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BORROWER PAID RATE SHEET

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SHLC Wholesale Financial Rate Sheet

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- | New Locks |
|--|
| <ul style="list-style-type: none"> • New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.sagetpo.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 |

| SHLC Wholesale Conforming DU and LP | | | | | | | | | | | | | | |
|-------------------------------------|--------|---------|---------|---------|--------------------------|--------|---------|---------|---------|--------------------------|--------|---------|---------|---------|
| 1000-99 1001-99 | | | | | 1200-99 1201-99 | | | | | 1300-99 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 | | 104.215 | 104.090 | 103.840 | 7.625 | | 104.329 | 104.204 | 103.954 | 7.000 | | 103.119 | 102.994 | 102.744 |
| 7.500 | | 103.842 | 103.717 | 103.467 | 7.500 | | 103.957 | 103.832 | 103.582 | 6.875 | | 103.189 | 103.064 | 102.814 |
| 7.375 | | 103.518 | 103.393 | 103.143 | 7.375 | | 103.588 | 103.463 | 103.213 | 6.750 | | 102.889 | 102.764 | 102.514 |
| 7.250 | | 103.452 | 103.327 | 103.077 | 7.250 | | 103.185 | 103.060 | 102.810 | 6.625 | | 102.582 | 102.457 | 102.207 |
| 7.125 | | 103.598 | 103.473 | 103.223 | 7.125 | | 103.775 | 103.650 | 103.400 | 6.500 | | 102.771 | 102.646 | 102.396 |
| 7.000 | | 103.242 | 103.117 | 102.867 | 7.000 | | 103.373 | 103.248 | 102.998 | 6.375 | | 102.516 | 102.391 | 102.141 |
| 6.875 | | 102.855 | 102.730 | 102.480 | 6.875 | | 102.936 | 102.811 | 102.561 | 6.250 | | 102.245 | 102.120 | 101.870 |
| 6.750 | | 102.688 | 102.563 | 102.313 | 6.750 | | 102.475 | 102.350 | 102.100 | 6.125 | | 101.860 | 101.735 | 101.485 |
| 6.625 | | 102.808 | 102.683 | 102.433 | 6.625 | | 103.159 | 103.034 | 102.784 | 6.000 | | 102.434 | 102.309 | 102.059 |
| 6.500 | | 102.517 | 102.392 | 102.142 | 6.500 | | 102.699 | 102.574 | 102.324 | 5.875 | | 102.167 | 102.042 | 101.792 |
| 6.375 | | 101.985 | 101.860 | 101.610 | 6.375 | | 102.221 | 102.096 | 101.846 | 5.750 | | 101.851 | 101.726 | 101.476 |
| 6.250 | | 101.581 | 101.456 | 101.206 | 6.250 | | 101.707 | 101.582 | 101.332 | 5.625 | | 101.383 | 101.258 | 101.008 |
| 6.125 | | 101.749 | 101.624 | 101.374 | 6.125 | | 102.035 | 101.910 | 101.660 | 5.500 | | 101.560 | 101.435 | 101.185 |
| 6.000 | | 101.245 | 101.120 | 100.870 | 6.000 | | 101.526 | 101.401 | 101.151 | 5.375 | | 101.208 | 101.083 | 100.833 |
| 5.875 | | 100.694 | 100.569 | 100.319 | 5.875 | | 101.022 | 100.897 | 100.647 | 5.250 | | 100.823 | 100.698 | 100.448 |
| 5.750 | | 100.090 | 99.965 | 99.715 | 5.750 | | 100.495 | 100.370 | 100.120 | 5.125 | | 100.328 | 100.203 | 99.953 |
| 5.625 | | 99.931 | 99.806 | 99.556 | 5.625 | | 99.969 | 99.844 | 99.594 | 5.000 | | 100.229 | 100.104 | 99.854 |
| 5.500 | | 99.414 | 99.289 | 99.039 | 5.500 | | 99.534 | 99.409 | 99.159 | 4.875 | | 99.863 | 99.738 | 99.488 |
| 5.375 | | 98.778 | 98.653 | 98.403 | 5.375 | | 99.017 | 98.892 | 98.642 | 4.750 | | 99.444 | 99.319 | 99.069 |
| 5.250 | | 98.161 | 98.036 | 97.786 | 5.250 | | 98.445 | 98.320 | 98.070 | 4.625 | | 98.941 | 98.816 | 98.566 |
| 1400-99 1401-99 | | | | | 1500-99 1501-99 | | | | | 1600-99 1601-99 | | | | |
| Conventional 10 Yr Fixed | | | | | Conventional 10 Yr Fixed | | | | | 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 | | 103.413 | 103.288 | 103.038 | 7.000 | | 103.413 | 103.288 | 103.038 | 7.000 | | 103.413 | 103.288 | 103.038 |
| 6.875 | | 103.138 | 103.013 | 102.763 | 6.875 | | 103.138 | 103.013 | 102.763 | 6.875 | | 103.138 | 103.013 | 102.763 |
| 6.750 | | 102.851 | 102.726 | 102.476 | 6.750 | | 102.851 | 102.726 | 102.476 | 6.750 | | 102.851 | 102.726 | 102.476 |
| 6.625 | | 102.513 | 102.388 | 102.138 | 6.625 | | 102.513 | 102.388 | 102.138 | 6.625 | | 102.513 | 102.388 | 102.138 |
| 6.500 | | 102.695 | 102.570 | 102.320 | 6.500 | | 102.695 | 102.570 | 102.320 | 6.500 | | 102.695 | 102.570 | 102.320 |
| 6.375 | | 102.391 | 102.266 | 102.016 | 6.375 | | 102.391 | 102.266 | 102.016 | 6.375 | | 102.391 | 102.266 | 102.016 |
| 6.250 | | 102.088 | 101.963 | 101.713 | 6.250 | | 102.088 | 101.963 | 101.713 | 6.250 | | 102.088 | 101.963 | 101.713 |
| 6.125 | | 101.794 | 101.669 | 101.419 | 6.125 | | 101.794 | 101.669 | 101.419 | 6.125 | | 101.794 | 101.669 | 101.419 |
| 6.000 | | 102.070 | 101.945 | 101.695 | 6.000 | | 102.070 | 101.945 | 101.695 | 6.000 | | 102.070 | 101.945 | 101.695 |
| 5.875 | | 101.772 | 101.647 | 101.397 | 5.875 | | 101.772 | 101.647 | 101.397 | 5.875 | | 101.772 | 101.647 | 101.397 |
| 5.750 | | 101.462 | 101.337 | 101.087 | 5.750 | | 101.462 | 101.337 | 101.087 | 5.750 | | 101.462 | 101.337 | 101.087 |
| 5.625 | | 101.093 | 100.968 | 100.718 | 5.625 | | 101.093 | 100.968 | 100.718 | 5.625 | | 101.093 | 100.968 | 100.718 |
| 5.500 | | 101.122 | 100.997 | 100.747 | 5.500 | | 101.122 | 100.997 | 100.747 | 5.500 | | 101.122 | 100.997 | 100.747 |
| 5.375 | | 100.811 | 100.686 | 100.436 | 5.375 | | 100.811 | 100.686 | 100.436 | 5.375 | | 100.811 | 100.686 | 100.436 |
| 5.250 | | 100.485 | 100.360 | 100.110 | 5.250 | | 100.485 | 100.360 | 100.110 | 5.250 | | 100.485 | 100.360 | 100.110 |
| 5.125 | | 100.114 | 99.989 | 99.739 | 5.125 | | 100.114 | 99.989 | 99.739 | 5.125 | | 100.114 | 99.989 | 99.739 |
| 5.000 | | 99.732 | 99.607 | 99.357 | 5.000 | | 99.732 | 99.607 | 99.357 | 5.000 | | 99.732 | 99.607 | 99.357 |
| 4.875 | | 99.381 | 99.256 | 99.006 | 4.875 | | 99.381 | 99.256 | 99.006 | 4.875 | | 99.381 | 99.256 | 99.006 |
| 4.750 | | 99.035 | 98.910 | 98.660 | 4.750 | | 99.035 | 98.910 | 98.660 | 4.750 | | 99.035 | 98.910 | 98.660 |
| 4.625 | | 98.661 | 98.536 | 98.286 | 4.625 | | 98.661 | 98.536 | 98.286 | 4.625 | | 98.661 | 98.536 | 98.286 |

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

| 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 | | |

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Price Adjustments: See Agency Adjusters page.

