100.733	100.608	100.358	6.250		100.702	100.577	100.327	5.625		99.130	99.005	98.755
6.125		100.532	100.407	100.157	6.125		100.172	100.047	99.797	5.500		99.319	99.194	98.944
6.000		100.049	99.924	99.674	6.000		99.588	99.463	99.213	5.375		99.008	98.883	98.633
5.875		99.608	99.483	99.233	5.875		98.969	98.844	98.594	5.250		98.559	98.434	98.184
5.750		99.139	99.014	98.764	5.750		98.286	98.161	97.911	5.125		98.068	97.943	97.693
5.625		97.071	96.946	96.696	5.625		97.228	97.103	96.853	5.000		97.907	97.782	97.532
5.500		96.521	96.396	96.146	5.500		96.526	96.401	96.151	4.875		97.552	97.427	97.177
5.375		94.984	94.859	94.609	5.375		NA	NA	NA	4.750		97.065	96.940	96.690
5.250		94.293	94.168	93.918	5.250		NA	NA	NA	4.625		96.544	96.419	96.169

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		99.423	99.298	99.048
6.750		99.170	99.045	98.795
6.625		98.905	98.780	98.530
6.500		101.292	101.167	100.917
6.375		101.104	100.979	100.729
6.250		100.725	100.600	100.350
6.125		100.333	100.208	99.958
6.000		99.961	99.836	99.586
5.875		99.632	99.507	99.257
5.750		99.242	99.117	98.867
5.625		98.836	98.711	98.461
5.500		98.853	98.728	98.478
5.375		98.603	98.478	98.228
5.250		98.195	98.070	97.820
5.125		97.770	97.645	97.395
5.000		97.448	97.323	97.073
4.875		97.141	97.016	96.766
4.750		96.697	96.572	96.322
4.625		96.244	96.119	95.869

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.

