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**BORROWER PAID RATE SHEET**  
SHLC Wholesale Financial Rate Sheet

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.SHLC Wholesalewholesale.com.
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

Wholesale Lender Fee BuyOut Options	
Conventional Agency	\$1,070.00
Government (FHA / VA / USDA)	\$1,070.00
Government (FHA Streamlines and VA IRRRLs)	\$495.00
Jumbo / Non-Conforming / Non-QM	\$850.00

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SHLC Wholesale Conforming DU and LP														
1000-99		1100-99				1200-99				1300-99				
1001-99		1101-99				1201-99				1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed				Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.477	103.352	103.102	7.625		103.634	103.509	103.259	7.000		102.510	102.385	102.135
7.500		103.201	103.076	102.826	7.500		103.355	103.230	102.980	6.875		102.202	102.077	101.827
7.375		102.846	102.721	102.471	7.375		103.269	103.144	102.894	6.750		101.921	101.796	101.546
7.250		102.542	102.417	102.167	7.250		102.763	102.638	102.388	6.625		101.627	101.502	101.252
7.125		102.573	102.448	102.198	7.125		103.313	103.188	102.938	6.500		102.011	101.886	101.636
7.000		102.256	102.131	101.881	7.000		102.983	102.858	102.608	6.375		101.711	101.586	101.336
6.875		101.794	101.669	101.419	6.875		102.575	102.450	102.200	6.250		101.289	101.164	100.914
6.750		101.471	101.346	101.096	6.750		102.117	101.992	101.742	6.125		100.829	100.704	100.454
6.625		101.308	101.183	100.933	6.625		102.264	102.139	101.889	6.000		101.059	100.934	100.684
6.500		100.940	100.815	100.565	6.500		101.877	101.752	101.502	5.875		100.713	100.588	100.338
6.375		100.430	100.305	100.055	6.375		101.418	101.293	101.043	5.750		100.267	100.142	99.892
6.250		99.864	99.739	99.489	6.250		100.916	100.791	100.541	5.625		99.691	99.566	99.316
6.125		99.245	99.120	98.870	6.125		100.496	100.371	100.121	5.500		99.571	99.446	99.196
6.000		98.552	98.427	98.177	6.000		100.015	99.890	99.640	5.375		98.768	98.643	98.393
5.875		98.036	97.911	97.661	5.875		99.468	99.343	99.093	5.250		98.500	98.375	98.125
5.750		97.507	97.382	97.132	5.750		98.879	98.754	98.504	5.125		98.212	98.087	97.837
5.625		96.804	96.679	96.429	5.625		98.142	98.017	97.767	5.000		98.091	97.966	97.716
5.500		96.173	96.048	95.798	5.500		97.471	97.346	97.096	4.875		97.362	97.237	96.987
5.375		95.646	95.521	95.271	5.375		96.867	96.742	96.492	4.750		97.003	96.878	96.628
5.250		95.082	94.957	94.707	5.250		96.252	96.127	95.877	4.625		96.624	96.499	96.249