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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 | | 103.862 | 103.737 | 103.487 | 7.625 | | 102.746 | 102.621 | 102.371 | 7.000 | | 101.376 | 101.251 | 101.001 |
| 7.500 | | 103.551 | 103.426 | 103.176 | 7.500 | | 102.480 | 102.355 | 102.105 | 6.875 | | 101.238 | 101.113 | 100.863 |
| 7.375 | | 103.212 | 103.087 | 102.837 | 7.375 | | 102.212 | 102.087 | 101.837 | 6.750 | | 101.080 | 100.955 | 100.705 |
| 7.250 | | 102.904 | 102.779 | 102.529 | 7.250 | | 101.916 | 101.791 | 101.541 | 6.625 | | 100.321 | 100.196 | 99.946 |
| 7.125 | | 102.927 | 102.802 | 102.552 | 7.125 | | 101.943 | 101.818 | 101.568 | 6.500 | | 100.165 | 100.040 | 99.790 |
| 7.000 | | 102.571 | 102.446 | 102.196 | 7.000 | | 101.585 | 101.460 | 101.210 | 6.375 | | 99.997 | 99.872 | 99.622 |
| 6.875 | | 102.293 | 102.168 | 101.918 | 6.875 | | 101.304 | 101.179 | 100.929 | 6.250 | | 99.826 | 99.701 | 99.451 |
| 6.750 | | 101.981 | 101.856 | 101.606 | 6.750 | | 100.929 | 100.804 | 100.554 | 6.125 | | 99.606 | 99.481 | 99.231 |
| 6.625 | | 102.049 | 101.924 | 101.674 | 6.625 | | 101.503 | 101.378 | 101.128 | 6.000 | | 99.432 | 99.307 | 99.057 |
| 6.500 | | 101.665 | 101.540 | 101.290 | 6.500 | | 101.181 | 101.056 | 100.806 | 5.875 | | 99.216 | 99.091 | 98.841 |
| 6.375 | | 101.340 | 101.215 | 100.965 | 6.375 | | 100.904 | 100.779 | 100.529 | 5.750 | | 98.963 | 98.838 | 98.588 |
| 6.250 | | 101.002 | 100.877 | 100.627 | 6.250 | | 99.713 | 99.588 | 99.338 | 5.625 | | 98.546 | 98.421 | 98.171 |
| 6.125 | | 100.584 | 100.459 | 100.209 | 6.125 | | 99.556 | 99.431 | 99.181 | 5.500 | | 98.290 | 98.165 | 97.915 |
| 6.000 | | 100.361 | 100.236 | 99.986 | 6.000 | | 99.096 | 98.971 | 98.721 | 5.375 | | 98.019 | 97.894 | 97.644 |
| 5.875 | | 99.983 | 99.858 | 99.608 | 5.875 | | 98.464 | 98.339 | 98.089 | 5.250 | | 97.714 | 97.589 | 97.339 |
| 5.750 | | 99.556 | 99.431 | 99.181 | 5.750 | | 97.903 | 97.778 | 97.528 | 5.125 | | 97.218 | 97.093 | 96.843 |
| 5.625 | | 97.766 | 97.641 | 97.391 | 5.625 | | 97.570 | 97.445 | 97.195 | 5.000 | | 97.565 | 97.440 | 97.190 |
| 5.500 | | 97.235 | 97.110 | 96.860 | 5.500 | | 97.012 | 96.887 | 96.637 | 4.875 | | 97.219 | 97.094 | 96.844 |
| 5.375 | | 96.556 | 96.431 | 96.181 | 5.375 | | 96.302 | 96.177 | 95.927 | 4.750 | | 96.874 | 96.749 | 96.499 |
| 5.250 | | 95.871 | 95.746 | 95.496 | 5.250 | | 95.612 | 95.487 | 95.237 | 4.625 | | 95.516 | 95.391 | 95.141 |

| 1433-99 1453-99 | | | | |
|-----------------------------|--------|--------|--------|--------|
| Conventional 10 Yr Fixed HB | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 7.000 | | 99.416 | 99.291 | 99.041 |
| 6.875 | | 99.364 | 99.239 | 98.989 |
| 6.750 | | 99.115 | 98.990 | 98.740 |
| 6.625 | | 98.848 | 98.723 | 98.473 |
| 6.500 | | 98.868 | 98.743 | 98.493 |
| 6.375 | | 98.692 | 98.567 | 98.317 |
| 6.250 | | 98.413 | 98.288 | 98.038 |
| 6.125 | | 98.145 | 98.020 | 97.770 |
| 6.000 | | 98.698 | 98.573 | 98.323 |
| 5.875 | | 98.411 | 98.286 | 98.036 |
| 5.750 | | 98.066 | 97.941 | 97.691 |
| 5.625 | | 97.696 | 97.571 | 97.321 |
| 5.500 | | 98.020 | 97.895 | 97.645 |
| 5.375 | | 97.699 | 97.574 | 97.324 |
| 5.250 | | 97.309 | 97.184 | 96.934 |
| 5.125 | | 96.842 | 96.717 | 96.467 |
| 5.000 | | 96.870 | 96.745 | 96.495 |
| 4.875 | | 96.537 | 96.412 | 96.162 |
| 4.750 | | 96.055 | 95.930 | 95.680 |
| 4.625 | | 95.526 | 95.401 | 95.151 |

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

| 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.

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

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

| | |
|------------|-------|
| LLPA Caps: | |
| FTHB / AMI | 0.000 |

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

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

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

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

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

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

| Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing | | | | | | | | | |
|---|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| | <=30 | 30.01 - 60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 |
| Condo | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| Investment | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| 2nd Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Manufactured | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 2-4 Unit | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | -0.625 | -0.625 | -0.625 | N/A |
| HB Fixed | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| Sub Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 | -1.875 | -1.875 |

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

| Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing | | | | | | | | | |
|---|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| | <=30 | 30.01 - 60 | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | N/A | N/A |
| Condo | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | N/A | N/A | N/A | N/A |
| Investment | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | N/A | N/A | N/A | N/A |
| 2nd Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | N/A | N/A | N/A | N/A |
| Manufactured | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A | N/A | N/A |
| 2-4 Unit | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | N/A | N/A | N/A | N/A |
| HB Fixed | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | N/A | N/A | N/A | N/A |
| Sub Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | N/A | N/A | N/A | N/A |

Note: Pricing and LPA's subject to change without notice

LPMI Adjustments - All LPMI Products

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

| ≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | |
|---|----------|--------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01% | 0.350 | -2.120 | -3.140 | -4.050 | -4.770 | -5.990 | -8.030 | -8.740 | -9.610 |
| 95%-90.01% | 0.250 | -1.450 | -2.120 | -2.680 | -3.090 | -3.900 | -5.120 | -5.630 | -6.240 |
| 90%-85.01% | 0.120 | -0.790 | -1.040 | -1.300 | -1.450 | -1.760 | -2.310 | -2.520 | -2.770 |
| 85% & Below | 0.060 | -0.550 | -0.750 | -0.900 | -1.050 | -1.260 | -1.610 | -1.780 | -1.990 |

| Premium Adjustments | | | | | | | | | |
|----------------------------|------------|---------|---------|---------|---------|---------|---------|---------|--|
| | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | |
| Rate & Term Refinance | 0.000 | 0.000 | 0.000 | -0.530 | -0.530 | -1.050 | -1.050 | -1.050 | |
| Cash-Out | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| Second Home | -0.250 | -0.250 | -0.490 | -0.700 | -0.700 | -1.230 | -1.230 | -1.230 | |
| Investment Properties- N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| 3-4 - Unit Property N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| Manufactured | -0.500 | -0.500 | -0.700 | -1.000 | -1.000 | -1.300 | N/A | N/A | |
| | 95.01%-97% | -0.380 | -0.620 | -0.760 | -1.060 | -1.240 | -1.600 | -1.820 | |
| | 90.01%-95% | -0.350 | -0.440 | -0.570 | -0.720 | -1.000 | -1.120 | -1.530 | |
| | 85.01%-90% | -0.280 | -0.390 | -0.500 | -0.620 | -0.750 | -0.890 | -1.250 | |
| >45% DTI | 80.01%-85% | -0.110 | -0.170 | -0.220 | -0.300 | -0.380 | -0.420 | -0.490 | |

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| SHLC Wholesale Government | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|--------|---------|---------|---------|--------------------|--------|---------|---------|---------|---|--|------------------|--|---------|-------|---------|--------|---------|--------|---------|--------|---------|--------|---------|--------|----------------------|--|--------|--------|--------|--------|----------|--------|----|-------|--------------|--------|---------------|--------|---------------|--------|----------|--------|---------------------|-------|
| 8000-99 | | | | | 8300-99 | | | | | FHA / VA LOAN LEVEL ADJUSTMENTS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHA/VA 25/30 Yr Fixed | | | | | 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 | NA | NA | NA | NA | 7.125 | NA | 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> <p>Note: Pricing and LLPAs subject to change without notice</p> | | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.625 | | 103.936 | 103.811 | 103.561 | 7.000 | | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.500 | | 103.736 | 103.611 | 103.361 | 6.875 | | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.375 | | 103.329 | 103.204 | 102.954 | 6.750 | | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.250 | | 102.845 | 102.720 | 102.470 | 6.625 | | 101.260 | 101.135 | 100.885 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.125 | | 103.796 | 103.671 | 103.421 | 6.500 | | 100.895 | 100.770 | 100.520 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.000 | | 103.371 | 103.246 | 102.996 | 6.375 | | 100.518 | 100.393 | 100.143 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.875 | | 102.911 | 102.786 | 102.536 | 6.250 | | 100.128 | 100.003 | 99.753 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.750 | | 103.274 | 103.149 | 102.899 | 6.125 | | 100.555 | 100.430 | 100.180 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.625 | | 103.338 | 103.213 | 102.963 | 6.000 | | 100.166 | 100.041 | 99.791 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.500 | | 102.939 | 102.814 | 102.564 | 5.875 | | 99.758 | 99.633 | 99.383 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.375 | | 102.465 | 102.340 | 102.090 | 5.750 | | 99.330 | 99.205 | 98.955 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.250 | | 103.066 | 102.941 | 102.691 | 5.625 | | 100.083 | 99.958 | 99.708 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.125 | | 102.840 | 102.715 | 102.465 | 5.500 | | 99.659 | 99.534 | 99.284 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.000 | | 102.443 | 102.318 | 102.068 | 5.375 | | 99.213 | 99.088 | 98.838 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.875 | | 101.896 | 101.771 | 101.521 | 5.250 | | 98.743 | 98.618 | 98.368 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.750 | | 102.186 | 102.061 | 101.811 | 5.125 | | 98.945 | 98.820 | 98.570 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.625 | | 101.850 | 101.725 | 101.475 | 5.000 | | 98.467 | 98.342 | 98.092 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.500 | | 101.381 | 101.256 | 101.006 | 4.875 | | 97.968 | 97.843 | 97.593 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.375 | | 100.562 | 100.437 | 100.187 | 4.750 | | 97.451 | 97.326 | 97.076 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7000-99 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USDA 30 Yr Fixed | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

| Streamline/IRRRL Product Codes | | | |
|--------------------------------|------------------------------|---------|------------------|
| 8037-99 | FHA 30 Year Fixed Streamline | 6037-99 | VA 30 Year IRRRL |
| 8337-99 | FHA 15 Year Fixed Streamline | 6337-99 | VA 15 Year IRRRL |