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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8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																		
8100-99					FHA/VA 15 Yr Fixed																																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																			
7.750		103.280	103.155	102.905	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 &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/Q/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680-699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRL N/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75																
FICO Adjustments																																																												
680-699	0.000																																																											
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Cash Out	-0.250																																																											
Cash Out > 90% (VA)	-1.75																																																											
7.625		102.992	102.867	102.617	7.000		NA	NA	NA																																																			
7.500		102.702	102.577	102.327	6.875		NA	NA	NA																																																			
7.375		102.405	102.280	102.030	6.750		100.814	100.689	100.439																																																			
7.250		103.301	103.176	102.926	6.625		100.719	100.594	100.344																																																			
7.125		102.992	102.867	102.617	6.500		100.468	100.343	100.093																																																			
7.000		103.058	102.933	102.683	6.375		100.207	100.082	99.832																																																			
6.875		102.927	102.802	102.552	6.250		100.066	99.941	99.691																																																			
6.750		102.810	102.685	102.435	6.125		99.808	99.683	99.433																																																			
6.625		102.909	102.784	102.534	6.000		99.540	99.415	99.165																																																			
6.500		102.652	102.527	102.277	5.875		99.266	99.141	98.891																																																			
6.375		102.308	102.183	101.933	5.750		99.486	99.361	99.111																																																			
6.250		102.126	102.001	101.751	5.625		99.215	99.090	98.840																																																			
6.125		101.756	101.631	101.381	5.500		98.928	98.803	98.553																																																			
6.000		101.622	101.497	101.247	5.375		98.634	98.509	98.259																																																			
5.875		101.209	101.084	100.834	5.250		98.459	98.334	98.084																																																			
5.750		100.789	100.664	100.414	5.125		98.159	98.034	97.784																																																			
5.625		101.028	100.903	100.653	5.000		97.855	97.730	97.480																																																			
5.500		100.635	100.510	100.260	4.875		97.535	97.410	97.160																																																			
5.375		99.678	99.553	99.303	4.750		97.206	97.081	96.831																																																			
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><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><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																																																							
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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		101.232	101.107	100.857	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
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Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.991	101.866	101.616	7.000		NA	NA	NA																																			
7.500		101.607	101.482	101.232	6.875		NA	NA	NA																																			
7.375		101.247	101.122	100.872	6.750		NA	NA	NA																																			
7.250		101.433	101.308	101.058	6.625		97.776	97.651	97.401																																			
7.125		101.124	100.999	100.749	6.500		97.677	97.552	97.302																																			
7.000		100.777	100.652	100.402	6.375		97.302	97.177	96.927																																			
6.875		100.646	100.521	100.271	6.250		97.966	97.841	97.591																																			
6.750		101.062	100.937	100.687	6.125		98.368	98.243	97.993																																			
6.625		100.751	100.626	100.376	6.000		98.145	98.020	97.770																																			
6.500		100.429	100.304	100.054	5.875		97.866	97.741	97.491																																			
6.375		100.094	99.969	99.719	5.750		97.386	97.261	97.011																																			
6.250		100.479	100.354	100.104	5.625		97.115	96.990	96.740																																			
6.125		99.939	99.814	99.564	5.500		96.828	96.703	96.453																																			
6.000		99.453	99.328	99.078	5.375		96.534	96.409	96.159																																			
5.875		98.952	98.827	98.577	5.250		96.359	96.234	95.984																																			
5.750		98.434	98.309	98.059	5.125		96.059	95.934	95.684																																			
5.625		97.995	97.870	97.620	5.000		95.755	95.630	95.380																																			
5.500		97.467	97.342	97.092	4.875		95.435	95.310	95.060																																			
5.375		97.286	97.161	96.911	4.750		95.106	94.981	94.731																																			
<b>*FHA Only</b>																																												
Streamline/IRRRL Product Codes					Extension and Re-lock Fees																																							
8038-99	FHA 30 Year Fixed Streamline		6038-99	VA 30 Year IRRRL	5 Day	-0.125	Relock																																					
Note: Pricing and LLPAs subject to change without notice					7 Day	-0.150	15 Day	-0.125																																				
					10 Day	-0.250	30 Day	-0.250																																				
					15 Day	-0.375																																						
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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					SHLC Wholesale Government ARM			
Margin 2.000	Caps 1/1/5				Index: 1 year CMT	Margin 2.000	Caps 1/1/5				Index: 1 year CMT	GOVERNMENT ARM PRICE 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	97.625	6.750	98.000	97.875	97.625	97.625	FICO Adjustments			
6.625	97.750	97.625	97.375	97.375	6.625	97.750	97.625	97.375	97.375	680 - 699	0.000		
6.500	97.500	97.375	97.125	97.125	6.500	97.500	97.375	97.125	97.125	660-679	-0.125		
6.375	97.250	97.125	96.875	96.875	6.375	97.250	97.125	96.875	96.875	640-659	-0.500		
6.250	97.561	97.436	97.186	97.186	6.250	97.561	97.436	97.186	97.186	620-639	-1.000		
6.125	97.570	97.445	97.195	97.195	6.125	97.570	97.445	97.195	97.195	600-619	-1.500		
6.000	97.582	97.457	97.207	97.207	6.000	97.582	97.457	97.207	97.207	580-599	-2.000		
5.875	97.592	97.467	97.217	97.217	5.875	97.592	97.467	97.217	97.217	Government Adjusters			
5.750	97.600	97.475	97.225	97.225	5.750	97.600	97.475	97.225	97.225	Manual	-0.250		
5.625	96.407	96.282	96.032	96.032	5.625	96.407	96.282	96.032	96.032	2 unit	-0.750		
5.500	95.976	95.851	95.601	95.601	5.500	95.976	95.851	95.601	95.601	3-4 unit	-1.000		
5.375	95.466	95.341	95.091	95.091	5.375	95.466	95.341	95.091	95.091	VA	0.000		
5.250	94.939	94.814	94.564	94.564	5.250	94.939	94.814	94.564	94.564	Manufactured	-1.250		
5.125	94.980	94.855	94.605	94.605	5.125	94.980	94.855	94.605	94.605	Ln Amt <=150K	-0.375		
5.000	94.489	94.364	94.114	94.114	5.000	94.489	94.364	94.114	94.114	VA IRRL N/O/O	-1.000		
4.875	94.251	94.126	93.876	93.876	4.875	94.251	94.126	93.876	93.876	Cash Out	-0.250		
4.750	94.251	94.126	93.876	93.876	4.750	94.101	93.976	93.726	93.726	Cash Out > 90% (VA)	-1.75		
4.625	93.070	92.945	92.695	92.695	4.625	92.920	92.795	92.545	92.545	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice			
4.500	93.070	92.945	92.695	92.695	4.500	92.920	92.795	92.545	92.545				
4.375	93.070	92.945	92.695	92.695	4.375	92.920	92.795	92.545	92.545				

