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SHLC Wholesale Conforming DU and LP																
1000-99		1100-99				1200-99		1300-99				1400-99				
1001-99		1101-99				1201-99		1301-99				1401-99				
		Conventional 25/30 Yr Fixed						Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.625		103.764	103.639	103.389	7.625		103.988	103.863	103.613	7.000		103.200	103.075	102.825		
7.500		103.518	103.393	103.143	7.500		103.673	103.548	103.298	6.875		103.158	103.033	102.783		
7.375		103.115	102.990	102.740	7.375		103.378	103.253	103.003	6.750		102.864	102.739	102.489		
7.250		102.853	102.728	102.478	7.250		103.055	102.930	102.680	6.625		102.567	102.442	102.192		
7.125		103.147	103.022	102.772	7.125		103.388	103.263	103.013	6.500		102.651	102.526	102.276		
7.000		102.873	102.748	102.498	7.000		103.274	103.149	102.899	6.375		102.396	102.271	102.021		
6.875		102.691	102.566	102.316	6.875		102.892	102.767	102.517	6.250		102.109	101.984	101.734		
6.750		102.240	102.115	101.865	6.750		102.422	102.297	102.047	6.125		101.758	101.633	101.383		
6.625		102.406	102.281	102.031	6.625		103.025	102.900	102.650	6.000		101.982	101.857	101.607		
6.500		102.083	101.958	101.708	6.500		102.721	102.596	102.346	5.875		101.798	101.673	101.423		
6.375		101.695	101.570	101.320	6.375		102.308	102.183	101.933	5.750		101.333	101.208	100.958		
6.250		101.298	101.173	100.923	6.250		101.827	101.702	101.452	5.625		100.933	100.808	100.558		
6.125		101.230	101.105	100.855	6.125		101.849	101.724	101.474	5.500		100.992	100.867	100.617		
6.000		100.817	100.692	100.442	6.000		101.488	101.363	101.113	5.375		100.624	100.499	100.249		
5.875		100.375	100.250	100.000	5.875		101.026	100.901	100.651	5.250		100.281	100.156	99.906		
5.750		99.667	99.542	99.292	5.750		100.505	100.380	100.130	5.125		99.930	99.805	99.555		
5.625		99.185	99.060	98.810	5.625		100.204	100.079	99.829	5.000		99.562	99.437	99.187		
5.500		98.678	98.553	98.303	5.500		99.760	99.635	99.385	4.875		99.169	99.044	98.794		
5.375		98.128	98.003	97.753	5.375		99.215	99.090	98.840	4.750		98.790	98.665	98.415		
5.250		97.550	97.425	97.175	5.250		98.619	98.494	98.244	4.625		98.058	97.933	97.683		
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		102.904	102.779	102.529												
6.875		102.685	102.560	102.310												
6.750		102.401	102.276	102.026												
6.625		102.345	102.220	101.970												
6.500		102.352	102.227	101.977												
6.375		102.117	101.992	101.742												