| 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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| 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 | NA | NA | NA | NA | 7.125 | NA | NA | NA | NA | <table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA IRRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out > 90% (VA)</td><td>-1.75</td></tr> <tr> <td colspan="2">Note: Pricing and LLPA's subject to change without notice</td> </tr> </tbody> </table> | FICO Adjustments | | 680-699 | 0.000 | 660-679 | -0.125 | 640-659 | -0.500 | 620-639 | -1.000 | 600-619 | -1.500 | 580-599 | -2.000 | Government Adjusters | | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | 0.000 | Manufactured | -1.250 | Ln Amt <=150K | -0.375 | VA IRRRL N/O/O | -1.000 | Cash Out | -0.250 | Cash Out > 90% (VA) | -1.75 | Note: Pricing and LLPA's subject to change without notice | |
| FICO Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 680-699 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 660-679 | -0.125 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 640-659 | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 620-639 | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 600-619 | -1.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 580-599 | -2.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjusters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manual | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 unit | -0.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-4 unit | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manufactured | -1.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ln Amt <=150K | -0.375 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA IRRRL N/O/O | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash Out | -0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash Out > 90% (VA) | -1.75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Note: Pricing and LLPA's subject to change without notice | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.625 | 101.980 | 101.855 | 101.605 | 101.605 | 7.000 | NA | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.500 | 101.780 | 101.655 | 101.405 | 101.405 | 6.875 | NA | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.375 | 101.373 | 101.248 | 100.998 | 100.998 | 6.750 | NA | NA | NA | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.250 | 100.889 | 100.764 | 100.514 | 100.514 | 6.625 | 94.476 | 94.351 | 94.101 | 94.101 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.125 | 101.586 | 101.461 | 101.211 | 101.211 | 6.500 | 94.249 | 94.124 | 93.874 | 93.874 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.000 | 101.160 | 101.035 | 100.785 | 100.785 | 6.375 | 94.008 | 93.883 | 93.633 | 93.633 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.875 | 100.700 | 100.575 | 100.325 | 100.325 | 6.250 | 93.748 | 93.623 | 93.373 | 93.373 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.750 | 99.631 | 99.506 | 99.256 | 99.256 | 6.125 | 93.836 | 93.711 | 93.461 | 93.461 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.625 | 101.382 | 101.257 | 101.007 | 101.007 | 6.000 | 93.582 | 93.457 | 93.207 | 93.207 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.500 | 100.983 | 100.858 | 100.608 | 100.608 | 5.875 | 93.299 | 93.174 | 92.924 | 92.924 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.375 | 100.509 | 100.384 | 100.134 | 100.134 | 5.750 | 92.985 | 92.860 | 92.610 | 92.610 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.250 | 99.344 | 99.219 | 98.969 | 98.969 | 5.625 | 95.583 | 95.458 | 95.208 | 95.208 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.125 | 100.685 | 100.560 | 100.310 | 100.310 | 5.500 | 95.280 | 95.155 | 94.905 | 94.905 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.000 | 100.287 | 100.162 | 99.912 | 99.912 | 5.375 | 94.938 | 94.813 | 94.563 | 94.563 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.875 | 99.741 | 99.616 | 99.366 | 99.366 | 5.250 | 94.554 | 94.429 | 94.179 | 94.179 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.750 | 98.516 | 98.391 | 98.141 | 98.141 | 5.125 | 94.633 | 94.508 | 94.258 | 94.258 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.625 | 98.783 | 98.658 | 98.408 | 98.408 | 5.000 | 94.237 | 94.112 | 93.862 | 93.862 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.500 | 98.314 | 98.189 | 97.939 | 97.939 | 4.875 | 93.797 | 93.672 | 93.422 | 93.422 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5.375 | 97.495 | 97.370 | 97.120 | 97.120 | 4.750 | 93.319 | 93.194 | 92.944 | 92.944 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

| Streamline/IRRRL Product Codes | | | |
|--------------------------------|------------------------------|---------|------------------|
| 8038-99 | FHA 30 Year Fixed Streamline | 6038-99 | VA 30 Year IRRRL |

| 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 SHLC Wholesale Government 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 | 97.000 | 96.875 | 96.625 | 96.625 | 6.250 | 97.000 | 96.875 | 96.625 | 96.625 | 620-639 | -1.000 |
| 6.125 | 97.916 | 97.791 | 97.541 | 97.541 | 6.125 | 97.916 | 97.791 | 97.541 | 97.541 | 600-619 | -1.500 |
| 6.000 | 97.517 | 97.392 | 97.142 | 97.142 | 6.000 | 97.517 | 97.392 | 97.142 | 97.142 | 580-599 | -2.000 |
| 5.875 | 97.055 | 96.930 | 96.680 | 96.680 | 5.875 | 97.055 | 96.930 | 96.680 | 96.680 | Government Adjusters | |
| 5.750 | 96.554 | 96.429 | 96.179 | 96.179 | 5.750 | 96.554 | 96.429 | 96.179 | 96.179 | Manual | -0.250 |
| 5.625 | 96.507 | 96.382 | 96.132 | 96.132 | 5.625 | 96.507 | 96.382 | 96.132 | 96.132 | 2 unit | -0.750 |
| 5.500 | 96.034 | 95.909 | 95.659 | 95.659 | 5.500 | 96.034 | 95.909 | 95.659 | 95.659 | 3-4 unit | -1.000 |
| 5.375 | 95.509 | 95.384 | 95.134 | 95.134 | 5.375 | 95.509 | 95.384 | 95.134 | 95.134 | VA | 0.000 |
| 5.250 | 94.962 | 94.837 | 94.587 | 94.587 | 5.250 | 94.962 | 94.837 | 94.587 | 94.587 | Manufactured | -1.250 |
| 5.125 | 95.047 | 94.922 | 94.672 | 94.672 | 5.125 | 95.047 | 94.922 | 94.672 | 94.672 | Ln Amt <=150K | -0.375 |
| 5.000 | 94.537 | 94.412 | 94.162 | 94.162 | 5.000 | 94.537 | 94.412 | 94.162 | 94.162 | VA IRRL N/O/O | -1.000 |
| 4.875 | 93.956 | 93.831 | 93.581 | 93.581 | 4.875 | 93.956 | 93.831 | 93.581 | 93.581 | Cash Out | -0.250 |
| 4.750 | 93.380 | 93.255 | 93.005 | 93.005 | 4.750 | 93.380 | 93.255 | 93.005 | 93.005 | Cash Out > 90% (VA) | -1.75 |
| 4.625 | 93.482 | 93.357 | 93.107 | 93.107 | 4.625 | 93.482 | 93.357 | 93.107 | 93.107 | Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice | |
| 4.500 | 92.943 | 92.818 | 92.568 | 92.568 | 4.500 | 92.943 | 92.818 | 92.568 | 92.568 | | |
| 4.375 | 92.362 | 92.237 | 91.987 | 91.987 | 4.375 | 92.362 | 92.237 | 91.987 | 91.987 | | |

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 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 | |
| 7.500 | | 102.358 | | 102.233 | | 101.983 | | 101.983 | | 7.500 | | 102.485 | | 102.360 | | 102.110 | | 102.110 | | 7.500 | | 102.103 | | 101.978 | | 101.728 | | 101.728 | |
| 7.375 | | 102.154 | | 102.029 | | 101.779 | | 101.779 | | 7.375 | | 102.264 | | 102.139 | | 101.889 | | 101.889 | | 7.375 | | 102.055 | | 101.930 | | 101.680 | | 101.680 | |
| 7.250 | | 101.949 | | 101.824 | | 101.574 | | 101.574 | | 7.250 | | 102.064 | | 101.939 | | 101.689 | | 101.689 | | 7.250 | | 102.025 | | 101.900 | | 101.650 | | 101.650 | |
| 7.125 | | 101.719 | | 101.594 | | 101.344 | | 101.344 | | 7.125 | | 101.886 | | 101.761 | | 101.511 | | 101.511 | | 7.125 | | 101.916 | | 101.791 | | 101.541 | | 101.541 | |
| 7.000 | | 101.486 | | 101.361 | | 101.111 | | 101.111 | | 7.000 | | 101.768 | | 101.643 | | 101.393 | | 101.393 | | 7.000 | | 101.722 | | 101.597 | | 101.347 | | 101.347 | |
| 6.875 | | 101.281 | | 101.156 | | 100.906 | | 100.906 | | 6.875 | | 101.619 | | 101.494 | | 101.244 | | 101.244 | | 6.875 | | 101.503 | | 101.378 | | 101.128 | | 101.128 | |
| 6.750 | | 101.109 | | 100.984 | | 100.734 | | 100.734 | | 6.750 | | 101.420 | | 101.295 | | 101.045 | | 101.045 | | 6.750 | | 101.243 | | 101.118 | | 100.868 | | 100.868 | |
| 6.625 | | 100.932 | | 100.807 | | 100.557 | | 100.557 | | 6.625 | | 101.217 | | 101.092 | | 100.842 | | 100.842 | | 6.625 | | 100.970 | | 100.845 | | 100.595 | | 100.595 | |
| 6.500 | | 100.747 | | 100.622 | | 100.372 | | 100.372 | | 6.500 | | 101.003 | | 100.878 | | 100.628 | | 100.628 | | 6.500 | | 100.675 | | 100.550 | | 100.300 | | 100.300 | |
| 6.375 | | 100.555 | | 100.430 | | 100.180 | | 100.180 | | 6.375 | | 100.769 | | 100.644 | | 100.394 | | 100.394 | | 6.375 | | 100.363 | | 100.238 | | 99.988 | | 99.988 | |
| 6.250 | | 100.353 | | 100.228 | | 99.978 | | 99.978 | | 6.250 | | 100.502 | | 100.377 | | 100.127 | | 100.127 | | 6.250 | | 100.027 | | 99.902 | | 99.652 | | 99.652 | |
| 6.125 | | 100.133 | | 100.008 | | 99.758 | | 99.758 | | 6.125 | | 100.212 | | 100.087 | | 99.837 | | 99.837 | | 6.125 | | 99.672 | | 99.547 | | 99.297 | | 99.297 | |
| 6.000 | | 99.886 | | 99.761 | | 99.511 | | 99.511 | | 6.000 | | 99.891 | | 99.766 | | 99.516 | | 99.516 | | 6.000 | | 99.292 | | 99.167 | | 98.917 | | 98.917 | |
| 5.875 | | 99.626 | | 99.501 | | 99.251 | | 99.251 | | 5.875 | | 99.561 | | 99.436 | | 99.186 | | 99.186 | | 5.875 | | 98.903 | | 98.778 | | 98.528 | | 98.528 | |
| 5.750 | | 99.350 | | 99.225 | | 98.975 | | 98.975 | | 5.750 | | 99.156 | | 99.031 | | 98.781 | | 98.781 | | 5.750 | | 98.355 | | 98.230 | | 97.980 | | 97.980 | |
| 5.625 | | 99.048 | | 98.923 | | 98.673 | | 98.673 | | 5.625 | | 98.766 | | 98.641 | | 98.391 | | 98.391 | | 5.625 | | NA | | NA | | NA | | NA | |
| 5.500 | | 98.691 | | 98.566 | | 98.316 | | 98.316 | | 5.500 | | 98.284 | | 98.159 | | 97.909 | | 97.909 | | 5.500 | | NA | | NA | | NA | | NA | |
| 5.375 | | 98.328 | | 98.203 | | 97.953 | | 97.953 | | 5.375 | | 97.796 | | 97.671 | | 97.421 | | 97.421 | | 5.375 | | NA | | NA | | NA | | NA | |
| 5.250 | | 97.955 | | 97.830 | | 97.580 | | 97.580 | | 5.250 | | 97.298 | | 97.173 | | 96.923 | | 96.923 | | 5.250 | | NA | | NA | | NA | | NA | |
| 5.125 | | 97.579 | | 97.454 | | 97.204 | | 97.204 | | 5.125 | | NA | | NA | | NA | | NA | | 5.125 | | NA | | NA | | NA | | NA | |

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

| |
|--|
| Extension and Re-lock Fees |
| Please call lock desk for extensions and relocks |

See Agency Adjusters page.