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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	101.082	100.957	100.707		7.000	101.082	100.957	100.707		7.000	101.082	100.957	100.707						
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.830	100.705	100.455		6.875	100.830	100.705	100.455		6.875	100.830	100.705	100.455						
6.750	NA	NA	NA	NA	6.750	100.878	100.753	100.503		6.750	100.581	100.456	100.206		6.750	100.581	100.456	100.206		6.750	100.581	100.456	100.206						
6.625	NA	NA	NA	NA	6.625	100.691	100.566	100.316		6.625	100.387	100.262	100.012		6.625	100.387	100.262	100.012		6.625	100.387	100.262	100.012						
6.500	100.505	100.380	100.130		6.500	100.552	100.427	100.177		6.500	100.248	100.123	99.873		6.500	100.248	100.123	99.873		6.500	100.248	100.123	99.873						
6.375	100.242	100.117	99.867		6.375	100.313	100.188	99.938		6.375	100.000	99.875	99.625		6.375	100.000	99.875	99.625		6.375	100.000	99.875	99.625						
6.250	99.983	99.858	99.608		6.250	99.983	99.858	99.608		6.250	99.655	99.530	99.280		6.250	99.655	99.530	99.280		6.250	99.655	99.530	99.280						
6.125	99.714	99.589	99.339		6.125	99.640	99.515	99.265		6.125	99.300	99.175	98.925		6.125	99.300	99.175	98.925		6.125	99.300	99.175	98.925						
6.000	99.443	99.318	99.068		6.000	99.291	99.166	98.916		6.000	98.944	98.819	98.569		6.000	98.944	98.819	98.569		6.000	98.944	98.819	98.569						
5.875	99.132	99.007	98.757		5.875	98.894	98.769	98.519		5.875	98.543	98.418	98.168		5.875	98.543	98.418	98.168		5.875	98.543	98.418	98.168						
5.750	98.807	98.682	98.432		5.750	98.475	98.350	98.100		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	98.468	98.343	98.093		5.625	98.026	97.901	97.651		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	98.116	97.991	97.741		5.500	97.549	97.424	97.174		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA						
5.375	97.760	97.635	97.385		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA						
5.250	97.402	97.277	97.027		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA		5.250	NA	NA	NA						
5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA		5.125	NA	NA	NA						

**Extension and Re-lock Fees**

Please call lock desk for extensions and relocks

See Agency Adjusters page.