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		102.155	102.030	101.780										
6.875		101.961	101.836	101.586										
6.750		101.756	101.631	101.381										
6.625		101.760	101.635	101.385										
6.500		101.721	101.596	101.346										
6.375		101.342	101.217	100.967										
6.250		101.111	100.986	100.736										
6.125		100.861	100.736	100.486										
6.000		100.769	100.644	100.394										
5.875		100.333	100.208	99.958										
5.750		100.068	99.943	99.693										
5.625		99.779	99.654	99.404										
5.500		99.377	99.252	99.002										
5.375		98.934	98.809	98.559										
5.250		98.471	98.346	98.096										
5.125		97.936	97.811	97.561										
5.000		97.624	97.499	97.249										
4.875		97.352	97.227	96.977										
4.750		97.011	96.886	96.636										
4.625		96.651	96.526	96.276										
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		103.029	102.904	102.654	7.625		102.985	102.860	102.610	7.000		101.198	101.073	100.823
7.500		102.821	102.696	102.446	7.500		102.715	102.590	102.340	6.875		100.964	100.839	100.589
7.375		102.412	102.287	102.037	7.375		102.341	102.216	101.966	6.750		100.571	100.446	100.196
7.250		101.883	101.758	101.508	7.250		101.918	101.793	101.543	6.625		100.138	100.013	99.763
7.125		102.128	102.003	101.753	7.125		102.059	101.934	101.684	6.500		100.836	100.711	100.461
7.000		101.841	101.716	101.466	7.000		101.745	101.620	101.370	6.375		100.552	100.427	100.177
6.875		101.393	101.268	101.018	6.875		101.330	101.205	100.955	6.250		100.143	100.018	99.768
6.750		100.914	100.789	100.539	6.750		100.870	100.745	100.495	6.125		99.696	99.571	99.321
6.625		100.833	100.708	100.458	6.625		100.780	100.655	100.405	6.000		99.160	99.035	98.785
6.500		100.493	100.368	100.118	6.500		100.411	100.286	100.036	5.875		98.741	98.616	98.366
6.375		99.997	99.872	99.622	6.375		99.948	99.823	99.573	5.750		98.308	98.183	97.933
6.250		99.445	99.320	99.070	6.250		99.444	99.319	99.069	5.625		97.841	97.716	97.466
6.125		98.650	98.525	98.275	6.125		98.813	98.688	98.438	5.500		97.846	97.721	97.471
6.000		98.049	97.924	97.674	6.000		98.089	97.964	97.714	5.375		97.464	97.339	97.089
5.875		97.551	97.426	97.176	5.875		NA	NA	NA	5.250		96.996	96.871	96.621
5.750		97.052	96.927	96.677	5.750		NA	NA	NA	5.125		96.487	96.362	96.112
5.625		94.069	93.944	93.694	5.625		NA	NA	NA	5.000		96.344	96.219	95.969
5.500		93.373	93.248	92.998	5.500		NA	NA	NA	4.875		94.299	94.174	93.924
5.375		92.619	92.494	92.244	5.375		NA	NA	NA	4.750		93.983	93.858	93.608
5.250		91.822	91.697	91.447	5.250		NA	NA	NA	4.625		93.650	93.525	93.275

