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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		103.866	103.741	103.491	7.625		103.212	103.087	102.837	7.000		102.793	102.668	102.418
7.500		103.642	103.517	103.267	7.500		103.676	103.551	103.301	6.875		102.530	102.405	102.155
7.375		103.269	103.144	102.894	7.375		103.306	103.181	102.931	6.750		102.055	101.930	101.680
7.250		102.823	102.698	102.448	7.250		102.876	102.751	102.501	6.625		101.757	101.632	101.382
7.125		102.973	102.848	102.598	7.125		103.274	103.149	102.899	6.500		102.078	101.953	101.703
7.000		102.704	102.579	102.329	7.000		102.945	102.820	102.570	6.375		101.777	101.652	101.402
6.875		102.248	102.123	101.873	6.875		102.535	102.410	102.160	6.250		101.356	101.231	100.981
6.750		101.817	101.692	101.442	6.750		102.071	101.946	101.696	6.125		100.834	100.709	100.459
6.625		101.607	101.482	101.232	6.625		102.099	101.974	101.724	6.000		101.156	101.031	100.781
6.500		101.200	101.075	100.825	6.500		101.712	101.587	101.337	5.875		100.810	100.685	100.435
6.375		100.734	100.609	100.359	6.375		101.249	101.124	100.874	5.750		100.364	100.239	99.989
6.250		100.193	100.068	99.818	6.250		100.743	100.618	100.368	5.625		99.876	99.751	99.501
6.125		NA	NA	NA	6.125		100.327	100.202	99.952	5.500		99.778	99.653	99.403
6.000		NA	NA	NA	6.000		99.840	99.715	99.465	5.375		99.056	98.931	98.681
5.875		NA	NA	NA	5.875		99.287	99.162	98.912	5.250		98.870	98.745	98.495
5.750		NA	NA	NA	5.750		98.690	98.565	98.315	5.125		98.588	98.463	98.213
5.625		NA	NA	NA	5.625		97.950	97.825	97.575	5.000		98.448	98.323	98.073
5.500		NA	NA	NA	5.500		97.285	97.160	96.910	4.875		97.009	96.884	96.634
5.375		NA	NA	NA	5.375		96.681	96.556	96.306	4.750		96.624	96.499	96.249
5.250		NA	NA	NA	5.250		96.066	95.941	95.691	4.625		96.293	96.168	95.918
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		102.504	102.379	102.129										
6.875		102.241	102.116	101.866										
6.750		101.887	101.762	101.512										
6.625		101.488	101.363	101.113										
6.500		101.790	101.665	101.415										
6.375		101.489	101.364	101.114										
6.250		101.119	100.994	100.744										
6.125		100.648	100.523	100.273										
6.000		100.869	100.744	100.494										
5.875		100.523	100.398	100.148										
5.750		100.128	100.003	99.753										
5.625		99.713	99.588	99.338										
5.500		99.119	98.994	98.744										
5.375		98.398	98.273	98.023										
5.250		97.930	97.805	97.555										
5.125		97.726	97.601	97.351										
5.000		97.393	97.268	97.018										
4.875		97.129	97.004	96.754										
4.750		96.652	96.527	96.277										
4.625		96.312	96.187	95.937										
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								
										link to policy				
Price Adjustments: See Agency Adjusters page.														
Note: Pricing and LLPAs subject to change without notice														

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SHLC Wholesale Fixed High Balance														
1033-99		1053-99				1233-99					1333-99			
1133-99		1153-99				1253-99					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		103.064	102.939	102.689	7.625		103.021	102.896	102.646	7.000		101.481	101.356	101.106
7.500		102.859	102.734	102.484	7.500		102.753	102.628	102.378	6.875		101.246	101.121	100.871
7.375		102.448	102.323	102.073	7.375		102.377	102.252	102.002	6.750		100.854	100.729	100.479
7.250		102.002	101.877	101.627	7.250		101.946	101.821	101.571	6.625		100.421	100.296	100.046
7.125		102.089	101.964	101.714	7.125		102.020	101.895	101.645	6.500		100.903	100.778	100.528
7.000		101.804	101.679	101.429	7.000		101.708	101.583	101.333	6.375		100.619	100.494	100.244
6.875		101.352	101.227	100.977	6.875		101.289	101.164	100.914	6.250		100.210	100.085	99.835
6.750		100.892	100.767	100.517	6.750		100.824	100.699	100.449	6.125		99.765	99.640	99.390
6.625		100.668	100.543	100.293	6.625		100.615	100.490	100.240	6.000		99.229	99.104	98.854
6.500		100.328	100.203	99.953	6.500		100.246	100.121	99.871	5.875		98.838	98.713	98.463
6.375		99.809	99.684	99.434	6.375		99.779	99.654	99.404	5.750		98.405	98.280	98.030
6.250		99.250	99.125	98.875	6.250		99.270	99.145	98.895	5.625		97.940	97.815	97.565
6.125		98.710	98.585	98.335	6.125		98.623	98.498	98.248	5.500		97.923	97.798	97.548
6.000		98.168	98.043	97.793	6.000		97.893	97.768	97.518	5.375		97.541	97.416	97.166
5.875		96.886	96.761	96.511	5.875		NA	NA	NA	5.250		97.075	96.950	96.700
5.750		96.392	96.267	96.017	5.750		NA	NA	NA	5.125		96.571	96.446	96.196
5.625		NA	NA	NA	5.625		NA	NA	NA	5.000		96.423	96.298	96.048
5.500		NA	NA	NA	5.500		NA	NA	NA	4.875		93.878	93.753	93.503
5.375		NA	NA	NA	5.375		NA	NA	NA	4.750		93.738	93.613	93.363
5.250		NA	NA	NA	5.250		NA	NA	NA	4.625		93.416	93.291	93.041

