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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		103.917	103.792	103.542	7.000		103.200	103.075	102.825			
7.500		103.518	103.393	103.143	7.500		103.590	103.465	103.215	6.875		103.165	103.040	102.790			
7.375		103.115	102.990	102.740	7.375		103.284	103.159	102.909	6.750		102.870	102.745	102.495			
7.250		102.790	102.665	102.415	7.250		102.907	102.782	102.532	6.625		102.574	102.449	102.199			
7.125		103.147	103.022	102.772	7.125		103.229	103.104	102.854	6.500		102.765	102.640	102.390			
7.000		102.873	102.748	102.498	7.000		103.274	103.149	102.899	6.375		102.505	102.380	102.130			
6.875		102.561	102.436	102.186	6.875		102.892	102.767	102.517	6.250		102.216	102.091	101.841			
6.750		102.120	101.995	101.745	6.750		102.443	102.318	102.068	6.125		101.861	101.736	101.486			
6.625		102.285	102.160	101.910	6.625		103.025	102.900	102.650	6.000		102.034	101.909	101.659			
6.500		101.967	101.842	101.592	6.500		102.721	102.596	102.346	5.875		101.715	101.590	101.340			
6.375		101.488	101.363	101.113	6.375		102.308	102.183	101.933	5.750		101.382	101.257	101.007			
6.250		101.119	100.994	100.744	6.250		101.827	101.702	101.452	5.625		100.981	100.856	100.606			
6.125		100.941	100.816	100.566	6.125		101.849	101.724	101.474	5.500		101.071	100.946	100.696			
6.000		100.561	100.436	100.186	6.000		101.488	101.363	101.113	5.375		100.573	100.448	100.198			
5.875		100.118	99.993	99.743	5.875		101.026	100.901	100.651	5.250		100.229	100.104	99.854			
5.750		99.458	99.333	99.083	5.750		100.505	100.380	100.130	5.125		99.875	99.750	99.500			
5.625		98.826	98.701	98.451	5.625		100.204	100.079	99.829	5.000		99.402	99.277	99.027			
5.500		98.314	98.189	97.939	5.500		99.760	99.635	99.385	4.875		99.007	98.882	98.632			
5.375		97.759	97.634	97.384	5.375		99.215	99.090	98.840	4.750		98.624	98.499	98.249			
5.250		97.176	97.051	96.801	5.250		98.619	98.494	98.244	4.625		97.887	97.762	97.512			
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		102.689	102.564	102.314													
6.750		102.405	102.280	102.030													
6.625		102.181	102.056	101.806													
6.500		102.298	102.173	101.923													
6.375		102.117	101.992	101.742													
6.250		101.736	101.611	101.361													
6.125		101.624	101.499	101.249													
6.000		101.779	101.654	101.404													
5.875		101.502	101.377	101.127													
5.750		101.127	101.002	100.752													
5.625		100.743	100.618	100.368													
5.500		100.379	100.254	100.004													
5.375		100.185	100.060	99.810													
5.250		99.890	99.765	99.515													
5.125		99.594	99.469	99.219													
5.000		99.138	99.013	98.763													
4.875		98.657	98.532	98.282													
4.750		98.258	98.133	97.883													
4.625		97.922	97.797	97.547													
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		103.608	103.483	103.233	7.625		102.821	102.696	102.446	7.000		100.685	100.560	100.310
7.500		103.441	103.316	103.066	7.500		102.596	102.471	102.221	6.875		101.867	101.742	101.492
7.375		103.122	102.997	102.747	7.375		102.339	102.214	101.964	6.750		101.565	101.440	101.190
7.250		102.831	102.706	102.456	7.250		102.046	101.921	101.671	6.625		101.115	100.990	100.740
7.125		102.834	102.709	102.459	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		102.204	102.079	101.829	6.875		102.136	102.011	101.761	6.250		101.089	100.964	100.714
6.750		101.772	101.647	101.397	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		101.266	101.141	100.891	6.375		101.205	101.080	100.830	5.750		99.645	99.520	99.270
6.250		100.762	100.637	100.387	6.250		100.723	100.598	100.348	5.625		99.177	99.052	98.802
6.125		100.304	100.179	99.929	6.125		100.195	100.070	99.820	5.500		99.299	99.174	98.924
6.000		99.877	99.752	99.502	6.000		99.611	99.486	99.236	5.375		98.986	98.861	98.611
5.875		99.437	99.312	99.062	5.875		98.991	98.866	98.616	5.250		98.539	98.414	98.164
5.750		98.968	98.843	98.593	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		94.765	94.640	94.390	5.375		NA	NA	NA	4.750		96.985	96.860	96.610
5.250		94.023	93.898	93.648	5.250		NA	NA	NA	4.625		96.465	96.340	96.090
1433-99 1453-99					1433-99 1453-99					1433-99 1453-99				
Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB					Conventional 10 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
7.000		NA	NA	NA										
6.875		99.628	99.503	99.253										
6.750		99.374	99.249	98.999										
6.625		99.108	98.983	98.733										
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