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





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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.822	103.697	103.447	103.447	7.625	103.740	103.615	103.365	103.365
7.500	103.514	103.389	103.139	103.139	7.500	103.579	103.454	103.204	103.204
7.375	103.080	102.955	102.705	102.705	7.375	103.168	103.043	102.793	102.793
7.250	102.614	102.489	102.239	102.239	7.250	102.702	102.577	102.327	102.327
7.125	103.161	103.036	102.786	102.786	7.125	103.099	102.974	102.724	102.724
7.000	102.820	102.695	102.445	102.445	7.000	102.891	102.766	102.516	102.516
6.875	102.349	102.224	101.974	101.974	6.875	102.440	102.315	102.065	102.065
6.750	101.857	101.732	101.482	101.482	6.750	101.949	101.824	101.574	101.574
6.625	102.293	102.168	101.918	101.918	6.625	102.234	102.109	101.859	101.859
6.500	101.903	101.778	101.528	101.528	6.500	101.977	101.852	101.602	101.602
6.375	101.400	101.275	101.025	101.025	6.375	101.494	101.369	101.119	101.119
6.250	100.877	100.752	100.502	100.502	6.250	100.972	100.847	100.597	100.597
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										
<b>&gt;20 Yr Term</b>										
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
<b>&lt;=20 Yr Term</b>										
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
<b>Other LPMI Adjustments - All LPMI Products</b>										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Note: Rates, Pricing and all Loan Level Price Adjustments subject to change at any time without notice







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Effective: 12/27/23 8:09 AM

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	102.280	7.500		101.657	101.532	101.407			
7.875		102.375	102.280	102.155	7.375		101.532	101.407	101.282			
7.750		102.280	102.155	102.030	7.250		101.282	101.157	101.032			
7.625		102.155	102.030	101.905	7.125		101.032	100.907	100.782			
7.500		102.030	101.905	101.780	7.000		100.782	100.657	100.532			
7.375		101.905	101.780	101.655	6.875		100.407	100.282	100.157			
7.250		101.780	101.655	101.530	6.750		100.032	99.907	99.782			
7.125		101.530	101.405	101.280	6.625		99.532	99.407	99.282			
7.000		101.280	101.155	101.030	6.500		99.032	98.907	98.782			
6.875		101.030	100.905	100.780	6.375		98.407	98.282	98.157			
6.750		100.655	100.530	100.405	6.250		97.782	97.657	97.532			
6.625		100.280	100.155	100.030	6.125		97.157	97.032	96.907			
6.500		99.905	99.780	99.655	6.000		96.532	96.407	96.282			
6.375		99.405	99.280	99.155	5.875		95.782	95.657	95.532			
6.250		98.905	98.780	98.655			NA	NA	NA			
6.125		98.280	98.155	98.030			NA	NA	NA			
6.000		97.655	97.530	97.405			NA	NA	NA			
5.875		97.030	96.905	96.780			NA	NA	NA			
5.750		96.280	96.155	96.030			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
8.875		101.875	101.875	101.853	7.375		101.375	101.375	101.279	7.625		101.875	101.875	101.785
8.750		101.875	101.853	101.728	7.250		101.375	101.279	101.154	7.500		101.875	101.785	101.660
8.625		101.853	101.728	101.603	7.125		101.279	101.154	101.029	7.375		101.785	101.660	101.535
8.500		101.728	101.603	101.478	7.000		101.154	101.029	100.904	7.250		101.660	101.535	101.410
8.375		101.603	101.478	101.353	6.875		101.029	100.904	100.779	7.125		101.535	101.410	101.285
8.250		101.478	101.353	101.228	6.750		100.904	100.779	100.654	7.000		101.410	101.285	101.160
8.125		101.353	101.228	101.103	6.625		100.654	100.529	100.404	6.875		101.285	101.160	101.035
8.000		101.228	101.103	100.978	6.500		100.279	100.154	100.029	6.750		101.035	100.910	100.785
7.875		101.103	100.978	100.853	6.375		99.904	99.779	99.654	6.625		100.785	100.660	100.535
7.750		100.978	100.853	100.728	6.250		99.404	99.279	99.154	6.500		100.410	100.285	100.160
7.625		100.728	100.603	100.478	6.125		98.904	98.779	98.654	6.375		100.035	99.910	99.785
7.500		100.478	100.353	100.228	6.000		98.404	98.279	98.154	6.250		99.535	99.410	99.285
7.375		100.103	99.978	99.853	5.875		97.904	97.779	97.654	6.125		99.035	98.910	98.785
7.250		99.728	99.603	99.478	5.750		97.279	97.154	97.029	6.000		98.535	98.410	98.285
7.125		99.228	99.103	98.978	5.625		96.654	96.529	96.404	5.875		97.910	97.785	97.660
7.000		98.728	98.603	98.478			NA	NA	NA	5.750		97.285	97.160	97.035
6.875		98.228	98.103	97.978			NA	NA	NA	5.625		96.535	96.410	96.285
6.750		97.728	97.603	97.478			NA	NA	NA	5.500		95.785	95.660	95.535
6.625		97.103	96.978	96.853			NA	NA	NA			NA	NA	NA
6.500		96.478	96.353	96.228			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