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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 | 103.800 | 103.675 | 103.425 | 103.425 | 7.625 | 103.267 | 103.142 | 102.892 | 102.892 |
| 7.500 | 103.426 | 103.301 | 103.051 | 103.051 | 7.500 | 103.057 | 102.932 | 102.682 | 102.682 |
| 7.375 | 103.053 | 102.928 | 102.678 | 102.678 | 7.375 | 102.812 | 102.687 | 102.437 | 102.437 |
| 7.250 | 102.956 | 102.831 | 102.581 | 102.581 | 7.250 | 102.517 | 102.392 | 102.142 | 102.142 |
| 7.125 | 103.070 | 102.945 | 102.695 | 102.695 | 7.125 | 102.825 | 102.700 | 102.450 | 102.450 |
| 7.000 | 102.664 | 102.539 | 102.289 | 102.289 | 7.000 | 102.566 | 102.441 | 102.191 | 102.191 |
| 6.875 | 102.224 | 102.099 | 101.849 | 101.849 | 6.875 | 102.222 | 102.097 | 101.847 | 101.847 |
| 6.750 | 102.100 | 101.975 | 101.725 | 101.725 | 6.750 | 101.804 | 101.679 | 101.429 | 101.429 |
| 6.625 | 102.238 | 102.113 | 101.863 | 101.863 | 6.625 | 102.278 | 102.153 | 101.903 | 101.903 |
| 6.500 | 101.775 | 101.650 | 101.400 | 101.400 | 6.500 | 101.927 | 101.802 | 101.552 | 101.552 |
| 6.375 | 101.304 | 101.179 | 100.929 | 100.929 | 6.375 | 101.475 | 101.350 | 101.100 | 101.100 |
| 6.250 | 101.026 | 100.901 | 100.651 | 100.651 | 6.250 | 100.940 | 100.815 | 100.565 | 100.565 |
| 6.125 | 101.029 | 100.904 | 100.654 | 100.654 | 6.125 | 101.209 | 101.084 | 100.834 | 100.834 |
| 6.000 | 100.524 | 100.399 | 100.149 | 100.149 | 6.000 | 100.705 | 100.580 | 100.330 | 100.330 |
| 5.875 | 100.000 | 99.875 | 99.625 | 99.625 | 5.875 | 100.154 | 100.029 | 99.779 | 99.779 |
| 5.750 | 99.450 | 99.325 | 99.075 | 99.075 | 5.750 | 99.550 | 99.425 | 99.175 | 99.175 |
| 5.625 | 99.168 | 99.043 | 98.793 | 98.793 | 5.625 | 99.391 | 99.266 | 99.016 | 99.016 |
| 5.500 | 98.632 | 98.507 | 98.257 | 98.257 | 5.500 | 98.874 | 98.749 | 98.499 | 98.499 |
| 5.375 | 98.097 | 97.972 | 97.722 | 97.722 | 5.375 | 98.238 | 98.113 | 97.863 | 97.863 |
| 5.250 | 97.534 | 97.409 | 97.159 | 97.159 | 5.250 | 97.621 | 97.496 | 97.246 | 97.246 |

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 LLPAs - Exclude from Cap | | | | | | | | | |
|-------------------------------------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | 90.01-95% | >95% |
| No Escrow | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 | -0.100 |
| Add'l Manu Home | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |

| Loan Amount Adjustments - Exclude from Cap | |
|--|--------|
| Loan Amt >=\$0,000 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 LPA 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 LLPAs not subject to HomeReady/Home Possible LPA Caps | | | | | | | | | | |
| Base LTV | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01% | -1.450 | -1.490 | -1.570 | -2.230 | -2.810 | -3.300 | -4.110 | -5.490 | -6.040 | -6.660 |
| 95 - 90.01% | -1.120 | -1.210 | -1.430 | -2.010 | -2.510 | -2.950 | -3.660 | -4.830 | -5.270 | -5.810 |
| 90 - 85.01% | -1.060 | -1.110 | -1.250 | -1.790 | -2.190 | -2.640 | -3.210 | -4.420 | -4.700 | -5.140 |
| 85 - & Below | -0.620 | -0.620 | -0.620 | -0.760 | -0.890 | -1.020 | -1.210 | -1.610 | -1.790 | -1.920 |
| <=20 Yr Term | | | | | | | | | | |
| Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps | | | | | | | | | | |
| Base LTV | FICO 800+ | 780-799 | 760-779 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01% | -1.410 | -1.410 | -1.410 | -2.080 | -2.650 | -3.060 | -3.860 | -5.150 | -5.690 | -6.320 |
| 95 - 90.01% | -1.080 | -1.120 | -1.270 | -1.860 | -2.350 | -2.710 | -3.420 | -4.890 | -5.430 | -6.070 |
| 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 LLPAs not subject to HomeReady/Home Possible LPA 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 | -0.780 | -1.060 | -1.240 | -1.420 | -1.600 | -1.820 |
| DTI >45% & LTV 90.01 - 95 | -0.350 | -0.350 | -0.350 | -0.440 | -0.570 | -0.720 | -1.000 | -1.120 | -1.270 | -1.530 |
| DTI >45% & LTV 85.01 - 90 | -0.280 | -0.280 | -0.280 | -0.390 | -0.500 | -0.620 | -0.750 | -0.890 | -1.010 | -1.250 |
| DTI >45% & LTV 80.01 - 85 | -0.110 | -0.110 | -0.110 | -0.170 | -0.220 | -0.300 | -0.380 | -0.420 | -0.440 | -0.490 |

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

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

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| SHLC Wholesale A Series Jumbo | | | | | | | | | | | |
|-----------------------------------|--------|---------|---------|---------|-----------------------------------|--------|---------|---------|---------|--|--|
| 3000-03 30YR Fixed A Series Jumbo | | | | | 3300-03 15YR Fixed A Series Jumbo | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | | |
| 8.000 | | 102.375 | 102.375 | 102.265 | 7.500 | | 101.523 | 101.398 | 101.273 | | |
| 7.875 | | 102.375 | 102.265 | 102.140 | 7.375 | | 101.398 | 101.273 | 101.148 | | |
| 7.750 | | 102.265 | 102.140 | 102.015 | 7.250 | | 101.148 | 101.023 | 100.898 | | |
| 7.625 | | 102.140 | 102.015 | 101.890 | 7.125 | | 100.898 | 100.773 | 100.648 | | |
| 7.500 | | 102.015 | 101.890 | 101.765 | 7.000 | | 100.648 | 100.523 | 100.398 | | |
| 7.375 | | 101.890 | 101.765 | 101.640 | 6.875 | | 100.273 | 100.148 | 100.023 | | |
| 7.250 | | 101.640 | 101.515 | 101.390 | 6.750 | | 99.898 | 99.773 | 99.648 | | |
| 7.125 | | 101.390 | 101.265 | 101.140 | 6.625 | | 99.398 | 99.273 | 99.148 | | |
| 7.000 | | 101.140 | 101.015 | 100.890 | 6.500 | | 98.898 | 98.773 | 98.648 | | |
| 6.875 | | 100.765 | 100.640 | 100.515 | 6.375 | | 98.273 | 98.148 | 98.023 | | |
| 6.750 | | 100.390 | 100.265 | 100.140 | 6.250 | | 97.648 | 97.523 | 97.398 | | |
| 6.625 | | 100.015 | 99.890 | 99.765 | 6.125 | | 97.023 | 96.898 | 96.773 | | |
| 6.500 | | 99.515 | 99.390 | 99.265 | 6.000 | | 96.398 | 96.273 | 96.148 | | |
| 6.375 | | 99.015 | 98.890 | 98.765 | 5.875 | | 95.648 | 95.523 | 95.398 | | |
| 6.250 | | 98.390 | 98.265 | 98.140 | | | NA | NA | NA | | |
| 6.125 | | 97.765 | 97.640 | 97.515 | | | NA | NA | NA | | |
| 6.000 | | 97.140 | 97.015 | 96.890 | | | NA | NA | NA | | |
| 5.875 | | 96.390 | 96.265 | 96.140 | | | NA | NA | NA | | |
| 5.750 | | 95.640 | 95.515 | 95.390 | | | NA | NA | NA | | |
| | | NA | NA | NA | | | NA | NA | NA | | |