1433-99		1453-99			
		Conventional 10 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	60 Day	
7.000		99.473	99.348	99.098	
6.875		98.591	98.466	98.216	
6.750		100.503	100.378	100.128	
6.625		100.134	100.009	99.759	
6.500		100.479	100.354	100.104	
6.375		100.225	100.100	99.850	
6.250		99.857	99.732	99.482	
6.125		99.474	99.349	99.099	
6.000		99.037	98.912	98.662	
5.875		98.589	98.464	98.214	
5.750		98.118	97.993	97.743	
5.625		97.645	97.520	97.270	
5.500		97.441	97.316	97.066	
5.375		97.130	97.005	96.755	
5.250		96.714	96.589	96.339	
5.125		96.273	96.148	95.898	
5.000		95.915	95.790	95.540	
4.875		95.567	95.442	95.192	
4.750		95.125	95.000	94.750	
4.625		NA	NA	NA	

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	-0.125	Relock	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	-0.150	15 Day	-0.125
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	-0.250	30 Day	-0.250
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	15 Day	-0.375		

Price Adjustments: See Agency Adjusters page.

Note: Pricing and LLPAs subject to change without notice

[link to policy](#)



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	-1.375	-1.500	-1.250	-1.125	-0.875
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 Menu, 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	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-Out		0.000	0.000	0.000	0.530	-0.530	-1.050	-1.050	-1.050
Second Home		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment Properties- N/A		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
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	-1.420	-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		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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SHLC Wholesale Government																																																																																																																								
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																																																																																																														
8100-99					FHA/VA 15 Yr Fixed																																																																																																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																																																																																																															
7.750		103.976	103.851	103.601	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/Q/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/Q/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75																																																																												
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Cash Out > 90% (VA)	-1.75																																																																																																																							
7.625		104.189	104.064	103.814	7.000		NA	NA	NA																																																																																																															
7.500		103.907	103.782	103.532	6.875		NA	NA	NA																																																																																																															
7.375		103.640	103.515	103.265	6.750		100.170	100.045	99.795																																																																																																															
7.250		103.285	103.160	102.910	6.625		100.136	100.011	99.761																																																																																																															
7.125		103.727	103.602	103.352	6.500		99.872	99.747	99.497																																																																																																															
7.000		103.462	103.337	103.087	6.375		99.598	99.473	99.223																																																																																																															
6.875		103.032	102.907	102.657	6.250		99.497	99.372	99.122																																																																																																															
6.750		102.920	102.795	102.545	6.125		99.224	99.099	98.849																																																																																																															
6.625		103.060	102.935	102.685	6.000		98.941	98.816	98.566																																																																																																															
6.500		102.694	102.569	102.319	5.875		98.647	98.522	98.272																																																																																																															
6.375		102.267	102.142	101.892	5.750		98.712	98.587	98.337																																																																																																															
6.250		102.156	102.031	101.781	5.625		98.419	98.294	98.044																																																																																																															
6.125		101.755	101.630	101.380	5.500		98.115	97.990	97.740																																																																																																															
6.000		100.688	100.563	100.313	5.375		97.798	97.673	97.423																																																																																																															
5.875		100.299	100.174	99.924	5.250		97.470	97.345	97.095																																																																																																															
5.750		99.895	99.770	99.520	5.125		96.984	96.859	96.609																																																																																																															
5.625		99.263	99.138	98.888	5.000		96.656	96.531	96.281																																																																																																															
5.500		98.859	98.734	98.484	4.875		96.316	96.191	95.941																																																																																																															
5.375		98.440	98.315	98.065	4.750		96.542	96.417	96.167																																																																																																															
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		101.383	101.258	101.008	7.125		NA	NA	NA	FICO Adjustments	
7.625		101.087	100.962	100.712	7.000		NA	NA	NA	680 - 699	0.000
7.500		100.781	100.656	100.406	6.875		NA	NA	NA	660-679	-0.125
7.375		100.467	100.342	100.092	6.750		95.895	95.770	95.520	640-659	-0.500
7.250		101.197	101.072	100.822	6.625		95.486	95.361	95.111	620-639	-1.000
7.125		100.989	100.864	100.614	6.500		94.772	94.647	94.397	600-619	-1.500
7.000		100.681	100.556	100.306	6.375		94.498	94.373	94.123	580-599	-2.000
6.875		100.251	100.126	99.876	6.250		97.397	97.272	97.022	Government Adjusters	
6.750		100.308	100.183	99.933	6.125		97.124	96.999	96.749	Manual	-0.250
6.625		100.542	100.417	100.167	6.000		97.048	96.923	96.673	2 unit	-0.750
6.500		100.175	100.050	99.800	5.875		96.723	96.598	96.348	3-4 unit	-1.000
6.375		99.748	99.623	99.373	5.750		96.612	96.487	96.237	VA	0.000
6.250		98.890	98.765	98.515	5.625		96.319	96.194	95.944	Manufactured	-1.250
6.125		98.613	98.488	98.238	5.500		96.015	95.890	95.640	Ln Amt <=150K	-0.375
6.000		98.091	97.966	97.716	5.375		95.698	95.573	95.323	VA IRRL N/O/O	-1.000
5.875		97.553	97.428	97.178	5.250		95.370	95.245	94.995	Cash Out	-0.250
5.750		97.801	97.676	97.426	5.125		94.884	94.759	94.509	Cash Out > 90% (VA)	-1.75
5.625		97.413	97.288	97.038	5.000		94.556	94.431	94.181	*FHA Only	
5.500		NA	NA	NA	4.875		94.216	94.091	93.841		
5.375		NA	NA	NA	4.750		93.864	93.739	93.489		