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.356	99.231	98.981
6.875		98.469	98.344	98.094
6.750		100.219	100.094	99.844
6.625		99.850	99.725	99.475
6.500		100.410	100.285	100.035
6.375		100.156	100.031	99.781
6.250		99.788	99.663	99.413
6.125		99.405	99.280	99.030
6.000		98.969	98.844	98.594
5.875		98.521	98.396	98.146
5.750		98.050	97.925	97.675
5.625		97.546	97.421	97.171
5.500		97.361	97.236	96.986
5.375		97.050	96.925	96.675
5.250		96.633	96.508	96.258
5.125		96.189	96.064	95.814
5.000		95.836	95.711	95.461
4.875		95.488	95.363	95.113
4.750		95.046	94.921	94.671
4.625		NA	NA	NA

  

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.

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SHLC Wholesale Government																																																												
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																		
8100-99					FHA/VA 15 Yr Fixed																																																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																			
7.750		104.030	103.905	103.655	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																																																											
660-679	-0.125																																																											
640-659	-0.500																																																											
620-639	-1.000																																																											
600-619	-1.500																																																											
580-599	-2.000																																																											
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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																																																											
7.625		103.748	103.623	103.373	7.000		NA	NA	NA																																																			
7.500		103.675	103.550	103.300	6.875		NA	NA	NA																																																			
7.375		103.394	103.269	103.019	6.750		99.892	99.767	99.517																																																			
7.250		103.493	103.368	103.118	6.625		99.845	99.720	99.470																																																			
7.125		103.499	103.374	103.124	6.500		99.587	99.462	99.212																																																			
7.000		103.220	103.095	102.845	6.375		99.321	99.196	98.946																																																			
6.875		102.814	102.689	102.439	6.250		99.479	99.354	99.104																																																			
6.750		102.903	102.778	102.528	6.125		99.213	99.088	98.838																																																			
6.625		102.587	102.462	102.212	6.000		98.938	98.813	98.563																																																			
6.500		102.420	102.295	102.045	5.875		98.653	98.528	98.278																																																			
6.375		102.013	101.888	101.638	5.750		98.380	98.255	98.005																																																			
6.250		101.903	101.778	101.528	5.625		98.096	97.971	97.721																																																			
6.125		101.504	101.379	101.129	5.500		97.801	97.676	97.426																																																			
6.000		100.987	100.862	100.612	5.375		97.494	97.369	97.119																																																			
5.875		100.196	100.071	99.821	5.250		97.235	97.110	96.860																																																			
5.750		99.814	99.689	99.439	5.125		96.929	96.804	96.554																																																			
5.625		99.275	99.150	98.900	5.000		96.611	96.486	96.236																																																			
5.500		98.893	98.768	98.518	4.875		96.282	96.157	95.907																																																			
5.375		98.496	98.371	98.121	4.750		95.941	95.816	95.566																																																			
7000-99					USDA 30 Yr Fixed					Note: Pricing and LLPAs subject to change without notice																																																		
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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		101.630	101.505	101.255	7.125		NA	NA	NA	<b>FICO Adjustments</b>	
7.625		101.348	101.223	100.973	7.000		NA	NA	NA	680 - 699	0.000
7.500		100.686	100.561	100.311	6.875		NA	NA	NA	660-679	-0.125
7.375		100.383	100.258	100.008	6.750		95.617	95.492	95.242	640-659	-0.500
7.250		101.187	101.062	100.812	6.625		95.206	95.081	94.831	620-639	-1.000
7.125		100.983	100.858	100.608	6.500		94.487	94.362	94.112	600-619	-1.500
7.000		100.562	100.437	100.187	6.375		94.221	94.096	93.846	580-599	-2.000
6.875		100.121	99.996	99.746	6.250		97.379	97.254	97.004	<b>Government Adjusters</b>	
6.750		100.440	100.315	100.065	6.125		97.113	96.988	96.738	Manual	-0.250
6.625		100.204	100.079	99.829	6.000		97.066	96.941	96.691	2 unit	-0.750
6.500		99.901	99.776	99.526	5.875		96.766	96.641	96.391	3-4 unit	-1.000
6.375		99.494	99.369	99.119	5.750		96.280	96.155	95.905	VA	0.000
6.250		99.455	99.330	99.080	5.625		95.996	95.871	95.621	Manufactured	-1.250
6.125		98.729	98.604	98.354	5.500		95.701	95.576	95.326	Ln Amt <=150K	-0.375
6.000		98.212	98.087	97.837	5.375		95.394	95.269	95.019	VA IRRL N/O/O	-1.000
5.875		97.440	97.315	97.065	5.250		95.135	95.010	94.760	Cash Out	-0.250
5.750		97.793	97.668	97.418	5.125		94.829	94.704	94.454	Cash Out > 90% (VA)	-1.75
5.625		97.425	97.300	97.050	5.000		94.511	94.386	94.136	<b>*FHA Only</b>	
5.500		NA	NA	NA	4.875		94.182	94.057	93.807		
5.375		NA	NA	NA	4.750		93.841	93.716	93.466		

  

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL
Note: Pricing and LLPAs subject to change without notice			

  