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 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		102.388	102.263	102.075	8.250		101.551	101.426	101.238	
8.500		102.306	102.181	101.993	8.125		101.530	101.405	101.218	Lock Cutoff: 3:30 PM PST
8.375		102.200	102.075	101.887	8.000		101.508	101.383	101.196	MUST BE UW APPROVED TO LOCK
8.250		102.081	101.956	101.769	7.875		101.452	101.327	101.139	
8.125		101.951	101.826	101.639	7.750		101.327	101.202	101.014	
8.000		101.809	101.684	101.496	7.625		101.163	101.038	100.850	
7.875		101.645	101.520	101.333	7.500		101.013	100.888	100.700	MAX PRICE 101.94
7.750		101.437	101.312	101.125	7.375		100.820	100.695	100.507	
7.625		101.211	101.086	100.898	7.250		100.620	100.495	100.308	
7.500		100.959	100.834	100.647	7.125		100.375	100.250	100.062	Loan Amount < \$700,000 0.500
7.375		100.692	100.567	100.379	7.000		100.109	99.984	99.796	
7.250		100.427	100.302	100.114	6.875		99.829	99.704	99.516	
7.125		100.155	100.030	99.843	6.750		99.531	99.406	99.218	
7.000		99.868	99.743	99.556	6.625		99.212	99.087	98.900	
6.875		99.579	99.454	99.266	6.500		98.877	98.752	98.564	
6.750		99.284	99.159	98.971			NA	NA	NA	
6.625		98.983	98.858	98.671			NA	NA	NA	
6.500		98.678	98.553	98.366			NA	NA	NA	
6.375		98.373	98.248	98.061			NA	NA	NA	
6.250		98.039	97.914	97.727			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		100.514	100.342	100.123	7.250		99.209	99.037	98.818	
8.375		100.462	100.290	100.071	7.125		99.157	98.985	98.766	Lock Cutoff: 3:30 PM PST
8.250		100.410	100.238	100.019	7.000		99.106	98.934	98.715	MUST BE UW APPROVED TO LOCK
8.125		100.363	100.191	99.972	6.875		99.055	98.883	98.664	
8.000		100.316	100.144	99.926	6.750		99.004	98.832	98.613	
7.875		100.175	100.003	99.784	6.625		98.797	98.625	98.406	
7.750		100.127	99.956	99.737	6.500		98.590	98.418	98.199	MAX PRICE 101.99
7.625		100.007	99.835	99.617	6.375		97.877	97.705	97.486	
7.500		99.887	99.715	99.497	6.250		97.164	96.992	96.773	
7.375		99.815	99.643	99.424	6.125		96.958	96.786	96.568	
7.250		99.742	99.570	99.352	6.000		96.753	96.581	96.362	Loan Amount < \$700,000 0.500
7.125		99.704	99.532	99.313	5.875		NA	NA	NA	
7.000		99.665	99.494	99.275	5.750		NA	NA	NA	
6.875		99.627	99.455	99.237	5.625		NA	NA	NA	
6.750		99.589	99.418	99.199	5.500		NA	NA	NA	
6.625		99.128	98.956	98.737	5.375		NA	NA	NA	
6.500		98.667	98.495	98.277	5.250		NA	NA	NA	
6.375		98.150	97.978	97.759	5.125		NA	NA	NA	
6.250		97.632	97.460	97.241	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
<b>Extension and Re-lock Fees</b>										
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.