| SHLC Wholesale A Series Jumbo | | | | | | | | | | | | | | |
|---|--------|---------|---------|---------|---|--------|---------|---------|---------|--|--------|---------|---------|---------|
| 3700-03 5/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 2/1/5 | | | | | 3800-03 7/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5 | | | | | 3900-03 10/6 SOFR ARM A Series Jumbo Margin 2.25 Caps 5/1/5 | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 8.875 | | 101.875 | 101.875 | 101.788 | 7.375 | | 101.375 | 101.375 | 101.251 | 7.625 | | 101.875 | 101.875 | 101.779 |
| 8.750 | | 101.875 | 101.788 | 101.663 | 7.250 | | 101.375 | 101.251 | 101.126 | 7.500 | | 101.875 | 101.779 | 101.654 |
| 8.625 | | 101.788 | 101.663 | 101.538 | 7.125 | | 101.251 | 101.126 | 101.001 | 7.375 | | 101.779 | 101.654 | 101.529 |
| 8.500 | | 101.663 | 101.538 | 101.413 | 7.000 | | 101.126 | 101.001 | 100.876 | 7.250 | | 101.654 | 101.529 | 101.404 |
| 8.375 | | 101.538 | 101.413 | 101.288 | 6.875 | | 101.001 | 100.876 | 100.751 | 7.125 | | 101.529 | 101.404 | 101.279 |
| 8.250 | | 101.413 | 101.288 | 101.163 | 6.750 | | 100.751 | 100.626 | 100.501 | 7.000 | | 101.404 | 101.279 | 101.154 |
| 8.125 | | 101.288 | 101.163 | 101.038 | 6.625 | | 100.376 | 100.251 | 100.126 | 6.875 | | 101.154 | 101.029 | 100.904 |
| 8.000 | | 101.163 | 101.038 | 100.913 | 6.500 | | 100.001 | 99.876 | 99.751 | 6.750 | | 100.904 | 100.779 | 100.654 |
| 7.875 | | 101.038 | 100.913 | 100.788 | 6.375 | | 99.501 | 99.376 | 99.251 | 6.625 | | 100.529 | 100.404 | 100.279 |
| 7.750 | | 100.788 | 100.663 | 100.538 | 6.250 | | 99.001 | 98.876 | 98.751 | 6.500 | | 100.154 | 100.029 | 99.904 |
| 7.625 | | 100.538 | 100.413 | 100.288 | 6.125 | | 98.501 | 98.376 | 98.251 | 6.375 | | 99.654 | 99.529 | 99.404 |
| 7.500 | | 100.163 | 100.038 | 99.913 | 6.000 | | 98.001 | 97.876 | 97.751 | 6.250 | | 99.154 | 99.029 | 98.904 |
| 7.375 | | 99.788 | 99.663 | 99.538 | 5.875 | | 97.376 | 97.251 | 97.126 | 6.125 | | 98.654 | 98.529 | 98.404 |
| 7.250 | | 99.288 | 99.163 | 99.038 | 5.750 | | 96.751 | 96.626 | 96.501 | 6.000 | | 98.029 | 97.904 | 97.779 |
| 7.125 | | 98.788 | 98.663 | 98.538 | 5.625 | | 96.126 | 96.001 | 95.876 | 5.875 | | 97.404 | 97.279 | 97.154 |
| 7.000 | | 98.288 | 98.163 | 98.038 | | | NA | NA | NA | 5.750 | | 96.654 | 96.529 | 96.404 |
| 6.875 | | 97.788 | 97.663 | 97.538 | | | NA | NA | NA | 5.625 | | 95.904 | 95.779 | 95.654 |
| 6.750 | | 97.163 | 97.038 | 96.913 | | | NA | NA | NA | 5.500 | | 95.029 | 94.904 | 94.779 |
| 6.625 | | 96.538 | 96.413 | 96.288 | | | NA | NA | NA | | | NA | NA | NA |
| 6.500 | | 95.788 | 95.663 | 95.538 | | | NA | NA | NA | | | NA | NA | NA |

Price Adjustments

| FICO by LTV Adjustment | | | | | | | |
|------------------------|-------|----------|----------|----------|----------|----------|----------|
| | 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 |

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

| SHLC Wholesale Non-Conforming State Adjusters | | | | |
|---|--------|------------|--------|------------|
| State | Fixed | | ARM | |
| | Escrow | Non-Escrow | Escrow | Non-Escrow |
| MS | 0.000 | 0.000 | 0.000 | 0.000 |
| MT | 0.000 | 0.000 | 0.000 | 0.000 |
| NC | 0.000 | 0.000 | 0.000 | 0.000 |
| ND | 0.000 | 0.000 | 0.000 | 0.000 |
| NE | 0.000 | 0.000 | 0.000 | 0.000 |
| NH | 0.000 | 0.000 | 0.000 | 0.000 |
| NJ | -0.250 | -0.250 | -0.250 | -0.250 |
| NM | 0.000 | 0.000 | 0.000 | 0.000 |
| NV | -0.250 | -0.250 | -0.250 | -0.250 |
| NY | -0.250 | -0.250 | -0.250 | -0.250 |
| OH | 0.000 | 0.000 | 0.000 | 0.000 |
| OK | 0.000 | 0.000 | 0.000 | 0.000 |
| OR | 0.000 | 0.000 | 0.000 | 0.000 |
| PA | 0.000 | 0.000 | 0.000 | 0.000 |
| RI | 0.000 | 0.000 | 0.000 | 0.000 |
| SC | 0.000 | 0.000 | 0.000 | 0.000 |
| SD | 0.000 | 0.000 | 0.000 | 0.000 |
| TN | 0.000 | 0.000 | 0.000 | 0.000 |
| TX | 0.000 | 0.000 | 0.000 | 0.000 |
| UT | 0.000 | 0.000 | 0.000 | 0.000 |
| VA | -0.250 | -0.250 | -0.250 | -0.250 |
| VT | 0.000 | 0.000 | 0.000 | 0.000 |
| WA | 0.000 | 0.000 | 0.000 | 0.000 |
| WI | 0.000 | 0.000 | 0.000 | 0.000 |
| WV | 0.000 | 0.000 | 0.000 | 0.000 |
| WY | 0.000 | 0.000 | 0.000 | 0.000 |

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| SHLC Wholesale Sapphire Jumbo | | | | | | | | | | |
|---|--------|---------|---------|---------|----------------------------|--------|---------|---------|---------|--|
| 3067-50 | | | | | 3367-50 | | | | | |
| Sapphire Jumbo 30 Yr Fixed | | | | | Sapphire Jumbo 15 Yr Fixed | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| 8.625 | | 102.389 | 102.264 | 102.076 | 8.250 | | 102.198 | 102.073 | 101.886 | |
| 8.500 | | 102.356 | 102.231 | 102.043 | 8.125 | | 102.176 | 102.051 | 101.863 | |
| 8.375 | | 102.299 | 102.174 | 101.986 | 8.000 | | 102.151 | 102.026 | 101.838 | |
| 8.250 | | 102.198 | 102.073 | 101.885 | 7.875 | | 102.102 | 101.977 | 101.790 | |
| 8.125 | | 102.094 | 101.969 | 101.781 | 7.750 | | 102.053 | 101.928 | 101.741 | |
| 8.000 | | 101.982 | 101.857 | 101.670 | 7.625 | | 101.972 | 101.847 | 101.660 | |
| 7.875 | | 101.827 | 101.702 | 101.515 | 7.500 | | 101.902 | 101.777 | 101.590 | |
| 7.750 | | 101.666 | 101.541 | 101.353 | 7.375 | | 101.784 | 101.659 | 101.472 | |
| 7.625 | | 101.477 | 101.352 | 101.164 | 7.250 | | 101.657 | 101.532 | 101.345 | |
| 7.500 | | 101.281 | 101.156 | 100.968 | 7.125 | | 101.486 | 101.361 | 101.174 | |
| 7.375 | | 101.075 | 100.950 | 100.762 | 7.000 | | 101.295 | 101.170 | 100.982 | |
| 7.250 | | 100.858 | 100.733 | 100.545 | 6.875 | | 101.025 | 100.900 | 100.713 | |
| 7.125 | | 100.639 | 100.514 | 100.327 | 6.750 | | 100.732 | 100.607 | 100.420 | |
| 7.000 | | 100.400 | 100.275 | 100.087 | 6.625 | | 100.423 | 100.298 | 100.110 | |
| 6.875 | | 100.137 | 100.012 | 99.825 | 6.500 | | 100.095 | 99.970 | 99.783 | |
| 6.750 | | 99.861 | 99.736 | 99.548 | | | NA | NA | NA | |
| 6.625 | | 99.552 | 99.427 | 99.239 | | | NA | NA | NA | |
| 6.500 | | 99.238 | 99.113 | 98.926 | | | NA | NA | NA | |
| 6.375 | | 98.913 | 98.788 | 98.600 | | | NA | NA | NA | |
| 6.250 | | 98.580 | 98.455 | 98.268 | | | 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 | | 100.723 | 100.552 | 100.333 | 7.250 | | 100.418 | 100.246 | 100.027 | |
| 8.375 | | 100.694 | 100.522 | 100.303 | 7.125 | | 100.115 | 99.943 | 99.725 | |
| 8.250 | | 100.664 | 100.492 | 100.274 | 7.000 | | 99.813 | 99.641 | 99.422 | |
| 8.125 | | 100.591 | 100.420 | 100.201 | 6.875 | | 99.511 | 99.339 | 99.120 | |
| 8.000 | | 100.519 | 100.347 | 100.128 | 6.750 | | 99.208 | 99.036 | 98.818 | |
| 7.875 | | 100.426 | 100.254 | 100.036 | 6.625 | | 98.954 | 98.782 | 98.564 | |
| 7.750 | | 100.425 | 100.253 | 100.034 | 6.500 | | 98.701 | 98.529 | 98.310 | |
| 7.625 | | 100.227 | 100.055 | 99.837 | 6.375 | | 97.941 | 97.769 | 97.550 | |
| 7.500 | | 100.030 | 99.858 | 99.639 | 6.250 | | 97.182 | 97.010 | 96.791 | |
| 7.375 | | 99.919 | 99.747 | 99.528 | 6.125 | | 96.975 | 96.803 | 96.584 | |
| 7.250 | | 99.808 | 99.637 | 99.418 | 6.000 | | 96.768 | 96.596 | 96.378 | |
| 7.125 | | 99.749 | 99.577 | 99.359 | 5.875 | | NA | NA | NA | |
| 7.000 | | 99.690 | 99.518 | 99.300 | 5.750 | | NA | NA | NA | |
| 6.875 | | 99.583 | 99.411 | 99.192 | 5.625 | | NA | NA | NA | |
| 6.750 | | 99.476 | 99.304 | 99.085 | 5.500 | | NA | NA | NA | |
| 6.625 | | 99.207 | 99.035 | 98.816 | 5.375 | | NA | NA | NA | |
| 6.500 | | 98.938 | 98.766 | 98.547 | 5.250 | | NA | NA | NA | |
| 6.375 | | 98.417 | 98.245 | 98.026 | 5.125 | | NA | NA | NA | |
| 6.250 | | 97.896 | 97.724 | 97.505 | 5.000 | | NA | NA | NA | |
| | | NA | NA | NA | | | NA | NA | NA | |
| Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing. | | | | | | | | | | |
| Extension and Re-lock Fees | | | | | | | | | | |
| Please call lock desk for extensions and relocks | | | | | | | | | | |