Extension and Re-lock Fees			
5 Day	-0.125	Relock	
7 Day	-0.150	15 Day	-0.125
10 Day	-0.250	30 Day	-0.250
15 Day	-0.375		
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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	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	96.606	96.481	96.231	96.231	6.250	96.606	96.481	96.231	96.231	620-639	-1.000
6.125	96.616	96.491	96.241	96.241	6.125	96.616	96.491	96.241	96.241	600-619	-1.500
6.000	96.625	96.500	96.250	96.250	6.000	96.625	96.500	96.250	96.250	580-599	-2.000
5.875	96.635	96.510	96.260	96.260	5.875	96.635	96.510	96.260	96.260	Government Adjusters	
5.750	96.650	96.525	96.275	96.275	5.750	96.650	96.525	96.275	96.275	Manual	-0.250
5.625	95.919	95.794	95.544	95.544	5.625	95.919	95.794	95.544	95.544	2 unit	-0.750
5.500	95.456	95.331	95.081	95.081	5.500	95.456	95.331	95.081	95.081	3-4 unit	-1.000
5.375	94.944	94.819	94.569	94.569	5.375	94.944	94.819	94.569	94.569	VA	0.000
5.250	94.411	94.286	94.036	94.036	5.250	94.411	94.286	94.036	94.036	Manufactured	-1.250
5.125	94.465	94.340	94.090	94.090	5.125	94.465	94.340	94.090	94.090	Ln Amt <=150K	-0.375
5.000	93.944	93.819	93.569	93.569	5.000	93.944	93.819	93.569	93.569	VA IRRL N/O/O	-1.000
4.875	93.060	92.935	92.685	92.685	4.875	92.910	92.785	92.535	92.535	Cash Out	-0.250
4.750	93.060	92.935	92.685	92.685	4.750	92.910	92.785	92.535	92.535	Cash Out > 90% (VA)	-1.75
4.625	92.871	92.746	92.496	92.496	4.625	92.871	92.746	92.496	92.496	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	91.886	91.761	91.511	91.511	4.500	91.736	91.611	91.361	91.361		
4.375	91.886	91.761	91.511	91.511	4.375	91.736	91.611	91.361	91.361		

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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	100.409	100.284	100.034		7.000	100.324	100.199	99.949		7.000	100.255	100.130	99.880		7.000	100.255	100.130	99.880		7.000	100.255	100.130	99.880						
6.875	100.158	100.033	99.783		6.875	100.058	99.933	99.683		6.875	99.953	99.828	99.578		6.875	99.953	99.828	99.578		6.875	99.953	99.828	99.578						
6.750	99.910	99.785	99.535		6.750	99.810	99.685	99.435		6.750	99.666	99.541	99.291		6.750	99.666	99.541	99.291		6.750	99.666	99.541	99.291						
6.625	99.670	99.545	99.295		6.625	99.541	99.416	99.166		6.625	99.358	99.233	98.983		6.625	99.358	99.233	98.983		6.625	99.358	99.233	98.983						
6.500	99.424	99.299	99.049		6.500	99.241	99.116	98.866		6.500	99.018	98.893	98.643		6.500	99.018	98.893	98.643		6.500	99.018	98.893	98.643						
6.375	99.165	99.040	98.790		6.375	98.927	98.802	98.552		6.375	98.682	98.557	98.307		6.375	98.682	98.557	98.307		6.375	98.682	98.557	98.307						
6.250	98.900	98.775	98.525		6.250	98.608	98.483	98.233		6.250	98.355	98.230	97.980		6.250	98.355	98.230	97.980		6.250	98.355	98.230	97.980						
6.125	98.630	98.505	98.255		6.125	98.274	98.149	97.899		6.125	97.981	97.856	97.606		6.125	97.981	97.856	97.606		6.125	97.981	97.856	97.606						
6.000	98.318	98.193	97.943		6.000	97.893	97.768	97.518		6.000	97.529	97.404	97.154		6.000	97.529	97.404	97.154		6.000	97.529	97.404	97.154						
5.875	97.997	97.872	97.622		5.875	97.489	97.364	97.114		5.875	97.075	96.950	96.700		5.875	97.075	96.950	96.700		5.875	97.075	96.950	96.700						
5.750	97.667	97.542	97.292		5.750	97.065	96.940	96.690		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.322	97.197	96.947		5.625	96.611	96.486	96.236		5.625	NA	NA	NA		5.625	NA	NA	NA		5.625	NA	NA	NA						
5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA		5.500	NA	NA	NA						
5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA		5.375	NA	NA	NA						
5.250	NA	NA	NA		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.*