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		
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	Index: 1 year CMT				Margin 2.000	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	96.684	96.559	96.309	96.309	6.250	96.684	96.559	96.309	96.309	620-639	-1.000
6.125	96.693	96.568	96.318	96.318	6.125	96.693	96.568	96.318	96.318	600-619	-1.500
6.000	96.702	96.577	96.327	96.327	6.000	96.702	96.577	96.327	96.327	580-599	-2.000
5.875	96.717	96.592	96.342	96.342	5.875	96.717	96.592	96.342	96.342	Government Adjusters	
5.750	96.731	96.606	96.356	96.356	5.750	96.731	96.606	96.356	96.356	Manual	-0.250
5.625	95.661	95.536	95.286	95.286	5.625	95.661	95.536	95.286	95.286	2 unit	-0.750
5.500	95.191	95.066	94.816	94.816	5.500	95.191	95.066	94.816	94.816	3-4 unit	-1.000
5.375	94.666	94.541	94.291	94.291	5.375	94.666	94.541	94.291	94.291	VA	0.000
5.250	94.124	93.999	93.749	93.749	5.250	94.124	93.999	93.749	93.749	Manufactured	-1.250
5.125	94.165	94.040	93.790	93.790	5.125	94.165	94.040	93.790	93.790	Ln Amt <=150K	-0.375
5.000	93.647	93.522	93.272	93.272	5.000	93.647	93.522	93.272	93.272	VA IRRL N/O/O	-1.000
4.875	93.150	93.025	92.775	92.775	4.875	93.150	93.025	92.775	92.775	Cash Out	-0.250
4.750	93.150	93.025	92.775	92.775	4.750	93.000	92.875	92.625	92.625	Cash Out > 90% (VA)	-1.75
4.625	92.571	92.446	92.196	92.196	4.625	92.571	92.446	92.196	92.196	Please call lock deck for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	91.975	91.850	91.600	91.600	4.500	91.825	91.700	91.450	91.450		
4.375	91.975	91.850	91.600	91.600	4.375	91.825	91.700	91.450	91.450		

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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	100.432	100.307	100.057		7.000	100.267	100.142	99.892		7.000	100.108	99.983	99.733		7.000	100.108	99.983	99.733		7.000	100.108	99.983	99.733						
6.875	100.184	100.059	99.809		6.875	100.008	99.883	99.633		6.875	99.814	99.689	99.439		6.875	99.814	99.689	99.439		6.875	99.814	99.689	99.439						
6.750	99.930	99.805	99.555		6.750	99.762	99.637	99.387		6.750	99.537	99.412	99.162		6.750	99.537	99.412	99.162		6.750	99.537	99.412	99.162						
6.625	99.679	99.554	99.304		6.625	99.487	99.362	99.112		6.625	99.226	99.101	98.851		6.625	99.226	99.101	98.851		6.625	99.226	99.101	98.851						
6.500	99.436	99.311	99.061		6.500	99.189	99.064	98.814		6.500	98.889	98.764	98.514		6.500	98.889	98.764	98.514		6.500	98.889	98.764	98.514						
6.375	99.186	99.061	98.811		6.375	98.883	98.758	98.508		6.375	98.561	98.436	98.186		6.375	98.561	98.436	98.186		6.375	98.561	98.436	98.186						
6.250	98.926	98.801	98.551		6.250	98.570	98.445	98.195		6.250	98.239	98.114	97.864		6.250	98.239	98.114	97.864		6.250	98.239	98.114	97.864						
6.125	98.623	98.498	98.248		6.125	98.199	98.074	97.824		6.125	97.833	97.708	97.458		6.125	97.833	97.708	97.458		6.125	97.833	97.708	97.458						
6.000	98.310	98.185	97.935		6.000	97.809	97.684	97.434		6.000	97.380	97.255	97.005		6.000	97.380	97.255	97.005		6.000	97.380	97.255	97.005						
5.875	97.988	97.863	97.613		5.875	97.404	97.279	97.029		5.875	96.924	96.799	96.549		5.875	96.924	96.799	96.549		5.875	96.924	96.799	96.549						
5.750	97.656	97.531	97.281		5.750	96.986	96.861	96.611		5.750	NA	NA	NA		5.750	NA	NA	NA		5.750	NA	NA	NA						
5.625	97.311	97.186	96.936		5.625	96.534	96.409	96.159		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.