Extension and Re-lock Fees

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

5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		

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Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice



Price Adjustments - Applies to the following: Fixed Conforming, Fixed Conforming HB, ARM Conforming and HomeReady, Home Possible

Purchase									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 - 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 - 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 - 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<= 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

LLPA Caps:	
FTHB / AMI	0.000

Fixed Additional Adjustments	
Escrow Waiver (Except CA & NY)	-0.250
LLPA's for Loan amount	
Loan amount \$100,000 - \$149,999	-0.500
Loan amount <\$100,000	-1.000

ARM Additional Adjustments	
Base Loan Amount Adjustments	
60,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250

Other Adjustments	
No Escrow (Non CA)	-0.250
No Escrow (CA)	-0.125
TX Property	0.000
NY Property	0.250

Limited Cash-out Refinance									
Risk Based Adjustments (Terms > 15 years only)									
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>= 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 - 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 - 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<= 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

HomeReady Cumulative LLPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

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

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

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

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

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	-1.300	-1.300	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490



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SHLC Wholesale Government																																												
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																																		
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																			
7.750		101.181	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 IRRL 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 IRRL 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 IRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625		101.931	101.806	101.556	7.000		NA	NA	NA																																			
7.500		101.541	101.416	101.166	6.875		NA	NA	NA																																			
7.375		101.178	101.053	100.803	6.750		NA	NA	NA																																			
7.250		101.393	101.268	101.018	6.625		97.815	97.690	97.440																																			
7.125		101.086	100.961	100.711	6.500		97.720	97.595	97.345																																			
7.000		100.810	100.685	100.435	6.375		97.349	97.224	96.974																																			
6.875		100.678	100.553	100.303	6.250		98.109	97.984	97.734																																			
6.750		101.011	100.886	100.636	6.125		98.284	98.159	97.909																																			
6.625		100.793	100.668	100.418	6.000		98.068	97.943	97.693																																			
6.500		100.555	100.430	100.180	5.875		97.794	97.669	97.419																																			
6.375		100.210	100.085	99.835	5.750		97.595	97.470	97.220																																			
6.250		100.351	100.226	99.976	5.625		97.322	97.197	96.947																																			
6.125		99.907	99.782	99.532	5.500		97.040	96.915	96.665																																			
6.000		99.428	99.303	99.053	5.375		96.746	96.621	96.371																																			
5.875		98.933	98.808	98.558	5.250		96.564	96.439	96.189																																			
5.750		98.986	98.861	98.611	5.125		96.271	96.146	95.896																																			
5.625		98.633	98.508	98.258	5.000		95.967	95.842	95.592																																			
5.500		97.326	97.201	96.951	4.875		95.651	95.526	95.276																																			
5.375		97.135	97.010	96.760	4.750		95.322	95.197	94.947																																			
*FHA Only																																												
Streamline/IRRRRL Product Codes					Extension and Re-lock Fees																																							
8038-99	FHA 30 Year Fixed Streamline			6038-99	VA 30 Year IRRRL																																							
Note: Pricing and LLPAs subject to change without notice																																												
5 Day				-0.125				Relock																																				
7 Day				-0.150				15 Day	-0.125																																			
10 Day				-0.250				30 Day	-0.250																																			
15 Day				-0.375				link to policy																																				