Effective: 12/8/23 8:13 AM

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	103.747	103.622	103.372		7.625	103.697	103.572	103.322	
7.500	103.399	103.274	103.024		7.500	103.471	103.346	103.096	
7.375	102.963	102.838	102.588		7.375	103.051	102.926	102.676	
7.250	102.506	102.381	102.131		7.250	102.595	102.470	102.220	
7.125	102.842	102.717	102.467		7.125	102.843	102.718	102.468	
7.000	102.445	102.320	102.070		7.000	102.526	102.401	102.151	
6.875	101.973	101.848	101.598		6.875	102.064	101.939	101.689	
6.750	101.479	101.354	101.104		6.750	101.572	101.447	101.197	
6.625	101.576	101.451	101.201		6.625	101.578	101.453	101.203	
6.500	101.127	101.002	100.752		6.500	101.210	101.085	100.835	
6.375	NA	NA	NA		6.375	NA	NA	NA	
6.250	NA	NA	NA		6.250	NA	NA	NA	
6.125	NA	NA	NA		6.125	NA	NA	NA	
6.000	NA	NA	NA		6.000	NA	NA	NA	
5.875	NA	NA	NA		5.875	NA	NA	NA	
5.750	NA	NA	NA		5.750	NA	NA	NA	
5.625	NA	NA	NA		5.625	NA	NA	NA	
5.500	NA	NA	NA		5.500	NA	NA	NA	
5.375	NA	NA	NA		5.375	NA	NA	NA	
5.250	NA	NA	NA		5.250	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 LLPA's - Excluded 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 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

LPMI Adjustments - HomeReady & Home Possible Only										
>20 Yr Term	Credit Scores *LPMI LLPA's not subject to HomeReady/Home Possible LLPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Base LTV										
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	-0.780	-0.890	-1.020	-1.210	-1.610	-1.790	-1.920
<=20 Yr Term	Credit Scores *LPMI LLPA's not subject to HomeReady/Home Possible LLPA Caps									
Base LTV										
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 LLPA's not subject to HomeReady/Home Possible LLPA 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	-1.300	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
DTI >45% & LTV 90.01 - 95	-0.350	-0.350	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
DTI >45% & LTV 85.01 - 90	-0.280	-0.280	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
DTI >45% & LTV 80.01 - 85	-0.110	-0.110	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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