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| Sapphire Jumbo Adjustors | | | | | | | | | | | | |
|--------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|-----|----|
| Credit Score | CLTV | | | | | | | | | | | |
| | 0-50 | 50.01-55.01 | 55.01-60.01 | 60.01-65.01 | 65.01-70.01 | 70.01-75.01 | 75.01-80.01 | 80.01-85.01 | 85.01-90.01 | 90.01-95 | 95+ | |
| 800+ | 0.590 | 0.590 | 0.590 | 0.590 | 0.465 | 0.340 | 0.215 | -3.025 | -3.535 | na | na | na |
| 780-799 | 0.590 | 0.590 | 0.590 | 0.590 | 0.465 | 0.340 | 0.215 | -3.025 | -3.535 | na | na | na |
| 760-779 | 0.590 | 0.590 | 0.590 | 0.465 | 0.340 | 0.215 | 0.090 | -3.500 | -3.500 | na | na | na |
| 740-759 | 0.465 | 0.465 | 0.465 | 0.340 | 0.215 | 0.090 | -3.480 | -3.265 | -3.010 | na | na | na |
| 720-739 | 0.340 | 0.340 | 0.215 | 0.090 | -0.235 | -0.660 | -1.090 | -1.520 | -1.950 | na | na | na |
| 700-719 | 0.215 | 0.215 | 0.090 | -0.235 | -0.660 | -1.090 | -1.520 | -1.950 | -2.380 | na | na | na |
| 680-699 | -0.090 | -0.460 | -0.830 | -1.200 | -1.570 | -1.940 | -2.310 | -2.680 | -3.050 | na | na | na |
| 660-679 | -0.460 | -0.830 | -1.200 | -1.570 | -1.940 | -2.310 | -2.680 | -3.050 | -3.420 | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

| Jade Jumbo Adjustors | | | | | | | | | | | | |
|----------------------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|-----|----|
| Credit Score | CLTV | | | | | | | | | | | |
| | 0-50 | 50.01-55.01 | 55.01-60.01 | 60.01-65.01 | 65.01-70.01 | 70.01-75.01 | 75.01-80.01 | 80.01-85.01 | 85.01-90.01 | 90.01-95 | 95+ | |
| 800+ | 1.215 | 1.215 | 1.215 | 0.865 | 0.860 | 0.715 | 0.340 | na | na | na | na | na |
| 780-799 | 1.000 | 1.000 | 1.000 | 0.840 | 0.715 | 0.465 | 0.340 | na | na | na | na | na |
| 760-779 | 1.000 | 1.000 | 1.000 | 0.840 | 0.715 | 0.465 | 0.340 | na | na | na | na | na |
| 740-759 | 1.000 | 1.000 | 1.000 | 0.840 | 0.715 | 0.465 | 0.340 | na | na | na | na | na |
| 720-739 | 0.865 | 0.865 | 0.865 | 0.715 | 0.465 | 0.340 | 0.215 | na | na | na | na | na |
| 700-719 | 0.715 | 0.715 | 0.715 | 0.465 | 0.340 | 0.215 | 0.090 | na | na | na | na | na |
| 680-699 | 0.590 | 0.590 | 0.590 | 0.465 | 0.340 | 0.215 | 0.090 | na | na | na | na | na |
| 660-679 | 0.465 | 0.465 | 0.465 | 0.340 | 0.215 | 0.090 | 0.090 | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

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| 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 | |
| 7.625 | | 96.539 | 96.289 | NA | 7.750 | | 96.892 | 96.642 | NA | Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Margin: 2.75 Caps: 5/1/5 |
| 7.500 | | 96.329 | 96.079 | NA | 7.625 | | 96.637 | 96.387 | NA | |
| 7.375 | | 96.115 | 95.865 | NA | 7.500 | | 96.376 | 96.126 | NA | |
| 7.250 | | 95.897 | 95.647 | NA | 7.375 | | 96.108 | 95.858 | NA | |
| 7.125 | | 95.673 | 95.423 | NA | 7.250 | | 95.831 | 95.581 | NA | |
| 7.000 | | 95.441 | 95.191 | NA | 7.125 | | 95.545 | 95.295 | NA | |
| 6.875 | | 95.202 | 94.952 | NA | 7.000 | | 95.247 | 94.997 | NA | |
| 6.750 | | 94.953 | 94.703 | NA | 6.875 | | 94.937 | 94.687 | NA | |
| 6.625 | | 94.694 | 94.444 | NA | 6.750 | | 94.612 | 94.362 | NA | |
| 6.500 | | 94.423 | 94.173 | NA | 6.625 | | 94.273 | 94.023 | NA | |
| 6.375 | | 94.139 | 93.889 | NA | 6.500 | | 93.917 | 93.667 | 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 | |
| | | NA | NA | NA | | | NA | NA | NA | |
| 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 | | 103.175 | 103.050 | 102.925 | 9.000 | | 103.175 | 103.050 | 102.925 | Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Margin: 2.75 Caps: 5/1/5 |
| 8.875 | | 102.976 | 102.851 | 102.726 | 8.875 | | 102.976 | 102.851 | 102.726 | |
| 8.750 | | 102.778 | 102.653 | 102.528 | 8.750 | | 102.778 | 102.653 | 102.528 | |
| 8.625 | | 102.579 | 102.454 | 102.329 | 8.625 | | 102.579 | 102.454 | 102.329 | |
| 8.500 | | 102.380 | 102.255 | 102.130 | 8.500 | | 102.380 | 102.255 | 102.130 | |
| 8.375 | | 102.180 | 102.055 | 101.930 | 8.375 | | 102.180 | 102.055 | 101.930 | |
| 8.250 | | 101.980 | 101.855 | 101.730 | 8.250 | | 101.980 | 101.855 | 101.730 | |
| 8.125 | | 101.782 | 101.657 | 101.532 | 8.125 | | 101.782 | 101.657 | 101.532 | |
| 8.000 | | 101.583 | 101.458 | 101.333 | 8.000 | | 101.583 | 101.458 | 101.333 | |
| 7.875 | | 101.383 | 101.258 | 101.133 | 7.875 | | 101.383 | 101.258 | 101.133 | |
| 7.750 | | 101.181 | 101.056 | 100.931 | 7.750 | | 101.181 | 101.056 | 100.931 | |
| 7.625 | | 100.981 | 100.856 | 100.731 | 7.625 | | 100.981 | 100.856 | 100.731 | |
| 7.500 | | 100.772 | 100.647 | 100.522 | 7.500 | | 100.772 | 100.647 | 100.522 | |
| 7.375 | | 100.553 | 100.428 | 100.303 | 7.375 | | 100.553 | 100.428 | 100.303 | |
| 7.250 | | 100.485 | 100.360 | 100.235 | 7.250 | | 100.485 | 100.360 | 100.235 | |
| 7.125 | | 100.350 | 100.225 | 100.100 | 7.125 | | 100.350 | 100.225 | 100.100 | |
| 7.000 | | 100.254 | 100.129 | 100.004 | 7.000 | | 100.254 | 100.129 | 100.004 | |
| 6.875 | | 100.179 | 100.054 | 99.929 | 6.875 | | 100.179 | 100.054 | 99.929 | |
| 6.750 | | 100.108 | 99.983 | 99.858 | 6.750 | | 100.108 | 99.983 | 99.858 | |
| 6.625 | | 100.003 | 99.878 | 99.753 | 6.625 | | 100.003 | 99.878 | 99.753 | |

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

| Extension and Re-lock Fees | |
|--|--|
| Please call lock desk for extensions and relocks | |

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| ARM LLPA's | | | | | | | | | | | | |
|--------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----|----|
| Credit Score | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| 800+ | 0.205 | 0.080 | -0.045 | -0.170 | -0.170 | -0.235 | -0.420 | na | na | na | na | na |
| 780-799 | 0.285 | 0.080 | -0.045 | -0.170 | -0.170 | -0.235 | -0.420 | na | na | na | na | na |
| 760-779 | 0.365 | 0.080 | -0.045 | -0.170 | -0.170 | -0.235 | -0.420 | na | na | na | na | na |
| 740-759 | 0.445 | 0.170 | -0.170 | -0.170 | -0.170 | -0.420 | -0.545 | na | na | na | na | na |
| 720-739 | 0.525 | 0.170 | -0.170 | -0.170 | -0.170 | -0.420 | -0.545 | na | na | na | na | na |
| 700-719 | 0.605 | 0.170 | -0.170 | -0.170 | -0.170 | na | na | na | na | na | na | na |
| 680-699 | na | na | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

| Fixed Rate LLPA's | | | | | | | | | | | | |
|-------------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|-------|
| Credit Score | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| 800+ | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 780-799 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 760-779 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 740-759 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 720-739 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 700-719 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 680-699 | na | na | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

| Global LLPA's | | | | | | | | | | | | |
|-------------------------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----|----|
| SPR | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| SPR | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| Condo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 2 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 3 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 4 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| NYC Coop | na | na | na | na | na | na | na | na | na | na | na | na |
| Escrow Waiver | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 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 | na | na |
| <\$1MM <= \$1.5MM | 0.125 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$1.5MM <= \$2.5MM | 0.125 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$2.5MM <= \$3.5MM | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$3.5MM No ARM | na | na | na | na | na | na | na | na | na | na | na | na |
| DTI <=35% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | 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 | na | na |
| DTI 40.01-45.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| DTI 45.01-50.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| Self Employed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |