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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	103.783	103.658	103.408	103.408	7.625	103.733	103.608	103.358	103.358
7.500	103.437	103.312	103.062	103.062	7.500	103.510	103.385	103.135	103.135
7.375	102.997	102.872	102.622	102.622	7.375	103.086	102.961	102.711	102.711
7.250	102.533	102.408	102.158	102.158	7.250	102.623	102.498	102.248	102.248
7.125	102.803	102.678	102.428	102.428	7.125	102.804	102.679	102.429	102.429
7.000	102.408	102.283	102.033	102.033	7.000	102.489	102.364	102.114	102.114
6.875	101.930	101.805	101.555	101.555	6.875	102.022	101.897	101.647	101.647
6.750	101.431	101.306	101.056	101.056	6.750	101.524	101.399	101.149	101.149
6.625	101.411	101.286	101.036	101.036	6.625	101.413	101.288	101.038	101.038
6.500	100.962	100.837	100.587	100.587	6.500	101.045	100.920	100.670	100.670
6.375	NA	NA	NA	NA	6.375	NA	NA	NA	NA
6.250	NA	NA	NA	NA	6.250	NA	NA	NA	NA
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 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	-1.450	-1.490	-1.570	-2.230	-2.810	-3.300	-4.110	-5.490	-6.040	-6.660
97 - 95.01%	-1.120	-1.210	-1.430	-2.010	-2.510	-2.950	-3.660	-4.830	-5.270	-5.810
95 - 90.01%	-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	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
97 - 95.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.490	-4.930	-5.470
95 - 90.01%	-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	-1.330	-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					
8.500		102.500	102.500	102.488	7.500		101.157	101.032	100.907					
8.375		102.500	102.488	102.363	7.375		100.907	100.782	100.657					
8.250		102.488	102.363	102.238	7.250		100.532	100.407	100.282					
8.125		102.363	102.238	102.113	7.125		100.157	100.032	99.907					
8.000		102.238	102.113	101.988	7.000		99.657	99.532	99.407					
7.875		102.113	101.988	101.863	6.875		99.157	99.032	98.907					
7.750		101.988	101.863	101.738	6.750		98.532	98.407	98.282					
7.625		101.863	101.738	101.613	6.625		97.907	97.782	97.657					
7.500		101.613	101.488	101.363	6.500		97.282	97.157	97.032					
7.375		101.363	101.238	101.113	6.375		96.657	96.532	96.407					
7.250		101.113	100.988	100.863	6.250		95.907	95.782	95.657					
7.125		100.738	100.613	100.488	6.125		95.157	95.032	94.907					
7.000		100.363	100.238	100.113	6.000		94.407	94.282	94.157					
6.875		99.988	99.863	99.738	5.875		93.657	93.532	93.407					
6.750		99.488	99.363	99.238			NA	NA	NA					
6.625		98.988	98.863	98.738			NA	NA	NA					
6.500		98.363	98.238	98.113			NA	NA	NA					
6.375		97.738	97.613	97.488			NA	NA	NA					
6.250		97.113	96.988	96.863			NA	NA	NA					
6.125		96.363	96.238	96.113			NA	NA	NA					
Extension and Re-lock Fees														
Please email lock deck for extensions and relocks														
3700-03 5/6 SOFR ARM A Series Jumbo				3800-03 7/6 SOFR ARM A Series Jumbo				3900-03 10/6 SOFR ARM A Series Jumbo						
Margin 2.25 Caps 2/1/5				Margin 2.25 Caps 5/1/5				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
9.125		102.000	102.000	101.987	7.750		101.500	101.500	101.432	7.875		102.000	102.000	101.951
9.000		102.000	101.987	101.862	7.625		101.500	101.432	101.307	7.750		102.000	101.951	101.826
8.875		101.987	101.862	101.737	7.500		101.432	101.307	101.182	7.625		101.951	101.826	101.701
8.750		101.862	101.737	101.612	7.375		101.307	101.182	101.057	7.500		101.826	101.701	101.576
8.625		101.737	101.612	101.487	7.250		101.182	101.057	100.932	7.375		101.701	101.576	101.451
8.500		101.612	101.487	101.362	7.125		101.057	100.932	100.807	7.250		101.576	101.451	101.326
8.375		101.487	101.362	101.237	7.000		100.807	100.682	100.557	7.125		101.326	101.201	101.076
8.250		101.362	101.237	101.112	6.875		100.432	100.307	100.182	7.000		101.076	100.951	100.826
8.125		101.237	101.112	100.987	6.750		100.057	99.932	99.807	6.875		100.701	100.576	100.451
8.000		100.987	100.862	100.737	6.625		99.557	99.432	99.307	6.750		100.326	100.201	100.076
7.875		100.737	100.612	100.487	6.500		99.057	98.932	98.807	6.625		99.826	99.701	99.576
7.750		100.362	100.237	100.112	6.375		98.557	98.432	98.307	6.500		99.326	99.201	99.076
7.625		99.987	99.862	99.737	6.250		98.057	97.932	97.807	6.375		98.826	98.701	98.576
7.500		99.487	99.362	99.237	6.125		97.432	97.307	97.182	6.250		98.201	98.076	97.951
7.375		98.987	98.862	98.737	6.000		96.807	96.682	96.557	6.125		97.576	97.451	97.326
7.250		98.487	98.362	98.237	5.875		96.182	96.057	95.932	6.000		96.826	96.701	96.576
7.125		97.987	97.862	97.737	5.750		95.557	95.432	95.307	5.875		96.076	95.951	95.826
7.000		97.362	97.237	97.112	5.625		94.932	94.807	94.682	5.750		95.201	95.076	94.951
6.875		96.737	96.612	96.487			NA	NA	NA	5.625		94.326	94.201	94.076
6.750		95.987	95.862	95.737			NA	NA	NA	5.500		93.451	93.326	93.201