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SHLC Wholesale 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		102.232	102.107	101.920	8.250		100.644	100.519	100.332	Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500	
8.500		102.083	101.958	101.770	8.125		100.608	100.483	100.295		
8.375		101.901	101.776	101.589	8.000		100.573	100.448	100.260		
8.250		101.726	101.601	101.413	7.875		100.521	100.396	100.209		
8.125		101.531	101.406	101.218	7.750		100.353	100.228	100.040		
8.000		101.323	101.198	101.011	7.625		100.125	100.000	99.813		
7.875		101.104	100.979	100.791	7.500		99.931	99.806	99.619		
7.750		100.871	100.746	100.558	7.375		99.702	99.577	99.389		
7.625		100.619	100.494	100.307	7.250		99.466	99.341	99.153		
7.500		100.352	100.227	100.040	7.125		99.182	99.057	98.869		
7.375		100.053	99.928	99.741	7.000		98.876	98.751	98.564		
7.250		99.726	99.601	99.414	6.875		98.556	98.431	98.244		
7.125		99.394	99.269	99.081	6.750		98.216	98.091	97.904		
7.000		99.054	98.929	98.741	6.625		97.856	97.731	97.543		
6.875		98.712	98.587	98.400	6.500		97.476	97.351	97.164		
6.750		98.364	98.239	98.052			NA	NA	NA		
6.625		98.003	97.878	97.690			NA	NA	NA		
6.500		97.640	97.515	97.328			NA	NA	NA		
6.375		97.263	97.138	96.950			NA	NA	NA		
6.250		96.873	96.748	96.560			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		101.002	100.831	100.612	7.250		98.740	98.568	98.349		Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.99  Loan Amount < \$700,000 0.500
8.375		100.956	100.785	100.566	7.125		98.689	98.517	98.299		
8.250		100.911	100.739	100.520	7.000		98.640	98.468	98.249		
8.125		100.865	100.693	100.474	6.875		98.590	98.418	98.199		
8.000		100.820	100.648	100.429	6.750		98.540	98.368	98.149		
7.875		100.638	100.466	100.247	6.625		98.419	98.247	98.028		
7.750		100.544	100.372	100.154	6.500		98.297	98.126	97.907		
7.625		100.402	100.230	100.011	6.375		97.670	97.498	97.279		
7.500		100.260	100.088	99.869	6.250		97.043	96.871	96.653		
7.375		100.071	99.899	99.680	6.125		96.767	96.595	96.376		
7.250		99.882	99.710	99.491	6.000		96.490	96.318	96.100		
7.125		99.640	99.468	99.249	5.875		NA	NA	NA		
7.000		99.397	99.226	99.007	5.750		NA	NA	NA		
6.875		99.226	99.054	98.835	5.625		NA	NA	NA		
6.750		99.055	98.883	98.664	5.500		NA	NA	NA		
6.625		98.425	98.253	98.034	5.375		NA	NA	NA		
6.500		97.795	97.623	97.404	5.250		NA	NA	NA		
6.375		97.213	97.041	96.822	5.125		NA	NA	NA		
6.250		96.630	96.458	96.239	5.000		NA	NA	NA		
		NA	NA	NA			NA	NA	NA		
<div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 80%;"> <p style="text-align: center; margin: 0;"><b>Extension and Re-lock Fees</b></p> <p style="text-align: center; margin: 10px 0 0 0;">Please call lock deck for extensions and relocks</p> </div>											

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



Lock Deck Hours 9:00 am - 5:00 pm Pacific Time  
Email: lockdeckwholesale@wesend.com  
Phone: 877-945-4105 ext 4

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Credit Score	Flood Rate 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
800+	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.160	-3.785	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-1.215	-3.285	-3.910	na
720-739	0.340	0.340	0.215	0.090	-0.035	-0.160	-0.385	-3.410	-4.160	na
700-719	0.090	0.090	-0.135	-0.160	-0.410	-0.635	-1.140	-3.785	-4.410	na
680-699	-0.160	-0.160	-0.285	-0.410	-0.635	-1.140	-1.645	-4.410	-5.035	na
660-679	-0.410	-0.410	-0.635	-1.140	-1.365	-1.870	-2.375	-4.410	-5.035	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

Credit Score	Flood Rate 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
800+	1.215	1.215	1.215	0.965	0.840	0.715	0.340	na	na	na
780-799	1.090	1.090	1.090	0.840	0.715	0.465	0.340	na	na	na
760-779	1.090	1.090	1.090	0.840	0.715	0.465	0.215	na	na	na
740-759	1.090	1.090	1.090	0.840	0.715	0.465	0.090	na	na	na
720-739	0.965	0.965	0.840	0.715	0.465	0.215	-0.285	na	na	na
700-719	0.840	0.840	0.840	0.615	0.340	-0.285	-0.910	na	na	na
680-699	0.715	0.715	0.715	0.465	0.215	-0.910	-1.535	na	na	na
660-679	0.465	0.465	0.465	0.340	0.340	0.340	0.090	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

Credit Score	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
2 unit property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
3 unit property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
4 unit property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
NYC Coop	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Townhome/Attached	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Water	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Sewer	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Escrow Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>=Minimum Loan Amount <=\$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 <=\$2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM <=\$3.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5MM <=\$5.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$5.0MM No MI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 35-40 40-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40-45 45-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na