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

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8700-99 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	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		96.395	96.270	96.020	5.625		96.395	96.270	96.020	2 unit	-0.750
5.500		95.968	95.843	95.593	5.500		95.968	95.843	95.593	3-4 unit	-1.000
5.375		95.457	95.332	95.082	5.375		95.457	95.332	95.082	VA	0.000
5.250		94.930	94.805	94.555	5.250		94.930	94.805	94.555	Manufactured	-1.250
5.125		94.971	94.846	94.596	5.125		94.971	94.846	94.596	Ln Amt <=150K	-0.375
5.000		94.475	94.350	94.100	5.000		94.475	94.350	94.100	VA IRRL N/O/O	-1.000
4.875		94.157	94.032	93.782	4.875		94.007	93.882	93.632	Cash Out	-0.250
4.750		94.157	94.032	93.782	4.750		94.007	93.882	93.632	Cash Out > 90% (VA)	-1.75
4.625		93.442	93.317	93.067	4.625		92.826	92.701	92.451	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.976	92.851	92.601	4.500		92.826	92.701	92.451		
4.375		92.976	92.851	92.601	4.375		92.826	92.701	92.451		

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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	100.717	100.592	100.342	100.090	6.875	100.717	100.592	100.342	100.090					
6.750	NA	NA	NA	NA	6.750	NA	NA	NA	NA	6.750	100.465	100.340	100.090	99.889	6.750	100.465	100.340	100.090	99.889	6.750	100.465	100.340	100.090	99.889					
6.625	NA	NA	NA	NA	6.625	100.588	100.463	100.213	99.831	6.625	100.588	100.463	100.213	99.831	6.625	100.588	100.463	100.213	99.831	6.625	100.588	100.463	100.213	99.831					
6.500	100.391	100.266	100.016	99.756	6.500	100.443	100.318	100.068	99.831	6.500	100.443	100.318	100.068	99.831	6.500	100.443	100.318	100.068	99.831	6.500	100.443	100.318	100.068	99.831					
6.375	100.131	100.006	99.756	99.489	6.375	100.206	100.081	99.831	99.502	6.375	100.206	100.081	99.831	99.502	6.375	100.206	100.081	99.831	99.502	6.375	100.206	100.081	99.831	99.502					
6.250	99.864	99.739	99.489	99.209	6.250	99.877	99.752	99.502	99.152	6.250	99.877	99.752	99.502	99.152	6.250	99.877	99.752	99.502	99.152	6.250	99.877	99.752	99.502	99.152					
6.125	99.584	99.459	99.209	98.925	6.125	99.527	99.402	99.152	98.789	6.125	99.527	99.402	99.152	98.789	6.125	99.527	99.402	99.152	98.789	6.125	99.527	99.402	99.152	98.789					
6.000	99.300	99.175	98.925	98.646	6.000	99.164	99.039	98.789	98.420	6.000	99.164	99.039	98.789	98.420	6.000	99.164	99.039	98.789	98.420	6.000	99.164	99.039	98.789	98.420					
5.875	99.021	98.896	98.646	98.327	5.875	98.795	98.670	98.420	98.000	5.875	98.795	98.670	98.420	98.000	5.875	98.795	98.670	98.420	98.000	5.875	98.795	98.670	98.420	98.000					
5.750	98.702	98.577	98.327	97.990	5.750	98.375	98.250	98.000	97.548	5.750	98.375	98.250	98.000	97.548	5.750	98.375	98.250	98.000	97.548	5.750	98.375	98.250	98.000	97.548					
5.625	98.365	98.240	97.990	97.639	5.625	97.923	97.798	97.548	97.073	5.625	97.923	97.798	97.548	97.073	5.625	97.923	97.798	97.548	97.073	5.625	97.923	97.798	97.548	97.073					
5.500	98.014	97.889	97.639	97.286	5.500	97.448	97.323	97.073	96.595	5.500	97.448	97.323	97.073	96.595	5.500	97.448	97.323	97.073	96.595	5.500	97.448	97.323	97.073	96.595					
5.375	97.661	97.536	97.286	96.930	5.375	96.970	96.845	96.595	96.143	5.375	96.970	96.845	96.595	96.143	5.375	96.970	96.845	96.595	96.143	5.375	96.970	96.845	96.595	96.143					
5.250	97.305	97.180	96.930	96.579	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 deck 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 5 HI, MD, ME, TX
Zone 4	GA, IA, IL, IN, KS, KY, MA, MN, MO, MT, NC, NH, OR, SC, TN, VA	0.000	Zone 6 AL, FL, LA, NJ, NM, OH
			Zone 7 CT, NY, OK, PA