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

State	SHLC Wholesale Non-Conforming State Adjusters	
	Fixed	ARM
	Escrow	Non-Escrow
MS	0.000	0.000
MT	0.000	0.000
NC	0.000	0.000
ND	0.000	0.000
NE	0.000	0.000
NH	0.000	0.000
NJ	-0.250	-0.250
NM	0.000	0.000
NV	-0.250	-0.250
NY	-0.250	-0.250
OH	0.000	0.000
OK	0.000	0.000
OR	0.000	0.000
PA	0.000	0.000
RI	0.000	0.000
SC	0.000	0.000
SD	0.000	0.000
TN	0.000	0.000
TX	0.000	0.000
UT	0.000	0.000
VA	-0.250	-0.250
VT	0.000	0.000
WA	0.000	0.000
WI	0.000	0.000
WV	0.000	0.000
WY	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		
9.250		103.282	103.157	102.969	8.250		100.746	100.621	100.434	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.94 Loan Amount < \$700,000 0.500	
9.125		103.184	103.059	102.871	8.125		100.711	100.586	100.399		
9.000		103.068	102.943	102.755	8.000		100.678	100.553	100.365		
8.875		102.938	102.813	102.625	7.875		100.628	100.503	100.316		
8.750		102.791	102.666	102.479	7.750		100.461	100.336	100.149		
8.625		102.631	102.506	102.318	7.625		100.229	100.104	99.916		
8.500		102.455	102.330	102.143	7.500		100.034	99.909	99.721		
8.375		102.261	102.136	101.948	7.375		99.803	99.678	99.490		
8.250		102.055	101.930	101.743	7.250		99.565	99.440	99.252		
8.125		101.829	101.704	101.516	7.125		99.279	99.154	98.966		
8.000		101.591	101.466	101.279	7.000		98.972	98.847	98.659		
7.875		101.341	101.216	101.029	6.875		98.649	98.524	98.336		
7.750		101.067	100.942	100.754	6.750		98.306	98.181	97.993		
7.625		100.787	100.662	100.474	6.625		97.941	97.816	97.629		
7.500		100.468	100.343	100.155	6.500		97.558	97.433	97.246		
7.375		100.169	100.044	99.856			NA	NA	NA		
7.250		99.844	99.719	99.532			NA	NA	NA		
7.125		99.511	99.386	99.198			NA	NA	NA		
7.000		99.162	99.037	98.850			NA	NA	NA		
6.875		98.798	98.673	98.485			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		100.970	100.798	100.579	7.250		98.732	98.560	98.341		Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.99 Loan Amount < \$700,000 0.500
8.375		100.924	100.752	100.533	7.125		98.682	98.510	98.291		
8.250		100.878	100.706	100.488	7.000		98.632	98.460	98.242		
8.125		100.833	100.661	100.442	6.875		98.583	98.411	98.192		
8.000		100.788	100.616	100.397	6.750		98.533	98.361	98.142		
7.875		100.535	100.363	100.145	6.625		98.253	98.081	97.862		
7.750		100.370	100.198	99.979	6.500		97.972	97.800	97.582		
7.625		100.195	100.023	99.804	6.375		97.186	97.014	96.795		
7.500		100.020	99.848	99.629	6.250		96.400	96.228	96.009		
7.375		99.916	99.744	99.526	6.125		96.098	95.926	95.707		
7.250		99.813	99.641	99.422	6.000		95.796	95.624	95.405		
7.125		99.536	99.364	99.145	5.875		NA	NA	NA		
7.000		99.258	99.087	98.868	5.750		NA	NA	NA		
6.875		99.052	98.880	98.661	5.625		NA	NA	NA		
6.750		98.846	98.674	98.455	5.500		NA	NA	NA		
6.625		98.269	98.097	97.878	5.375		NA	NA	NA		
6.500		97.691	97.519	97.301	5.250		NA	NA	NA		
6.375		97.114	96.942	96.724	5.125		NA	NA	NA		
6.250		96.537	96.365	96.146	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;">Extension and Re-lock Fees</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 Desk Hours 9:00 am - 5:30 pm Pacific Time
 Email: lockdesk@wholesalelending.com
 Phone: 877-945-4105 ext 4

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Ruby AUS Jumbo Adjusters

Effective: 12/23 @ 9:37 AM

Credit Score	ARM LIRAs									
	LTV					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+	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
780-799	0.205	0.080	-0.045	-0.170	-0.170	-0.205	-0.420	na	na	na
760-779	0.080	0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	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

Credit Score	Global LIRAs									
	LTV					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
FUD	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	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Township/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
ID (Arm only) Dweller Occupied	na	na	na	na	na	na	na	na	na	na
ID (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
→Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
\$1MM << \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM << \$2.0MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM << \$2.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM << \$3.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.0MM << \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5MM << \$4.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$4.0MM << \$4.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$4.5MM << \$5.0MM	0.125	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 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40.01-45.00%	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
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na

Opal Jumbo Adjusters

Credit Score	Fixed Rate LIRAs									
	LTV					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+	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na	na
780-799	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na	na
760-779	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na	na
740-759	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na	na
720-739	0.090	0.090	0.090	-0.160	-0.160	-0.160	na	na	na	na
700-719	0.090	0.090	0.090	-0.160	-0.160	-0.160	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

Credit Score	Global LIRAs									
	LTV					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
FUD	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	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Township/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
ID (Arm only) Dweller Occupied	na	na	na	na	na	na	na	na	na	na
ID (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
→Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
\$1MM << \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$1.5MM << \$2.0MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.0MM << \$2.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$2.5MM << \$3.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.0MM << \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$3.5MM << \$4.0MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$4.0MM << \$4.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$4.5MM << \$5.0MM	0.125	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 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40.01-45.00%	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
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na