6.250		101.806	101.681	101.431												
6.125		101.771	101.646	101.396												
6.000		101.779	101.654	101.404												
5.875		101.502	101.377	101.127												
5.750		101.156	101.031	100.781												
5.625		100.916	100.791	100.541												
5.500		100.557	100.432	100.182												
5.375		100.245	100.120	99.870												
5.250		99.950	99.825	99.575												
5.125		99.653	99.528	99.278												
5.000		99.231	99.106	98.856												
4.875		98.735	98.610	98.360												
4.750		98.428	98.303	98.053												
4.625		98.094	97.969	97.719												
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					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		103.586	103.461	103.211	7.625		102.780	102.655	102.405	7.000		100.888	100.763	100.513
7.500		103.426	103.301	103.051	7.500		102.567	102.442	102.192	6.875		101.867	101.742	101.492
7.375		103.104	102.979	102.729	7.375		102.314	102.189	101.939	6.750		101.565	101.440	101.190
7.250		102.812	102.687	102.437	7.250		102.033	101.908	101.658	6.625		101.115	100.990	100.740
7.125		102.798	102.673	102.423	7.125		102.778	102.653	102.403	6.500		101.700	101.575	101.325
7.000		102.642	102.517	102.267	7.000		102.529	102.404	102.154	6.375		101.493	101.368	101.118
6.875		102.242	102.117	101.867	6.875		102.136	102.011	101.761	6.250		101.089	100.964	100.714
6.750		102.002	101.877	101.627	6.750		101.687	101.562	101.312	6.125		100.631	100.506	100.256
6.625		101.968	101.843	101.593	6.625		101.938	101.813	101.563	6.000		100.328	100.203	99.953
6.500		101.733	101.608	101.358	6.500		101.636	101.511	101.261	5.875		100.068	99.943	99.693
6.375		101.198	101.073	100.823	6.375		101.205	101.080	100.830	5.750		99.645	99.520	99.270
6.250		100.708	100.583	100.333	6.250		100.723	100.598	100.348	5.625		99.177	99.052	98.802
6.125		100.508	100.383	100.133	6.125		100.195	100.070	99.820	5.500		99.299	99.174	98.924
6.000		100.085	99.960	99.710	6.000		99.611	99.486	99.236	5.375		98.986	98.861	98.611
5.875		99.644	99.519	99.269	5.875		98.991	98.866	98.616	5.250		98.539	98.414	98.164
5.750		99.177	99.052	98.802	5.750		98.305	98.180	97.930	5.125		98.054	97.929	97.679
5.625		97.151	97.026	96.776	5.625		97.291	97.166	96.916	5.000		97.813	97.688	97.438
5.500		96.628	96.503	96.253	5.500		96.625	96.500	96.250	4.875		97.459	97.334	97.084
5.375		95.077	94.952	94.702	5.375		NA	NA	NA	4.750		96.985	96.860	96.610
5.250		94.399	94.274	94.024	5.250		NA	NA	NA	4.625		96.465	96.340	96.090