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	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			
8.125		102.375	102.375	102.313	7.500		101.628	101.503	101.378			
8.000		102.375	102.313	102.188	7.375		101.503	101.378	101.253			
7.875		102.313	102.188	102.063	7.250		101.253	101.128	101.003			
7.750		102.188	102.063	101.938	7.125		101.003	100.878	100.753			
7.625		102.063	101.938	101.813	7.000		100.753	100.628	100.503			
7.500		101.938	101.813	101.688	6.875		100.378	100.253	100.128			
7.375		101.813	101.688	101.563	6.750		100.003	99.878	99.753			
7.250		101.688	101.563	101.438	6.625		99.503	99.378	99.253			
7.125		101.438	101.313	101.188	6.500		99.003	98.878	98.753			
7.000		101.188	101.063	100.938	6.375		98.378	98.253	98.128			
6.875		100.938	100.813	100.688	6.250		97.753	97.628	97.503			
6.750		100.563	100.438	100.313	6.125		97.128	97.003	96.878			
6.625		100.188	100.063	99.938	6.000		96.503	96.378	96.253			
6.500		99.813	99.688	99.563	5.875		95.753	95.628	95.503			
6.375		99.313	99.188	99.063			NA	NA	NA			
6.250		98.813	98.688	98.563			NA	NA	NA			
6.125		98.188	98.063	97.938			NA	NA	NA			
6.000		97.563	97.438	97.313			NA	NA	NA			
5.875		96.938	96.813	96.688			NA	NA	NA			
5.750		96.188	96.063	95.938			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	101.828	7.500		101.375	101.375	101.356	7.750		101.875	101.875	101.825
8.750		101.875	101.828	101.703	7.375		101.375	101.356	101.231	7.625		101.875	101.825	101.700
8.625		101.828	101.703	101.578	7.250		101.356	101.231	101.106	7.500		101.825	101.700	101.575
8.500		101.703	101.578	101.453	7.125		101.231	101.106	100.981	7.375		101.700	101.575	101.450
8.375		101.578	101.453	101.328	7.000		101.106	100.981	100.856	7.250		101.575	101.450	101.325
8.250		101.453	101.328	101.203	6.875		100.981	100.856	100.731	7.125		101.450	101.325	101.200
8.125		101.328	101.203	101.078	6.750		100.856	100.731	100.606	7.000		101.325	101.200	101.075
8.000		101.203	101.078	100.953	6.625		100.606	100.481	100.356	6.875		101.200	101.075	100.950
7.875		101.078	100.953	100.828	6.500		100.231	100.106	99.981	6.750		100.950	100.825	100.700
7.750		100.953	100.828	100.703	6.375		99.856	99.731	99.606	6.625		100.700	100.575	100.450
7.625		100.703	100.578	100.453	6.250		99.356	99.231	99.106	6.500		100.325	100.200	100.075
7.500		100.453	100.328	100.203	6.125		98.856	98.731	98.606	6.375		99.950	99.825	99.700
7.375		100.078	99.953	99.828	6.000		98.356	98.231	98.106	6.250		99.450	99.325	99.200
7.250		99.703	99.578	99.453	5.875		97.856	97.731	97.606	6.125		98.950	98.825	98.700
7.125		99.203	99.078	98.953	5.750		97.231	97.106	96.981	6.000		98.450	98.325	98.200
7.000		98.703	98.578	98.453	5.625		96.606	96.481	96.356	5.875		97.825	97.700	97.575