Credit Score	Global LIRAs									
	LTV					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
FUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	na	na	na
2 unit property	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Township/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
ID (Arm only) Dweller Occupied	na	na	na	na	na	na	na	na	na	na
ID (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
→Minimum Loan Amount <=\$1MM	0.000	0.000	0.000	0.000	0.000	0.125	0.125	na	na	na
\$1MM << \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.125	0.125	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	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	na	na	na
>\$3.0MM << \$3.5MM	na	na	na	na	na	na	na	na	na	na
>\$3.5MM << \$4.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
>\$4.0MM << \$4.5MM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	na	na	na
>\$4.5MM << \$5.0MM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	na	na	na
DTI <=35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 35.01-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na
DTI 40.01-45.00%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	na	na	na
Self Employed	0.125	0.125	0.125	0.125	0.125	0.125	0.125	na	na	na
CA	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	na	na	na



Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	
Primary Purchase										
800+	0.465	0.403	0.340	0.278	0.215	0.153	-0.005	na	na	na
780-799	0.403	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	-0.533	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.095	-0.405	-0.785	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.285	-0.535	-1.000	na	na	na
700-719	0.153	0.090	0.028	-0.160	-0.335	-0.510	-1.050	na	na	na
680-699	0.090	0.028	-0.055	-0.348	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	-0.055	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.910	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.660	-1.285	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.465	-1.035	-1.285	na	na	na
680-699	-0.035	-0.098	-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
Second Purchase										
800+	0.465	0.340	0.278	0.215	0.153	-0.095	-0.285	na	na	na
780-799	0.403	0.340	0.278	0.215	0.153	-0.098	-0.223	na	na	na
760-779	0.340	0.278	0.215	0.153	0.090	-0.285	-0.508	na	na	na
740-759	0.278	0.215	0.153	0.090	-0.035	-0.223	-0.410	na	na	na
720-739	0.215	0.153	0.090	-0.035	-0.160	-0.410	-0.713	na	na	na
700-719	0.153	0.090	0.028	-0.035	-0.160	-0.660	-0.913	na	na	na
680-699	0.090	0.028	-0.055	-0.285	-0.465	-1.035	-1.348	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+	0.340	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	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.848	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.538	-1.035	-1.473	na	na	na
680-699	-0.035	-0.098	-0.160	-0.348	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+	0.215	0.153	0.090	0.028	-0.035	-0.098	-0.285	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.713	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.160	-0.410	-0.660	na	na	na
740-759	0.028	-0.035	-0.098	-0.160	-0.410	-0.848	-0.848	na	na	na
720-739	-0.035	-0.098	-0.160	-0.348	-0.538	-0.785	-1.098	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.538	-0.785	-1.098	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 LLPAs										
Credit Score	CLTV									
	0 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	
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	-0.348	na	na	na
760-779	0.215	0.153	0.090	0.028	-0.035	-0.160	-0.410	na	na	na
740-759	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.848	na	na	na
720-739	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na
700-719	0.028	-0.035	-0.098	-0.285	-0.538	-1.035	-1.473	na	na	na
680-699	-0.035	-0.098	-0.160	-0.348	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	-0.035	-0.098	-0.285	na	na	na
780-799	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.713	na	na	na
760-779	0.090	0.028	-0.035	-0.098	-0.160	-0.410	-0.660	na	na	na
740-759	0.028	-0.035	-0.098	-0.160	-0.410	-0.848	-0.848	na	na	na
720-739	-0.035	-0.098	-0.160	-0.348	-0.538	-0.785	-1.098	na	na	na
700-719	-0.098	-0.160	-0.223	-0.410	-0.538	-0.785	-1.098	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	-0.098	-0.160	-0.285	-0.348	na	na	na
780-799	0.028	-0.035	-0.098	-0.160	-0.410	-0.410	-0.660	na	na	na
760-779	-0.035	-0.098	-0.160	-0.223	-0.410	-0.410	-0.660	na	na	na
740-759	-0.098	-0.160	-0.223	-0.285	-0.538	-0.538	-0.785	na	na	na
720-739	-0.160	-0.223	-0.348	-0.410	-0.660	-0.660	-0.910	na	na	na
700-719	-0.223	-0.348	-0.410	-0.538	-0.660	-0.660	-0.910	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+	0.468	0.340	0.278	0.215	0.153	-0.095	-0.285	na	na	na
780-799	0.378	0.278	0.215	0.153	0.090	-0.098	-0.223	na	na	na
760-779	0.278	0.215	0.153	0.090	0.028	-0.285	-0.508	na	na	na
740-759	0.215	0.153	0.090	0.028	-0.035	-0.223	-0.410	na	na	na
720-739	0.153	0.090	0.028	-0.035	-0.160	-0.410	-0.848	na	na	na
700-719	0.090	0.028	-0.035	-0.160	-0.410	-0.785	-1.098	na	na	na
680-699	0.028	-0.035	-0.098	-0.285	-0.538	-1.035	-1.473	na	na	na
660-679	-0.035	-0.098	-0.160	-0.348	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+	0.090	0.028	-0.035	-0.098	-0.160	-0.285	-0.348	na	na	na
780-799	0.028	-0.035	-0.098	-0.160	-0.410	-0.410	-0.660	na	na	na
760-779	-0.035	-0.098	-0.160	-0.223	-0.410	-0.410	-0.660	na	na	na
740-759	-0.098	-0.160	-0.223	-0.285	-0.538	-0.538	-0.785	na	na	na
720-739	-0.160	-0.223	-0.348	-0.410	-0.660	-0.660	-0.910	na	na	na
700-719	-0.223	-0.348	-0.410	-0.538	-0.660	-0.660	-0.910	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										
Credit Score	CLTV									
	0 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	
SFE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
PILO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
Co-ops	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na
2 unit property	-0.250	-0.375	-0.750	-1.000	-1.500	-2.				