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		99.623	99.498	99.248
6.750		99.371	99.246	98.996
6.625		99.106	98.981	98.731
6.500		101.294	101.169	100.919
6.375		101.105	100.980	100.730
6.250		100.730	100.605	100.355
6.125		100.340	100.215	99.965
6.000		99.967	99.842	99.592
5.875		99.670	99.545	99.295
5.750		99.284	99.159	98.909
5.625		98.882	98.757	98.507
5.500		98.830	98.705	98.455
5.375		98.579	98.454	98.204
5.250		98.175	98.050	97.800
5.125		97.756	97.631	97.381
5.000		97.351	97.226	96.976
4.875		97.046	96.921	96.671
4.750		96.617	96.492	96.242
4.625		96.165	96.040	95.790

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

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

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

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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.

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

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

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	0.350	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	0.250	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	0.120	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	0.060	-0.550	-0.750	-0.900	-1.050	-1.260	-1.620	-1.780	-1.990	

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																																												
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		101.181	101.056	100.806	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>660-679</td> <td>-0.125</td> </tr> <tr> <td>640-659</td> <td>-0.500</td> </tr> <tr> <td>620-639</td> <td>-1.000</td> </tr> <tr> <td>600-619</td> <td>-1.500</td> </tr> <tr> <td>580-599</td> <td>-2.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>0.000</td> </tr> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> <tr> <td>Ln Amt <=150K</td> <td>-0.375</td> </tr> <tr> <td>VA IRRRL N/O/O</td> <td>-1.000</td> </tr> <tr> <td>Cash Out</td> <td>-0.250</td> </tr> <tr> <td>Cash Out > 90% (VA)</td> <td>-1.75</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.000	600-619	-1.500	580-599	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	0.000	Manufactured	-1.250	Ln Amt <=150K	-0.375	VA IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680 - 699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
Government Adjusters																																												
Manual	-0.250																																											
2 unit	-0.750																																											
3-4 unit	-1.000																																											
VA	0.000																																											
Manufactured	-1.250																																											
Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		102.044	101.919	101.669	7.000		NA	NA	NA																																			
7.500		101.650	101.525	101.275	6.875		NA	NA	NA																																			
7.375		101.286	101.161	100.911	6.750		NA	NA	NA																																			
7.250		101.393	101.268	101.018	6.625		98.151	98.026	97.776																																			
7.125		101.086	100.961	100.711	6.500		98.060	97.935	97.685																																			
7.000		100.733	100.608	100.358	6.375		97.691	97.566	97.316																																			
6.875		100.607	100.482	100.232	6.250		98.053	97.928	97.678																																			
6.750		101.011	100.886	100.636	6.125		98.366	98.241	97.991																																			
6.625		100.921	100.796	100.546	6.000		98.151	98.026	97.776																																			
6.500		100.644	100.519	100.269	5.875		97.881	97.756	97.506																																			
6.375		100.306	100.181	99.931	5.750		97.675	97.550	97.300																																			
6.250		100.469	100.344	100.094	5.625		97.405	97.280	97.030																																			
6.125		99.907	99.782	99.532	5.500		97.124	96.999	96.749																																			
6.000		99.428	99.303	99.053	5.375		96.832	96.707	96.457																																			
5.875		98.933	98.808	98.558	5.250		96.705	96.580	96.330																																			
5.750		98.207	98.082	97.832	5.125		96.414	96.289	96.039																																			
5.625		97.979	97.854	97.604	5.000		96.112	95.987	95.737																																			
5.500		97.468	97.343	97.093	4.875		95.798	95.673	95.423																																			
5.375		97.291	97.166	96.916	4.750		95.472	95.347	95.097																																			
*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 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750		98.000	97.875	97.625	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.645	97.520	97.270	6.250		97.645	97.520	97.270	620-639	-1.000
6.125		97.655	97.530	97.280	6.125		97.655	97.530	97.280	600-619	-1.500
6.000		97.667	97.542	97.292	6.000		97.667	97.542	97.292	580-599	-2.000
5.875		97.677	97.552	97.302	5.875		97.677	97.552	97.302	Government Adjusters	
5.750		97.685	97.560	97.310	5.750		97.685	97.560	97.310	Manual	-0.250
5.625		96.340	96.215	95.965	5.625		96.340	96.215	95.965	2 unit	-0.750
5.500		95.918	95.793	95.543	5.500		95.918	95.793	95.543	3-4 unit	-1.000
5.375		95.433	95.308	95.058	5.375		95.433	95.308	95.058	VA	0.000
5.250		94.915	94.790	94.540	5.250		94.915	94.790	94.540	Manufactured	-1.250
5.125		94.934	94.809	94.559	5.125		94.934	94.809	94.559	Ln Amt <=150K	-0.375
5.000		94.446	94.321	94.071	5.000		94.446	94.321	94.071	VA IRRL N/O/O	-1.000
4.875		94.345	94.220	93.970	4.875		94.195	94.070	93.820	Cash Out	-0.250
4.750		94.345	94.220	93.970	4.750		94.195	94.070	93.820	Cash Out > 90% (VA)	-1.75
4.625		93.163	93.038	92.788	4.625		93.013	92.888	92.638	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		93.163	93.038	92.788	4.500		93.013	92.888	92.638		
4.375		93.163	93.038	92.788	4.375		93.013	92.888	92.638		