6.875		98.203	98.078	97.953			NA	NA	NA	5.750		97.200	97.075	96.950
6.750		97.703	97.578	97.453			NA	NA	NA	5.625		96.450	96.325	96.200
6.625		97.078	96.953	96.828			NA	NA	NA	5.500		95.700	95.575	95.450
6.500		96.453	96.328	96.203			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		102.070	101.945	101.758	8.250		101.321	101.196	101.008	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500
8.500		101.990	101.865	101.677	8.125		101.293	101.168	100.980	
8.375		101.885	101.760	101.573	8.000		101.263	101.138	100.951	
8.250		101.769	101.644	101.456	7.875		101.199	101.074	100.886	
8.125		101.640	101.515	101.327	7.750		101.066	100.941	100.753	
8.000		101.498	101.373	101.185	7.625		100.895	100.770	100.583	
7.875		101.335	101.210	101.022	7.500		100.734	100.609	100.422	
7.750		101.128	101.003	100.815	7.375		100.532	100.407	100.220	
7.625		100.901	100.776	100.588	7.250		100.323	100.198	100.011	
7.500		100.649	100.524	100.336	7.125		100.068	99.943	99.755	
7.375		100.382	100.257	100.069	7.000		99.792	99.667	99.479	
7.250		100.117	99.992	99.804	6.875		99.501	99.376	99.188	
7.125		99.846	99.721	99.534	6.750		99.191	99.066	98.878	
7.000		99.559	99.434	99.247	6.625		98.860	98.735	98.548	
6.875		99.276	99.151	98.964	6.500		98.512	98.387	98.199	
6.750		98.980	98.855	98.668			NA	NA	NA	
6.625		98.680	98.555	98.367			NA	NA	NA	
6.500		98.375	98.250	98.063			NA	NA	NA	
6.375		98.070	97.945	97.757			NA	NA	NA	
6.250		97.735	97.610	97.423			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		100.419	100.247	100.028	7.250		99.189	99.017	98.799	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.366	100.195	99.976	7.125		99.137	98.965	98.747	
8.250		100.315	100.143	99.924	7.000		99.086	98.915	98.696	
8.125		100.268	100.096	99.877	6.875		99.035	98.863	98.644	
8.000		100.221	100.049	99.830	6.750		98.984	98.812	98.594	
7.875		100.080	99.908	99.689	6.625		98.796	98.624	98.405	
7.750		100.032	99.860	99.642	6.500		98.607	98.435	98.216	
7.625		99.923	99.752	99.533	6.375		97.912	97.740	97.522	
7.500		99.815	99.643	99.424	6.250		97.218	97.046	96.827	
7.375		99.753	99.581	99.363	6.125		96.986	96.815	96.596	
7.250		99.692	99.520	99.301	6.000		96.755	96.583	96.365	
7.125		99.631	99.459	99.241	5.875		NA	NA	NA	
7.000		99.571	99.399	99.180	5.750		NA	NA	NA	
6.875		99.510	99.339	99.120	5.625		NA	NA	NA	
6.750		99.451	99.279	99.060	5.500		NA	NA	NA	
6.625		99.025	98.853	98.634	5.375		NA	NA	NA	
6.500		98.599	98.427	98.208	5.250		NA	NA	NA	
6.375		98.116	97.944	97.726	5.125		NA	NA	NA	
6.250		97.634	97.462	97.243	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 Deck Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdeckwholesale@westnet.com
Phone: 877-945-4105 ext 4