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Effective: 12/8/23 8:13 AM

SHLC Wholesale Ruby AUS Jumbo									
3869-50					3969-50				
Ruby AUS Jumbo 7/6 ARM					Ruby AUS Jumbo 10/6 ARM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.000		96.709	96.459	NA	8.000		97.165	96.915	NA
7.875		96.486	96.236	NA	7.875		96.895	96.645	NA
7.750		96.259	96.009	NA	7.750		96.619	96.369	NA
7.625		96.027	95.777	NA	7.625		96.335	96.085	NA
7.500		95.788	95.538	NA	7.500		96.041	95.791	NA
7.375		95.542	95.292	NA	7.375		95.736	95.486	NA
7.250		95.287	95.037	NA	7.250		95.419	95.169	NA
7.125		95.021	94.771	NA	7.125		95.089	94.839	NA
7.000		94.745	94.495	NA	7.000		94.743	94.493	NA
6.875		94.457	94.207	NA	6.875		94.382	94.132	NA
6.750		94.156	93.906	NA	6.750		94.004	93.754	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA
		NA	NA	NA			NA	NA	NA

Lock Cutoff: 3:30 PM PST  
 MUST BE UW APPROVED TO LOCK  
 MAX PRICE: 101.78  
 Loan Amount < \$700,000 (.500)  
 Margin 2.75  
 Caps: 5/1/5

SHLC Wholesale Opal Jumbo									
3074-50					3374-50				
Opal Jumbo 30 Yr Fixed					Opal Jumbo 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
9.000		102.834	102.709	102.584	9.000		102.834	102.709	102.584
8.875		102.638	102.513	102.388	8.875		102.638	102.513	102.388
8.750		102.441	102.316	102.191	8.750		102.441	102.316	102.191
8.625		102.245	102.120	101.995	8.625		102.245	102.120	101.995
8.500		102.050	101.925	101.800	8.500		102.050	101.925	101.800
8.375		101.856	101.731	101.606	8.375		101.856	101.731	101.606
8.250		101.664	101.539	101.414	8.250		101.664	101.539	101.414
8.125		101.475	101.350	101.225	8.125		101.475	101.350	101.225
8.000		101.288	101.163	101.038	8.000		101.288	101.163	101.038
7.875		101.102	100.977	100.852	7.875		101.102	100.977	100.852
7.750		100.914	100.789	100.664	7.750		100.914	100.789	100.664
7.625		100.719	100.594	100.469	7.625		100.719	100.594	100.469
7.500		100.508	100.383	100.258	7.500		100.508	100.383	100.258
7.375		100.275	100.150	100.025	7.375		100.275	100.150	100.025
7.250		100.016	99.891	99.766	7.250		100.016	99.891	99.766
7.125		99.722	99.597	99.472	7.125		99.722	99.597	99.472
7.000		99.683	99.558	99.433	7.000		99.683	99.558	99.433
6.875		99.475	99.350	99.225	6.875		99.475	99.350	99.225
6.750		99.220	99.095	98.970	6.750		99.220	99.095	98.970
6.625		98.296	98.171	98.046	6.625		98.296	98.171	98.046

Lock Cutoff: 3:30 PM PST  
 MUST BE UW APPROVED TO LOCK  
 MAX PRICE 101.49  
 Loan Amount < \$700,000 0.500

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.





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

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Ruby AUS Jumbo Adjusters Effective: 12/28/23 8:13 AM

Table with columns for Credit Score (50-90), LTV (50-100), and various loan types (ARM 1UPAs, Primary Purchase, Primary MCO Refi, Primary CO Refi, Global 1UPAs, SPR, FUD, Condo, etc.).

Opal Jumbo Adjusters

Table with columns for Credit Score (50-90), LTV (50-100), and various loan types (Fixed Rate 1UPAs, Primary Purchase, Primary MCO Refi, Primary CO Refi, Global 1UPAs, SPR, FUD, Condo, etc.).