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

| ARM LLPA's | | | | | | | | | | | | |
|--------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|-------|
| Credit Score | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| 800+ | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 780-799 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 760-779 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 740-759 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 720-739 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 700-719 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 680-699 | na | na | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

| Fixed Rate LLPA's | | | | | | | | | | | | |
|-------------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------|-------|
| Credit Score | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| 800+ | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 780-799 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 760-779 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 740-759 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 720-739 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 700-719 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 | 0.090 |
| 680-699 | na | na | na | na | na | na | na | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na | na | na |

| Global LLPA's | | | | | | | | | | | | |
|-------------------------------|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----|----|
| SPR | LTV | | | | | | | | | | | |
| | 0 - 50 | 50.01 - 55 | 55.01 - 60 | 60.01 - 65 | 65.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95 | |
| SPR | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| Condo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 2 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 3 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| 4 unit property | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| NYC Coop | na | na | na | na | na | na | na | na | na | na | na | na |
| Escrow Waiver | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 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 | na | na |
| <\$1MM <= \$1.5MM | 0.125 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$1.5MM <= \$2.5MM | 0.125 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$2.5MM <= \$3.5MM | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| >\$3.5MM No ARM | na | na | na | na | na | na | na | na | na | na | na | na |
| DTI <=35% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | 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 | na | na |
| DTI 40.01-45.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| DTI 45.01-50.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |
| Self Employed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na | na | na |

Effective: 2/1/24 8:41 AM

| Credit Score | Topaz Jumbo Adjustors | | | | | | | | | |
|-------------------------------|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | Fixed Rate LRPAs | | | | | | | | | |
| | 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+ | 0.465 | 0.403 | 0.340 | 0.278 | 0.215 | 0.153 | -0.095 | na | na | na |
| 780-799 | 0.463 | 0.340 | 0.278 | 0.215 | 0.153 | 0.090 | -0.223 | na | na | na |
| 760-779 | 0.340 | 0.278 | 0.215 | 0.153 | 0.090 | -0.160 | -0.535 | na | na | na |
| 740-759 | 0.278 | 0.215 | 0.153 | 0.090 | -0.035 | -0.285 | -0.585 | na | na | na |
| 720-739 | 0.215 | 0.153 | 0.090 | -0.035 | -0.285 | -0.535 | -1.180 | na | na | na |
| 700-719 | 0.153 | 0.090 | 0.028 | -0.160 | -0.535 | -0.910 | -1.660 | na | na | na |
| 680-699 | 0.090 | 0.028 | -0.035 | -0.160 | -0.410 | -0.660 | -1.285 | 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 |
| 800+ | 0.340 | 0.278 | 0.215 | 0.153 | 0.090 | 0.028 | -0.160 | na | na | na |
| 780-799 | 0.278 | 0.215 | 0.153 | 0.090 | 0.028 | -0.035 | -0.285 | na | na | na |
| 760-779 | 0.215 | 0.153 | 0.090 | 0.028 | -0.035 | -0.285 | -0.660 | 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 | -0.160 | -0.410 | -0.660 | -1.035 | -1.785 | 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 |
| SPR | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| PLD | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| Control | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| 2 unit property | -0.250 | -0.375 | -0.500 | -0.625 | -0.750 | -1.000 | -1.250 | na | na | na |
| 3 unit property | -0.250 | -0.375 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | na | na | na |
| 4 unit property | -0.250 | -0.375 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | na | na | na |
| HVC Comp | 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 Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | na | na | na |
| ID (Ann only) Owner Occupied | na | na | na | na | na | na | na | na | na | na |
| ID (Ann 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 | 0.000 | 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 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| >80 LTV No Mkt | na | na | na | na | na | na | na | na | na | na |
| DTV <=35% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| DTV 35.01-40.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| DTV 40.01-45.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | na | na | na |
| DTV 45.01-50.00% | 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 |

NOTE: Escrow Waiver LRPAs does not apply in CA, DC, NC and NY.
Pricing is for indication purposes only and subject to change. Refer to Quick Price for the most accurate pricing.

[Return to Home Tab](#)



Effective: 2/1/24 8:41 AM Lock cut-off is 3:30 PM PST- Loan must be in approved status to lock

| Onyx DSCR 30 Yr Fixed | | | | | SHLC Wholesale Onyx DSCR | | | | |
|-----------------------|---------|---------|---------|---------|--------------------------|--|--|--|--|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | | | |
| 9.375 | 106.324 | 106.199 | 106.074 | 105.887 | | | | | |
| 9.250 | 106.188 | 106.063 | 105.938 | 105.750 | | | | | |
| 9.125 | 106.027 | 105.902 | 105.777 | 105.590 | | | | | |
| 9.000 | 105.851 | 105.726 | 105.601 | 105.413 | | | | | |
| 8.875 | 105.634 | 105.509 | 105.384 | 105.196 | | | | | |
| 8.750 | 105.414 | 105.289 | 105.164 | 104.976 | | | | | |
| 8.625 | 105.201 | 105.076 | 104.951 | 104.763 | | | | | |
| 8.500 | 105.026 | 104.901 | 104.776 | 104.588 | | | | | |
| 8.375 | 104.763 | 104.638 | 104.513 | 104.326 | | | | | |
| 8.250 | 104.480 | 104.355 | 104.230 | 104.043 | | | | | |
| 8.125 | 104.144 | 104.019 | 103.894 | 103.707 | | | | | |
| 8.000 | 103.799 | 103.674 | 103.549 | 103.361 | | | | | |
| 7.875 | 103.431 | 103.306 | 103.181 | 102.993 | | | | | |
| 7.750 | 103.046 | 102.921 | 102.796 | 102.608 | | | | | |
| 7.625 | 102.630 | 102.505 | 102.380 | 102.192 | | | | | |
| 7.500 | 102.179 | 102.054 | 101.929 | 101.742 | | | | | |
| 7.375 | 101.694 | 101.569 | 101.444 | 101.257 | | | | | |
| 7.250 | 101.251 | 101.126 | 101.001 | 100.814 | | | | | |
| 7.125 | 100.774 | 100.649 | 100.524 | 100.336 | | | | | |
| 7.000 | 100.265 | 100.140 | 100.015 | 99.827 | | | | | |

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

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

| Extension and Re-lock Fees | |
|--|--|
| Please call lock deck for extensions and relocks | |

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 |
| NDO Purchase | | | | | | | | | | |
| 800+ | 1.250 | 1.250 | 1.000 | 0.750 | 0.250 | 0.000 | -0.750 | na | na | na |
| 780-799 | 1.250 | 1.250 | 1.000 | 0.750 | 0.250 | 0.000 | -0.750 | na | na | na |
| 760-779 | 1.000 | 1.000 | 0.750 | 0.500 | 0.000 | -0.500 | -1.500 | na | na | na |
| 740-759 | 1.000 | 1.000 | 0.500 | 0.250 | -0.250 | -1.000 | -2.000 | na | na | na |
| 720-739 | 0.750 | 0.750 | 0.000 | -0.250 | -0.750 | -1.500 | -2.500 | na | na | na |
| 700-719 | 0.500 | 0.500 | -0.250 | -0.750 | -1.250 | -2.250 | -3.250 | na | na | na |
| 680-699 | 0.000 | 0.000 | -0.500 | -1.250 | -1.750 | -2.750 | na | na | na | na |
| 660-679 | -0.250 | -0.250 | -1.000 | -2.000 | -2.500 | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| NDO NCD Refi | | | | | | | | | | |
| 800+ | 1.250 | 1.250 | 1.000 | 0.750 | 0.250 | 0.000 | -0.750 | na | na | na |
| 780-799 | 1.250 | 1.250 | 1.000 | 0.750 | 0.250 | 0.000 | -0.750 | na | na | na |
| 760-779 | 1.000 | 1.000 | 0.750 | 0.500 | 0.000 | -0.500 | -1.500 | na | na | na |
| 740-759 | 1.000 | 1.000 | 0.500 | 0.250 | -0.250 | -1.000 | -2.070 | na | na | na |
| 720-739 | 0.750 | 0.750 | 0.000 | -0.250 | -0.750 | -1.500 | -2.610 | na | na | na |
| 700-719 | 0.500 | 0.500 | -0.250 | -0.750 | -1.250 | -2.250 | -3.410 | na | na | na |
| 680-699 | 0.000 | 0.000 | -0.500 | -1.250 | -1.750 | -2.750 | na | na | na | na |
| 660-679 | -0.250 | -0.250 | -1.000 | -2.000 | -2.500 | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |
| NDO CO Refi | | | | | | | | | | |
| 800+ | 1.000 | 1.000 | 0.750 | 0.250 | -0.250 | -0.750 | na | na | na | na |
| 780-799 | 1.000 | 1.000 | 0.750 | 0.250 | -0.250 | -0.750 | na | na | na | na |
| 760-779 | 0.750 | 0.750 | 0.500 | 0.000 | -0.500 | -1.250 | na | na | na | na |
| 740-759 | 0.750 | 0.750 | 0.250 | -0.250 | -0.750 | -1.750 | na | na | na | na |
| 720-739 | 0.500 | 0.500 | -0.250 | -0.750 | -1.250 | -2.250 | na | na | na | na |
| 700-719 | 0.250 | 0.250 | -0.500 | -1.250 | -1.750 | -3.000 | na | na | na | na |
| 680-699 | -0.250 | -0.250 | -0.750 | -1.750 | -2.250 | na | na | na | na | na |
| 660-679 | na | na | na | na | na | na | na | na | na | na |
| 640-659 | na | na | na | na | na | na | na | na | na | na |
| 620-639 | na | na | na | na | na | na | na | na | na | na |