Tonaz Lumber Adjusters Fixed Rate LLPA's

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
Primary Purchase										
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.005	-0.065	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.223	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.535	na	na	na
740-759	0.278	0.215	0.153	0.090	0.028	-0.095	-0.285	-0.285	na	na
720-739	0.215	0.153	0.090	-0.035	-0.100	-0.285	-0.535	-1.160	na	na
700-719	0.153	0.090	0.028	-0.160	-0.535	-0.910	-1.580	na	na	na
680-699	0.090	0.028	-0.035	-0.160	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.285	-0.660	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	-1.285	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.910	-1.285	-1.985	na	na
700-719	0.028	-0.035	-0.090	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.090	-0.160	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.465	0.340	0.278	0.215	0.153	-0.035	-0.160	-0.285	na	na
780-799	0.463	0.340	0.278	0.215	0.153	0.090	-0.223	-0.535	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.160	-0.285	-0.535	na	na
740-759	0.278	0.215	0.153	0.090	-0.035	-0.223	-0.410	-0.723	na	na
720-739	0.215	0.153	0.090	-0.035	-0.160	-0.410	-0.723	-1.035	na	na
700-719	0.153	0.090	0.028	-0.160	-0.410	-0.910	-1.348	na	na	na
680-699	0.090	0.028	-0.035	-0.160	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second CO Ref										
800+	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
780-799	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
760-779	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
740-759	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
720-739	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
700-719	-0.160	-0.285	-0.410	-0.723	-1.410	-2.035	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

ARM LLPA's

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
Primary Purchase										
800+	0.340	0.278	0.215	0.153	0.090	0.028	-0.160	na	na	na
780-799	0.278	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.285	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	-1.285	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.910	-1.285	-1.985	na	na
700-719	0.028	-0.035	-0.090	-0.285	-0.660	-1.035	-1.785	na	na	na
680-699	-0.035	-0.090	-0.160	-0.473	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Primary CO Ref										
800+	0.090	0.028	-0.035	-0.090	-0.285	-0.535	-0.848	na	na	na
780-799	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	-1.098	na	na	na
760-779	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	-1.473	na	na	na
740-759	-0.090	-0.160	-0.285	-0.410	-0.910	-1.348	-1.785	na	na	na
720-739	-0.160	-0.285	-0.410	-0.723	-1.035	-1.660	-2.035	na	na	na
700-719	-0.285	-0.410	-0.723	-1.035	-1.660	-2.035	-2.410	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second Purchase										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
Second NCO Ref										
800+	0.215	0.153	0.090	0.028	0.028	-0.160	na	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.090	-0.285	na	na	na	na
760-779	0.090	0.028	-0.035	-0.090	-0.285	-0.535	na	na	na	na
740-759	0.028	-0.035	-0.090	-0.160	-0.473	-0.785	na	na	na	na
720-739	-0.035	-0.090	-0.160	-0.285	-0.660	-1.160	na	na	na	na
700-719	-0.090	-0.160	-0.285	-0.410	-1.035	-1.660	na	na	na	na
680-699	na	na</								

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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	105.406	105.281	105.156	104.969					
9.250	105.263	105.138	105.013	104.826					
9.125	105.098	104.973	104.848	104.660					
9.000	104.918	104.793	104.668	104.480					
8.875	104.701	104.576	104.451	104.263					
8.750	104.478	104.353	104.228	104.041					
8.625	104.258	104.133	104.008	103.821					
8.500	104.063	103.938	103.813	103.625					
8.375	103.799	103.674	103.549	103.361					
8.250	103.514	103.389	103.264	103.077					
8.125	103.180	103.055	102.930	102.742					
8.000	102.836	102.711	102.586	102.399					
7.875	102.471	102.346	102.221	102.034					
7.750	102.089	101.964	101.839	101.651					
7.625	101.676	101.551	101.426	101.238					
7.500	101.229	101.104	100.979	100.792					
7.375	100.749	100.624	100.499	100.312					
7.250	100.294	100.169	100.044	99.857					
7.125	99.805	99.680	99.555	99.368					
7.000	99.286	99.161	99.036	98.848					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

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

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

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

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