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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	NA	NA	NA	NA	7.000	NA	NA	NA	NA	7.000	NA	NA	NA	NA					
6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	NA	NA	NA	NA	6.875	100.955	100.830	100.580	100.329	6.875	100.704	100.579	100.329	100.131					
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.704	100.579	100.329	100.131	6.750	100.704	100.579	100.329	100.131	6.750	100.704	100.579	100.329	100.131					
6.625	NA	NA	NA	NA	6.625	100.795	100.670	100.420	100.170	6.625	100.704	100.579	100.329	100.131	6.625	100.704	100.579	100.329	100.131	6.625	100.704	100.579	100.329	100.131					
6.500	100.555	100.430	100.180	99.920	6.500	100.650	100.525	100.275	100.025	6.500	100.704	100.579	100.329	100.131	6.500	100.704	100.579	100.329	100.131	6.500	100.704	100.579	100.329	100.131					
6.375	100.295	100.170	99.920	99.670	6.375	100.409	100.284	100.034	99.784	6.375	100.704	100.579	100.329	100.131	6.375	100.704	100.579	100.329	100.131	6.375	100.704	100.579	100.329	100.131					
6.250	100.036	99.911	99.661	99.411	6.250	100.072	99.947	99.697	99.447	6.250	99.771	99.646	99.396	99.146	6.250	99.771	99.646	99.396	99.146	6.250	99.771	99.646	99.396	99.146					
6.125	99.760	99.635	99.385	99.135	6.125	99.718	99.593	99.343	99.093	6.125	99.409	99.284	99.034	98.784	6.125	99.409	99.284	99.034	98.784	6.125	99.409	99.284	99.034	98.784					
6.000	99.475	99.350	99.100	98.850	6.000	99.355	99.230	98.980	98.730	6.000	99.038	98.913	98.663	98.413	6.000	99.038	98.913	98.663	98.413	6.000	99.038	98.913	98.663	98.413					
5.875	99.196	99.071	98.821	98.571	5.875	98.990	98.865	98.615	98.365	5.875	98.669	98.544	98.294	98.044	5.875	98.669	98.544	98.294	98.044	5.875	98.669	98.544	98.294	98.044					
5.750	98.877	98.752	98.502	98.252	5.750	98.577	98.452	98.202	97.952	5.750	98.257	98.132	97.882	97.632	5.750	98.257	98.132	97.882	97.632	5.750	98.257	98.132	97.882	97.632					
5.625	98.538	98.413	98.163	97.913	5.625	98.129	98.004	97.754	97.504	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA	5.625	NA	NA	NA	NA					
5.500	98.187	98.062	97.812	97.562	5.500	97.652	97.527	97.277	97.027	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA	5.500	NA	NA	NA	NA					
5.375	97.834	97.709	97.459	97.209	5.375	97.174	97.049	96.799	96.549	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA	5.375	NA	NA	NA	NA					
5.250	97.478	97.353	97.103	96.853	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	103.784	103.659	103.409	103.409	7.625	103.702	103.577	103.327	103.327
7.500	103.474	103.349	103.099	103.099	7.500	103.538	103.413	103.163	103.163
7.375	103.047	102.922	102.672	102.672	7.375	103.135	103.010	102.760	102.760
7.250	102.598	102.473	102.223	102.223	7.250	102.687	102.562	102.312	102.312
7.125	103.167	103.042	102.792	102.792	7.125	103.105	102.980	102.730	102.730
7.000	102.822	102.697	102.447	102.447	7.000	102.893	102.768	102.518	102.518
6.875	102.356	102.231	101.981	101.981	6.875	102.446	102.321	102.071	102.071
6.750	101.873	101.748	101.498	101.498	6.750	101.964	101.839	101.589	101.589
6.625	102.305	102.180	101.930	101.930	6.625	102.247	102.122	101.872	101.872
6.500	101.912	101.787	101.537	101.537	6.500	101.987	101.862	101.612	101.612
6.375	101.415	101.290	101.040	101.040	6.375	101.508	101.383	101.133	101.133
6.250	100.900	100.775	100.525	100.525	6.250	100.994	100.869	100.619	100.619
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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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	102.363	7.500		101.754	101.629	101.504			
7.875		102.375	102.363	102.238	7.375		101.629	101.504	101.379			
7.750		102.363	102.238	102.113	7.250		101.379	101.254	101.129			
7.625		102.238	102.113	101.988	7.125		101.129	101.004	100.879			
7.500		102.113	101.988	101.863	7.000		100.879	100.754	100.629			
7.375		101.988	101.863	101.738	6.875		100.504	100.379	100.254			
7.250		101.863	101.738	101.613	6.750		100.129	100.004	99.879			
7.125		101.613	101.488	101.363	6.625		99.629	99.504	99.379			
7.000		101.363	101.238	101.113	6.500		99.129	99.004	98.879			
6.875		101.113	100.988	100.863	6.375		98.504	98.379	98.254			
6.750		100.738	100.613	100.488	6.250		97.879	97.754	97.629			
6.625		100.363	100.238	100.113	6.125		97.254	97.129	97.004			
6.500		99.988	99.863	99.738	6.000		96.629	96.504	96.379			
6.375		99.488	99.363	99.238	5.875		95.879	95.754	95.629			
6.250		98.988	98.863	98.738			NA	NA	NA			
6.125		98.363	98.238	98.113			NA	NA	NA			
6.000		97.738	97.613	97.488			NA	NA	NA			
5.875		97.113	96.988	96.863			NA	NA	NA			
5.750		96.363	96.238	96.113			NA	NA	NA			
		NA	NA	NA			NA	NA	NA			