[Return to Home Tab](#)



Effective: 12/4/23 8:37 AM

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

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ONVX DSCR 30 Yr Fixed					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.625	105.179	105.054	104.929	104.742					
9.500	105.013	104.888	104.763	104.575					
9.375	104.826	104.701	104.576	104.389					
9.250	104.624	104.499	104.374	104.187					
9.125	104.389	104.264	104.139	103.951					
9.000	104.145	104.020	103.895	103.708					
8.875	103.900	103.775	103.650	103.463					
8.750	103.669	103.544	103.419	103.232					
8.625	103.384	103.259	103.134	102.946					
8.500	103.078	102.953	102.828	102.640					
8.375	102.742	102.617	102.492	102.304					
8.250	102.397	102.272	102.147	101.960					
8.125	102.031	101.906	101.781	101.593					
8.000	101.647	101.522	101.397	101.209					
7.875	101.233	101.108	100.983	100.795					
7.750	100.785	100.660	100.535	100.348					
7.625	100.304	100.179	100.054	99.866					
7.500	99.836	99.711	99.586	99.399					
7.375	99.335	99.210	99.085	98.897					
7.250	98.803	98.678	98.553	98.366					

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
NOO Purchase										
800+	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
780-799	1.250	1.250	1.000	0.750	0.250	0.000	-0.750	na	na	na
760-779	1.000	1.000	0.750	0.500	0.000	-0.500	-1.500	na	na	na
740-759	1.000	1.000	0.500	0.250	-0.250	-1.000	-2.000	na	na	na
720-739	0.750	0.750	0.000	-0.250	-0.750	-1.500	-2.500	na	na	na
700-719	0.500	0.500	-0.250	-0.750	-1.250	-2.250	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
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	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
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	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										
	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	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 - "Owner Occupied"