Ruby AUS Jumbo Adjusters

Effective: 12/27/21 8:00 AM

Credit Score	AUS LUPAs											
	Primary Purchase					LTV						
	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	95.01-100	
800+	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
785-799	0.205	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
770-779	0.080	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na	na
750-759	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
730-739	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
720-729	-0.045	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref												
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
785-799	0.080	0.080	-0.045	-0.170	-0.170	-0.295	-0.420	na	na	na	na	na
770-779	-0.045	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
750-759	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
730-739	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
720-729	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	-0.420	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Primary CO Ref												
800+	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
785-799	0.080	0.080	-0.045	-0.170	na	na	na	na	na	na	na	na
770-779	-0.045	-0.045	-0.045	-0.170	na	na	na	na	na	na	na	na
750-759	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
730-739	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
720-729	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
Global LUPAs												
Credit Score	Global LUPAs											
	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	95.01-100	
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
FUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	
3 unit property	na	na	na	na	na	na	na	na	na	na	na	
4 unit property	na	na	na	na	na	na	na	na	na	na	na	
5 unit property	na	na	na	na	na	na	na	na	na	na	na	
6 unit property	na	na	na	na	na	na	na	na	na	na	na	
7 unit property	na	na	na	na	na	na	na	na	na	na	na	
8 unit property	na	na	na	na	na	na	na	na	na	na	na	
9 unit property	na	na	na	na	na	na	na	na	na	na	na	
10 unit property	na	na	na	na	na	na	na	na	na	na	na	
11 unit property	na	na	na	na	na	na	na	na	na	na	na	
12 unit property	na	na	na	na	na	na	na	na	na	na	na	
13 unit property	na	na	na	na	na	na	na	na	na	na	na	
14 unit property	na	na	na	na	na	na	na	na	na	na	na	
15 unit property	na	na	na	na	na	na	na	na	na	na	na	
16 unit property	na	na	na	na	na	na	na	na	na	na	na	
17 unit property	na	na	na	na	na	na	na	na	na	na	na	
18 unit property	na	na	na	na	na	na	na	na	na	na	na	
19 unit property	na	na	na	na	na	na	na	na	na	na	na	
20 unit property	na	na	na	na	na	na	na	na	na	na	na	
21 unit property	na	na	na	na	na	na	na	na	na	na	na	
22 unit property	na	na	na	na	na	na	na	na	na	na	na	
23 unit property	na	na	na	na	na	na	na	na	na	na	na	
24 unit property	na	na	na	na	na	na	na	na	na	na	na	
25 unit property	na	na	na	na	na	na	na	na	na	na	na	
26 unit property	na	na	na	na	na	na	na	na	na	na	na	
27 unit property	na	na	na	na	na	na	na	na	na	na	na	
28 unit property	na	na	na	na	na	na	na	na	na	na	na	
29 unit property	na	na	na	na	na	na	na	na	na	na	na	
30 unit property	na	na	na	na	na	na	na	na	na	na	na	
31 unit property	na	na	na	na	na	na	na	na	na	na	na	
32 unit property	na	na	na	na	na	na	na	na	na	na	na	
33 unit property	na	na	na	na	na	na	na	na	na	na	na	
34 unit property	na	na	na	na	na	na	na	na	na	na	na	
35 unit property	na	na	na	na	na	na	na	na	na	na	na	
36 unit property	na	na	na	na	na	na	na	na	na	na	na	
37 unit property	na	na	na	na	na	na	na	na	na	na	na	
38 unit property	na	na	na	na	na	na	na	na	na	na	na	