Extension and Re-lock Fees

Please email lock deck for extensions and relocks

SHLC Wholesale A Series Jumbo														
3700-03 5/6 SOFR Arm A Series Jumbo Margin 2.25 Caps 2/1/5					3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5					3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.750		101.875	101.875	101.822	7.250		101.375	101.375	101.251	7.500		101.875	101.875	101.763
8.625		101.875	101.822	101.697	7.125		101.375	101.251	101.126	7.375		101.875	101.763	101.638
8.500		101.822	101.697	101.572	7.000		101.251	101.126	101.001	7.250		101.763	101.638	101.513
8.375		101.697	101.572	101.447	6.875		101.126	101.001	100.876	7.125		101.638	101.513	101.388
8.250		101.572	101.447	101.322	6.750		101.001	100.876	100.751	7.000		101.513	101.388	101.263
8.125		101.447	101.322	101.197	6.625		100.751	100.626	100.501	6.875		101.388	101.263	101.138
8.000		101.322	101.197	101.072	6.500		100.376	100.251	100.126	6.750		101.138	101.013	100.888
7.875		101.197	101.072	100.947	6.375		100.001	99.876	99.751	6.625		100.888	100.763	100.638
7.750		101.072	100.947	100.822	6.250		99.501	99.376	99.251	6.500		100.513	100.388	100.263
7.625		100.822	100.697	100.572	6.125		99.001	98.876	98.751	6.375		100.138	100.013	99.888
7.500		100.572	100.447	100.322	6.000		98.501	98.376	98.251	6.250		99.638	99.513	99.388
7.375		100.197	100.072	99.947	5.875		98.001	97.876	97.751	6.125		99.138	99.013	98.888
7.250		99.822	99.697	99.572	5.750		97.376	97.251	97.126	6.000		98.638	98.513	98.388
7.125		99.322	99.197	99.072	5.625		96.751	96.626	96.501	5.875		98.013	97.888	97.763
7.000		98.822	98.697	98.572			NA	NA	NA	5.750		97.388	97.263	97.138
6.875		98.322	98.197	98.072			NA	NA	NA	5.625		96.638	96.513	96.388
6.750		97.822	97.697	97.572			NA	NA	NA	5.500		95.888	95.763	95.638
6.625		97.197	97.072	96.947			NA	NA	NA			NA	NA	NA
6.500		96.572	96.447	96.322			NA	NA	NA			NA	NA	NA
6.375		95.822	95.697	95.572			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		102.262	102.137	101.949	8.250		101.449	101.324	101.137	Lock Cutoff: 3:30 PM PST	
8.500		102.180	102.055	101.868	8.125		101.426	101.301	101.114		MUST BE UW APPROVED TO LOCK
8.375		102.075	101.950	101.763	8.000		101.402	101.277	101.089		
8.250		101.958	101.833	101.645	7.875		101.343	101.218	101.031		
8.125		101.828	101.703	101.516	7.750		101.216	101.091	100.904		
8.000		101.686	101.561	101.374	7.625		101.051	100.926	100.738		
7.875		101.523	101.398	101.210	7.500		100.898	100.773	100.586		
7.750		101.315	101.190	101.003	7.375		100.703	100.578	100.391		
7.625		101.089	100.964	100.777	7.250		100.502	100.377	100.190		
7.500		100.836	100.711	100.524	7.125		100.254	100.129	99.942		
7.375		100.569	100.444	100.257	7.000		99.987	99.862	99.674	MAX PRICE 101.94	
7.250		100.304	100.179	99.991	6.875		99.705	99.580	99.392		
7.125		100.033	99.908	99.720	6.750		99.404	99.279	99.092		
7.000		99.746	99.621	99.433	6.625		99.084	98.959	98.772		
6.875		99.459	99.334	99.146	6.500		98.747	98.622	98.434		
6.750		99.163	99.038	98.851			NA	NA	NA		
6.625		98.863	98.738	98.550			NA	NA	NA		
6.500		98.558	98.433	98.245			NA	NA	NA		
6.375		98.252	98.127	97.940			NA	NA	NA		
6.250		97.918	97.793	97.606			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		100.516	100.344	100.125	7.250		99.344	99.172	98.954	Lock Cutoff: 3:30 PM PST	
8.375		100.463	100.292	100.073	7.125		99.292	99.120	98.902		MUST BE UW APPROVED TO LOCK
8.250		100.412	100.240	100.021	7.000		99.241	99.069	98.851		
8.125		100.364	100.193	99.974	6.875		99.190	99.018	98.799		
8.000		100.318	100.146	99.927	6.750		99.139	98.967	98.748		
7.875		100.176	100.005	99.786	6.625		98.951	98.779	98.560		
7.750		100.129	99.957	99.739	6.500		98.762	98.591	98.372		
7.625		100.025	99.853	99.634	6.375		98.068	97.896	97.677		
7.500		99.921	99.749	99.530	6.250		97.374	97.202	96.983		
7.375		99.864	99.692	99.473	6.125		97.158	96.986	96.767		
7.250		99.807	99.635	99.416	6.000		96.942	96.770	96.551		
7.125		99.767	99.595	99.377	5.875		NA	NA	NA	MAX PRICE 101.99	
7.000		99.728	99.556	99.337	5.750		NA	NA	NA		
6.875		99.689	99.517	99.298	5.625		NA	NA	NA		
6.750		99.650	99.478	99.259	5.500		NA	NA	NA		
6.625		99.198	99.026	98.807	5.375		NA	NA	NA		
6.500		98.746	98.574	98.356	5.250		NA	NA	NA		
6.375		98.238	98.066	97.847	5.125		NA	NA	NA		
6.250		97.730	97.558	97.339	5.000		NA	NA	NA		
		NA	NA	NA			NA	NA	NA		
Extension and Re-lock Fees											
Please call lock desk for extensions and relocks											