APR	APR
10.500	102.500
10.525	104.400
10.550	106.300
10.575	108.200
10.600	110.100
10.625	112.000
10.650	113.900
10.675	115.800
10.700	117.700
10.725	119.600
10.750	121.500
10.775	123.400
10.800	125.300
10.825	127.200
10.850	129.100
10.875	131.000
10.900	132.900
10.925	134.800
10.950	136.700
10.975	138.600
11.000	140.500
11.025	142.400
11.050	144.300
11.075	146.200
11.100	148.100
11.125	150.000
11.150	151.900
11.175	153.800
11.200	155.700
11.225	157.600
11.250	159.500
11.275	161.400
11.300	163.300
11.325	165.200
11.350	167.100
11.375	169.000
11.400	170.900
11.425	172.800
11.450	174.700
11.475	176.600
11.500	178.500
11.525	180.400
11.550	182.300
11.575	184.200
11.600	186.100
11.625	188.000
11.650	189.900
11.675	191.800
11.700	193.700
11.725	195.600
11.750	197.500
11.775	199.400
11.800	201.300
11.825	203.200
11.850	205.100
11.875	207.000
11.900	208.900
11.925	210.800
11.950	212.700
11.975	214.600
12.000	216.500
12.025	218.400
12.050	220.300
12.075	222.200
12.100	224.100
12.125	226.000
12.150	227.900
12.175	229.800
12.200	231.700
12.225	233.600
12.250	235.500
12.275	237.400
12.300	239.300
12.325	241.200
12.350	243.100
12.375	245.000
12.400	246.900
12.425	248.800
12.450	250.700
12.475	252.600
12.500	254.500
12.525	256.400
12.550	258.300
12.575	260.200
12.600	262.100
12.625	264.000
12.650	265.900
12.675	267.800
12.700	269.700
12.725	271.600
12.750	273.500
12.775	275.400
12.800	277.300
12.825	279.200
12.850	281.100
12.875	283.000
12.900	284.900
12.925	286.800
12.950	288.700
12.975	290.600
13.000	292.500
13.025	294.400
13.050	296.300
13.075	298.200
13.100	300.100
13.125	302.000
13.150	303.900
13.175	305.800
13.200	307.700
13.225	309.600
13.250	311.500
13.275	313.400
13.300	315.300
13.325	317.200
13.350	319.100
13.375	321.000
13.400	322.900
13.425	324.800
13.450	326.700
13.475	328.600
13.500	330.500
13.525	332.400
13.550	334.300
13.575	336.200
13.600	338.100
13.625	340.000
13.650	341.900
13.675	343.800
13.700	345.700
13.725	347.600
13.750	349.500
13.775	351.400
13.800	353.300
13.825	355.200
13.850	357.100
13.875	359.000
13.900	360.900
13.925	362.800
13.950	364.700
13.975	366.600
14.000	368.500
14.025	370.400
14.050	372.300
14.075	374.200
14.100	376.100
14.125	378.000
14.150	379.900
14.175	381.800
14.200	383.700
14.225	385.600
14.250	387.500
14.275	389.400
14.300	391.300
14.325	393.200
14.350	395.100
14.375	397.000
14.400	398.900
14.425	400.800
14.450	402.700
14.475	404.600
14.500	406.500
14.525	408.400
14.550	410.300
14.575	412.200
14.600	414.100
14.625	416.000
14.650	417.900
14.675	419.800
14.700	421.700
14.725	423.600
14.750	425.500
14.775	427.400
14.800	429.300
14.825	431.200
14.850	433.100
14.875	435.000
14.900	436.900
14.925	438.800
14.950	440.700
14.975	442.600
15.000	444.500
15.025	446.400
15.050	448.300
15.075	450.200
15.100	452.100
15.125	454.000
15.150	455.900
15.175	457.800
15.200	459.700
15.225	461.600
15.250	463.500
15.275	465.400
15.300	467.300
15.325	469.200
15.350	471.100
15.375	473.000
15.400	474.900
15.425	476.800
15.450	478.700
15.475	480.600
15.500	482.500
15.525	484.400
15.550	486.300
15.575	488.200
15.600	490.100
15.625	492.000
15.650	493.900
15.675	495.800
15.700	497.700
15.725	499.600
15.750	501.500
15.775	503.400
15.800	505.300
15.825	507.200
15.850	509.100
15.875	511.000
15.900	512.900
15.925	514.800
15.950	516.700
15.975	518.600
16.000	520.500
16.025	522.400
16.050	524.300
16.075	526.200
16.100	528.100
16.125	530.000
16.150	531.900
16.175	533.800
16.200	535.700
16.225	537.600
16.250	539.500
16.275	541.400
16.300	543.300
16.325	545.200
16.350	547.100
16.375	549.000
16.400	550.900
16.425	552.800
16.450	554.700
16.475	556.600
16.500	558.500
16.525	560.400
16.550	562.300
16.575	564.200
16.600	566.100
16.625	568.000
16.650	569.900
16.675	571.800
16.700	573.700
16.725	575.600
16.750	577.500
16.775	579.400
16.800	581.300
16.825	583.200
16.850	585.100
16.875	587.000
16.900	588.900
16.925	590.800
16.950	592.700
16.975	594.600
17.000	596.500
17.025	598.400
17.050	600.300
17.075	602.200
17.100	604.100
17.125	606.000
17.150	607.900
17.175	609.800
17.200	611.700
17.225	613.600
17.250	615.500
17.275	617.400
17.300	619.300
17.325	621.200
17.350	623.100
17.375	625.000
17.400	626.900
17.425	628.800
17.450	630.700
17.475	632.600
17.500	634.500
17.525	636.400
17.550	638.300
17.575	640.200
17.600	642.100
17.625	644.000
17.650	645.900
17.675	647.800
17.700	649.700
17.725	651.600
17.750	653.500
17.775	655.400
17.800	657.300
17.825	659.200
17.850	661.100
17.875	663.000
17.900	664.900
17.925	666.800
17.950	668.700
17.975	670.600
18.000	672.500
18.025	674.400
18.050	676.300
18.075	678.200
18.100	680.100
18.125	682.000
18.150	683.900
18.175	685.800
18.200	687.700
18.225	689.600
18.250	691.500
18.275	693.400
18.300	695.300
18.325	697.200
18.350	699.100
18.375	701.000
18.400	702.900
18.425	704.800
18.450	706.700
18.475	708.600
18.500	710.500
18.525	712.400
18.550	714.300
18.575	716.200
18.600	718.100
18.625	720.000
18.650	721.900
18.675	723.800
18.700	725.700
18.725	727.600
18.750	729.500
18.775	731.400
18.800	733.300
18.825	735.200
18.850	737.100
18.875	739.000
18.900	740.900
18.925	742.800
18.950	744.700
18.975	746.600
19.000	748.500
19.025	750.400
19.050	752.300
19.075	754.200
19.100	756.100
19.125	758.000
19.150	759.900
19.175	761.800
19.200	763.700
19.225	765.600
19.250	767.500
19.275	769.400
19.300	771.300
19.325	773.200
19.350	775.100
19.375	777.000
19.400	778.900
19.425	780.800
19.450	782.700
19.475	784.600
19.500	786.500
19.525	788.400
19.550	790.300
19.575	792.200
19.600	794.100
19.625	796.000
19.650	797.900
19.675	799.800
19.700	801.700
19.725	803.600
19.750	805.500
19.775	807.400
19.800	809.300
19.825	811.200
19.850	813.100
19.875	815.000
19.900	816.900
19.925	818.800
19.950	820.700
19.975	822.600
20.000	824.500
20.025	826.400
20.050	828.300
20.075	830.200
20.100	832.100
20.125	834.000
20.150	835.900
20.175	837.800
20.200	839.700
20.225	841.600
20.250	843.500
20.275	845.400
20.300	847.300
20.325	849.200
20.350	851.100
20.375	853.000
20.400	854.900
20.425	856.800
20.450	858.700
20.475	860.600
20.500	862.500
20.525	864.400
20.550	866.300
20.575	868.200
20.600	870.100
20.625	872.000
20.650	873.900
20.675	875.800
20.700	877.700
20.725	879.600
20.750	881.500
20.775	883.400
20.800	885.300
20.825	887.200
20.850	889.100
20.875	891.000
20.900	892.900
20.925	894.800
20.950	896.700
20.975	898.600
21.000	900.500
21.025	902.400
21.050	904.300
21.075	906.200
21.100	908.100
21.125	910.000
21.150	911.900
21.175	913.800