Effective: 12/8/23 8:13 AM

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

ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR					
Rate	15 Day	30 Day	45 Day	60 Day						
9.625	105.250	105.125	105.000	104.812						
9.500	105.086	104.961	104.836	104.649						
9.375	104.902	104.777	104.652	104.464						
9.250	104.702	104.577	104.452	104.264						
9.125	104.467	104.342	104.217	104.029						
9.000	104.225	104.100	103.975	103.787						
8.875	103.984	103.859	103.734	103.546						
8.750	103.763	103.638	103.513	103.325						
8.625	103.479	103.354	103.229	103.041						
8.500	103.174	103.049	102.924	102.737						
8.375	102.839	102.714	102.589	102.402						
8.250	102.495	102.370	102.245	102.057						
8.125	102.129	102.004	101.879	101.691						
8.000	101.745	101.620	101.495	101.308						
7.875	101.332	101.207	101.082	100.894						
7.750	100.884	100.759	100.634	100.447						
7.625	100.403	100.278	100.153	99.966						
7.500	99.943	99.818	99.693	99.506						
7.375	99.451	99.326	99.201	99.013						
7.250	98.927	98.802	98.677	98.490						

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

Credit Score	Fixed Rate LLPAs									
	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	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	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
<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	na	na	na	na
680-699	0.000	0.000	-0.500	-1.250	-1.750	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
<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	na	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

	Global LLPAs									
	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	na	na	na	na	na	na	na	na	na	na
>\$2.5MM <=\$3.0MM	na	na	na	na	na	na	na	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



### VIP Prime - "Non-Owner Occupied"

Loan Type	Rate
30-yr	5.50
15-yr	5.00
10-yr	4.75
7-yr	4.50
5-yr	4.25
3-yr	4.00
1-yr	3.75
6-month	3.50
3-month	3.25
1-month	3.00
30-day	2.75
15-day	2.50
7-day	2.25
3-day	2.00

Property Type	Rate
1st Floor	0.00
2nd Floor	0.00
3rd Floor	0.00
4th Floor	0.00
5th Floor	0.00
6th Floor	0.00
7th Floor	0.00
8th Floor	0.00
9th Floor	0.00
10th Floor	0.00
11th Floor	0.00
12th Floor	0.00
13th Floor	0.00
14th Floor	0.00
15th Floor	0.00
16th Floor	0.00
17th Floor	0.00
18th Floor	0.00
19th Floor	0.00
20th Floor	0.00
21st Floor	0.00
22nd Floor	0.00
23rd Floor	0.00
24th Floor	0.00
25th Floor	0.00
26th Floor	0.00
27th Floor	0.00
28th Floor	0.00
29th Floor	0.00
30th Floor	0.00

Property Type	Rate	Rate	Rate	Rate	Rate	Rate	Rate
30-yr	5.50	5.00	4.75	4.50	4.25	4.00	3.75
15-yr	5.00	4.50	4.25	4.00	3.75	3.50	3.25
10-yr	4.75	4.25	4.00	3.75	3.50	3.25	3.00
7-yr	4.50	4.00	3.75	3.50	3.25	3.00	2.75
5-yr	4.25	3.75	3.50	3.25	3.00	2.75	2.50
3-yr	4.00	3.50	3.25	3.00	2.75	2.50	2.25
1-yr	3.75	3.25	3.00	2.75	2.50	2.25	2.00
6-month	3.50	3.00	2.75	2.50	2.25	2.00	1.75
3-month	3.25	2.75	2.50	2.25	2.00	1.75	1.50
1-month	3.00	2.50	2.25	2.00	1.75	1.50	1.25
30-day	2.75	2.25	2.00	1.75	1.50	1.25	1.00
15-day	2.50	2.00	1.75	1.50	1.25	1.00	0.75
7-day	2.25	1.75	1.50	1.25	1.00	0.75	0.50
3-day	2.00	1.50	1.25	1.00	0.75	0.50	0.25

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