39 unit property	na	na	na	na	na	na	na	na	na	na	na	
40 unit property	na	na	na	na	na	na	na	na	na	na	na	
41 unit property	na	na	na	na	na	na	na	na	na	na	na	
42 unit property	na	na	na	na	na	na	na	na	na	na	na	
43 unit property	na	na	na	na	na	na	na	na	na	na	na	
44 unit property	na	na	na	na	na	na	na	na	na	na	na	
45 unit property	na	na	na	na	na	na	na	na	na	na	na	
46 unit property	na	na	na	na	na	na	na	na	na	na	na	
47 unit property	na	na	na	na	na	na	na	na	na	na	na	
48 unit property	na	na	na	na	na	na	na	na	na	na	na	
49 unit property	na	na	na	na	na	na	na	na	na	na	na	
50 unit property	na	na	na	na	na	na	na	na	na	na	na	
51 unit property	na	na	na	na	na	na	na	na	na	na	na	
52 unit property	na	na	na	na	na	na	na	na	na	na	na	
53 unit property	na	na	na	na	na	na	na	na	na	na	na	
54 unit property	na	na	na	na	na	na	na	na	na	na	na	
55 unit property	na	na	na	na	na	na	na	na	na	na	na	
56 unit property	na	na	na	na	na	na	na	na	na	na	na	
57 unit property	na	na	na	na	na	na	na	na	na	na	na	
58 unit property	na	na	na	na	na	na	na	na	na	na	na	
59 unit property	na	na	na	na	na	na	na	na	na	na	na	
60 unit property	na	na	na	na	na	na	na	na	na	na	na	
61 unit property	na	na	na	na	na	na	na	na	na	na	na	
62 unit property	na	na	na	na	na	na	na	na	na	na	na	
63 unit property	na	na	na	na	na	na	na	na	na	na	na	
64 unit property	na	na	na	na	na	na	na	na	na	na	na	
65 unit property	na	na	na	na	na	na	na	na	na	na	na	
66 unit property	na	na	na	na	na	na	na	na	na	na	na	
67 unit property	na	na	na	na	na	na	na	na	na	na	na	
68 unit property	na	na	na	na	na	na	na	na	na	na	na	
69 unit property	na	na	na	na	na	na	na	na	na	na	na	
70 unit property	na	na	na	na	na	na	na	na	na	na	na	
71 unit property	na	na	na	na	na	na	na	na	na	na	na	
72 unit property	na	na	na	na	na	na	na	na	na	na	na	
73 unit property	na	na	na	na	na	na	na	na	na	na	na	
74 unit property	na	na	na	na	na	na	na	na	na	na	na	
75 unit property	na	na	na	na	na	na	na	na	na	na	na	
76 unit property	na	na	na	na	na	na	na	na	na	na	na	
77 unit property	na	na	na	na	na	na	na	na	na	na	na	
78 unit property	na	na	na	na	na	na	na	na	na	na	na	
79 unit property	na	na	na	na	na	na	na	na	na	na	na	
80 unit property	na	na	na	na								





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Effective: 12/27/23 8:09 AM

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

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ONYX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.568	105.443	105.318	105.131					
9.250	105.426	105.301	105.176	104.989					
9.125	105.262	105.137	105.012	104.825					
9.000	105.083	104.958	104.833	104.645					
8.875	104.865	104.740	104.615	104.428					
8.750	104.643	104.518	104.393	104.206					
8.625	104.425	104.300	104.175	103.988					
8.500	104.237	104.112	103.987	103.799					
8.375	103.972	103.847	103.722	103.535					
8.250	103.688	103.563	103.438	103.251					
8.125	103.353	103.228	103.103	102.915					
8.000	103.008	102.883	102.758	102.571					
7.875	102.642	102.517	102.392	102.205					
7.750	102.258	102.133	102.008	101.821					
7.625	101.844	101.719	101.594	101.407					
7.500	101.396	101.271	101.146	100.958					
7.375	100.914	100.789	100.664	100.477					
7.250	100.463	100.338	100.213	100.026					
7.125	99.979	99.854	99.729	99.542					
7.000	99.464	99.339	99.214	99.026					

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
<b>NOO Purchase</b>										
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
<b>NOO NCO Refi</b>										
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
<b>NOO CO Refi</b>										
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