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

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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	105.567	105.442	105.317	105.129					
9.250	105.426	105.301	105.176	104.988					
9.125	105.262	105.137	105.012	104.825					
9.000	105.083	104.958	104.833	104.646					
8.875	104.866	104.741	104.616	104.428					
8.750	104.644	104.519	104.394	104.206					
8.625	104.427	104.302	104.177	103.989					
8.500	104.241	104.116	103.991	103.803					
8.375	103.977	103.852	103.727	103.540					
8.250	103.693	103.568	103.443	103.256					
8.125	103.358	103.233	103.108	102.921					
8.000	103.014	102.889	102.764	102.576					
7.875	102.648	102.523	102.398	102.210					
7.750	102.264	102.139	102.014	101.827					
7.625	101.850	101.725	101.600	101.413					
7.500	101.402	101.277	101.152	100.965					
7.375	100.920	100.795	100.670	100.483					
7.250	100.472	100.347	100.222	100.034					
7.125	99.990	99.865	99.740	99.552					
7.000	99.477	99.352	99.227	99.039					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
NOO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.250	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO NCO Refi										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.070	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.610	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	-3.410	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	-2.750	na	na	na	na
660-679	-0.250	-0.250	-1.000	-2.000	-2.500	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
NOO CO Refi										
800+	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
780-799	1.000	1.000	0.750	0.250	-0.250	-0.750	na	na	na	na
760-779	0.750	0.750	0.500	0.000	-0.500	-1.250	na	na	na	na
740-759	0.750	0.750	0.250	-0.250	-0.750	-1.750	na	na	na	na
720-739	0.500	0.500	-0.250	-0.750	-1.250	-2.250	na	na	na	na
700-719	0.250	0.250	-0.500	-1.250	-1.750	-3.000	na	na	na	na
680-699	-0.250	-0.250	-0.750	-1.750	-2.250	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPAs										
	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Non-Warrantable Condo	na	na	na	na	na	na	na	na	na	na
2 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
3 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
4 unit property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-2.000	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	na	na	na	na
40 Yr Term (IO Only)	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <\$150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	na	na	na
>=\$150,000 <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1MM <=\$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM <=\$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM <=\$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <=\$3.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>80 LTV	na	na	na	na	na	na	na	na	na	na
DSCR >=1.00 <=1.15	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	na	na	na
>1.15 <=1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>1.30	0.250	0.250	0.250	0.250	0.250	0.250	0.250	na	na	na

NOTE: Escrow Waiver 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: 877-943-4225 ext 4

Effective: 12/28/21 8:50 AM

Lock out-off in 2:30 PM PST. Loan must be in approved status to lock

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VIP Prime - "Owner Occupied"

Table with columns for Loan Amount, Rate, and Term. Rows include values like 10.00, 10.50, 11.00, 11.50, 12.00, 12.50, 13.00, 13.50, 14.00, 14.50, 15.00, 15.50, 16.00, 16.50, 17.00, 17.50, 18.00, 18.50, 19.00, 19.50, 20.00.

Max Pricing Method of Prior Period 100%

Main pricing table with columns for Loan Amount, Rate, and Term. Rows include sections for Loan 1, Loan 2, Loan 3, Loan 4, Bank Statement, P & L Only, and various property types like Condo, Detached, Attached, etc.

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VIP Prime - "Non-Owner Occupied"

Table with 2 columns: Rate, Amount. Rows include 0.25, 0.50, 0.75, 1.00, 1.25, 1.50, 1.75, 2.00, 2.25, 2.50, 2.75, 3.00, 3.25, 3.50, 3.75, 4.00, 4.25, 4.50, 4.75, 5.00, 5.25, 5.50, 5.75, 6.00, 6.25, 6.50, 6.75, 7.00, 7.25, 7.50, 7.75, 8.00, 8.25, 8.50, 8.75, 9.00, 9.25, 9.50, 9.75, 10.00.

Table with 2 columns: Fee Name, Amount. Rows include for Property Rent, for Property Rent, for Property Rent, for Property Rent.

Main data table with columns: Property, Description, Rate, Amount, and various status columns. Rows are categorized by Property Type (e.g., Unit 1, Unit 2, Unit 3, Unit 4, Unit 5, Unit 6, Unit 7, Unit 8, Unit 9, Unit 10, Unit 11, Unit 12, Unit 13, Unit 14, Unit 15, Unit 16, Unit 17, Unit 18, Unit 19, Unit 20, Unit 21, Unit 22, Unit 23, Unit 24, Unit 25, Unit 26, Unit 27, Unit 28, Unit 29, Unit 30, Unit 31, Unit 32, Unit 33, Unit 34, Unit 35, Unit 36, Unit 37, Unit 38, Unit 39, Unit 40, Unit 41, Unit 42, Unit 43, Unit 44, Unit 45, Unit 46, Unit 47, Unit 48, Unit 49, Unit 50, Unit 51, Unit 52, Unit 53, Unit 54, Unit 55, Unit 56, Unit 57, Unit 58, Unit 59, Unit 60, Unit 61, Unit 62, Unit 63, Unit 64, Unit 65, Unit 66, Unit 67, Unit 68, Unit 69, Unit 70, Unit 71, Unit 72, Unit 73, Unit 74, Unit 75, Unit 76, Unit 77, Unit 78, Unit 79, Unit 80, Unit 81, Unit 82, Unit 83, Unit 84, Unit 85, Unit 86, Unit 87, Unit 88, Unit 89, Unit 90, Unit 91, Unit 92, Unit 93, Unit 94, Unit 95, Unit 96, Unit 97, Unit 98, Unit 99, Unit 100).

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