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

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

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

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Effective: 2/1/24 8:41 AM

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

Page 18

| MVP Prime Plus - Full Doc | | | | SHLC Wholesale MVP Prime Plus | | | |
|---------------------------|---------|---------|------------|-------------------------------|---------|---------|------------|
| 30 Day Pricing | | | | 30 Day Pricing | | | |
| Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed | Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed |
| 8.250 | 101.949 | 101.849 | 101.749 | 8.250 | 101.949 | 101.849 | 101.749 |
| 8.125 | 101.824 | 101.724 | 101.624 | 8.125 | 101.824 | 101.724 | 101.624 |
| 8.000 | 101.657 | 101.557 | 101.457 | 8.000 | 101.657 | 101.557 | 101.457 |
| 7.875 | 101.481 | 101.381 | 101.281 | 7.875 | 101.481 | 101.381 | 101.281 |
| 7.750 | 101.297 | 101.197 | 101.097 | 7.750 | 101.297 | 101.197 | 101.097 |
| 7.625 | 101.104 | 101.004 | 100.904 | 7.625 | 101.104 | 101.004 | 100.904 |
| 7.500 | 100.902 | 100.802 | 100.702 | 7.500 | 100.902 | 100.802 | 100.702 |
| 7.375 | 100.689 | 100.589 | 100.489 | 7.375 | 100.689 | 100.589 | 100.489 |
| 7.250 | 100.467 | 100.367 | 100.267 | 7.250 | 100.467 | 100.367 | 100.267 |
| 7.125 | 100.233 | 100.133 | 100.033 | 7.125 | 100.233 | 100.133 | 100.033 |
| 7.000 | 100.000 | 99.900 | 99.800 | 7.000 | 100.000 | 99.900 | 99.800 |
| 6.875 | 99.767 | 99.667 | 99.567 | 6.875 | 99.767 | 99.667 | 99.567 |
| 6.750 | 99.392 | 99.292 | 99.192 | 6.750 | 99.392 | 99.292 | 99.192 |
| 6.625 | 99.017 | 98.917 | 98.817 | 6.625 | 99.017 | 98.917 | 98.817 |
| 6.500 | 98.642 | 98.542 | 98.442 | 6.500 | 98.642 | 98.542 | 98.442 |
| 6.375 | 98.267 | 98.167 | 98.067 | 6.375 | 98.267 | 98.167 | 98.067 |
| 6.250 | 97.825 | 97.725 | 97.625 | 6.250 | 97.825 | 97.725 | 97.625 |
| 6.125 | 97.375 | 97.275 | 97.175 | 6.125 | 97.375 | 97.275 | 97.175 |
| 6.000 | 96.885 | 96.785 | 96.685 | 6.000 | 96.885 | 96.785 | 96.685 |
| Min Price | 96.750 | 96.750 | 96.750 | Min Price | 96.750 | 96.750 | 96.750 |
| Max Price | 102.750 | 102.750 | 102.750 | Max Price | 102.750 | 102.750 | 102.750 |

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

| Adjustments to Price | FICD/CLTV | <=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 |
|---|-----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|
| Standard Doc - 2 Years | 780+ | 0.625 | 0.625 | 0.500 | 0.375 | 0.125 | 0.000 | 0.000 | -1.000 | -2.125 |
| | 760-779 | 0.625 | 0.625 | 0.500 | 0.375 | 0.125 | 0.000 | 0.000 | -1.125 | -2.250 |
| | 740-759 | 0.500 | 0.500 | 0.375 | 0.250 | 0.000 | -0.125 | -0.250 | -1.625 | -2.875 |
| | 720-739 | 0.375 | 0.375 | 0.250 | 0.125 | -0.125 | -0.375 | -0.625 | -2.000 | -3.500 |
| | 700-719 | 0.250 | 0.250 | 0.125 | 0.000 | -0.500 | -0.875 | -1.250 | -3.250 | NA |
| | 680-699 | 0.250 | 0.250 | 0.000 | -0.375 | -0.875 | -1.750 | -2.125 | NA | NA |
| Standard Doc - 1 Year (In Addition to the 2 Year Adj) | | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 |
| Alt Doc Bank Statement - 12/24 Months | 780+ | 0.625 | 0.625 | 0.500 | 0.375 | 0.125 | 0.000 | 0.000 | -1.250 | -2.375 |
| | 760-779 | 0.625 | 0.625 | 0.500 | 0.375 | 0.125 | 0.000 | -0.250 | -1.375 | -2.500 |
| | 740-759 | 0.500 | 0.500 | 0.375 | 0.250 | 0.000 | -0.125 | -0.375 | -1.875 | -3.125 |
| | 720-739 | 0.375 | 0.375 | 0.250 | 0.125 | -0.125 | -0.375 | -0.875 | -2.250 | -3.750 |
| | 700-719 | 0.250 | 0.250 | 0.125 | 0.000 | -0.500 | -0.875 | -1.500 | -3.500 | NA |
| Bank Statement - 12 Months | 680-699 | 0.250 | 0.250 | 0.000 | -0.375 | -0.875 | -1.750 | -2.625 | NA | NA |
| Bank Statement - 12 Months | | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 |

| Adjustments to Price | | <=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 |
|----------------------|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| DTI | 36.01%-43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 |
| | >43% | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Loan Balance | <=\$250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.750 | -0.875 |
| | \$250,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$750,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | \$2,000,001 - \$2,500,000 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | NA | NA | NA | NA |
| Purpose | Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | R/T Refi | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.125 | NA | NA |
| | Cash-Out Refi | -0.250 | -0.250 | -0.375 | -0.375 | -0.625 | -0.750 | -0.750 | NA | NA |
| Occupancy | 2nd Home | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | NA | NA | NA |
| | Investor | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 | -0.375 | NA | NA | NA |
| Property Type | Condo | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 | -0.500 | NA | NA |
| | Condotel | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | 2-4 Unit | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| State | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 |
| Amortization | 40 Year Maturity | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | Interest Only | -0.500 | -0.500 | -0.500 | -0.750 | -0.875 | -0.875 | -1.000 | NA | NA |
| Other | Escrow Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA | NA |

| Other Price Adjustments | LLPA | Max Price | Product | Amort Term | Term | I/O Term | |
|------------------------------------|------------|-----------|---------|------------------------------------|---------|----------|-----------------------------|
| Prepay Penalty 1-4 (Investor Only) | No Penalty | -1.000 | 99.250 | 5yr ARM & 7yr ARM & 10yr ARM | 360 | 360 | NA |
| | 12 Months | -0.750 | 99.750 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 240 | 360 | 120 |
| | 24 Months | -0.375 | 100.500 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | NA | NA | NA |
| | 36 Months | 0.000 | 100.750 | | | | |
| | 48 Months | 0.250 | 101.000 | 30 YR FIXED | 360 | 360 | NA |
| | 60 Months | 0.500 | 101.250 | 30 YR FIXED I/O | 240.000 | 360.000 | 120.000 |
| Lock Period | 45 days | -0.300 | | | | | Program Restrictions |
| | | | | | | | Housing 0x30x24 |
| | | | | | | | (BK/FC/SS/DIL) 48 mo |
| | | | | | | | Min FICO 680 |
| | | | | | | | Max LTV 90 |
| | | | | | | | Max DTI 43 |
| | | | | | | | Min Price 98.0 |
| | | | | | | | Loan Amount Max Price |
| | | | | | | | <\$2,000,000 101.25 |
| | | | | | | | \$2,000,000 - \$2.50 101.25 |

1) Prepayment penalties not allowed in MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days
6) Loan eligibility is determined by the Guideline/Product Matrix.

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Effective: 2/1/24 8:41 AM

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

| MVP Prime - Full Doc | | | | SHLC Wholesale MVP Prime | | | |
|----------------------|---------|---------|------------|--------------------------|---------|---------|------------|
| 30 Day Pricing | | | | 30 Day Pricing | | | |
| Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed | Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed |
| 9.125 | 103.375 | 103.313 | 103.175 | 9.125 | 103.300 | 103.200 | 103.100 |
| 9.000 | 103.250 | 103.188 | 103.050 | 9.000 | 103.175 | 103.075 | 102.975 |
| 8.875 | 103.125 | 103.063 | 102.925 | 8.875 | 103.050 | 102.950 | 102.850 |
| 8.750 | 103.000 | 102.938 | 102.800 | 8.750 | 102.925 | 102.825 | 102.725 |
| 8.625 | 102.875 | 102.813 | 102.675 | 8.625 | 102.800 | 102.700 | 102.600 |
| 8.500 | 102.750 | 102.688 | 102.550 | 8.500 | 102.675 | 102.575 | 102.475 |
| 8.375 | 102.625 | 102.563 | 102.425 | 8.375 | 102.550 | 102.450 | 102.350 |
| 8.250 | 102.500 | 102.438 | 102.300 | 8.250 | 102.425 | 102.325 | 102.225 |
| 8.125 | 102.375 | 102.313 | 102.175 | 8.125 | 102.300 | 102.200 | 102.100 |
| 8.000 | 102.250 | 102.188 | 102.050 | 8.000 | 102.175 | 102.075 | 101.975 |
| 7.875 | 102.125 | 102.063 | 101.925 | 7.875 | 102.050 | 101.950 | 101.850 |
| 7.750 | 102.000 | 101.938 | 101.800 | 7.750 | 101.925 | 101.825 | 101.725 |
| 7.625 | 101.875 | 101.813 | 101.675 | 7.625 | 101.800 | 101.700 | 101.600 |
| 7.500 | 101.750 | 101.688 | 101.550 | 7.500 | 101.675 | 101.575 | 101.475 |
| 7.375 | 101.625 | 101.563 | 101.425 | 7.375 | 101.550 | 101.450 | 101.350 |
| 7.250 | 101.500 | 101.438 | 101.300 | 7.250 | 101.425 | 101.325 | 101.225 |
| 7.125 | 101.375 | 101.313 | 101.175 | 7.125 | 101.300 | 101.200 | 101.100 |
| 7.000 | 101.250 | 101.188 | 101.050 | 7.000 | 101.175 | 101.075 | 100.975 |
| 6.875 | 101.125 | 101.063 | 100.925 | 6.875 | 101.050 | 100.950 | 100.850 |
| 6.750 | 101.000 | 100.938 | 100.800 | 6.750 | 100.925 | 100.825 | 100.725 |
| 6.625 | 100.875 | 100.813 | 100.675 | 6.625 | 100.800 | 100.700 | 100.600 |
| 6.500 | 100.750 | 100.688 | 100.550 | 6.500 | 100.675 | 100.575 | 100.475 |
| 6.375 | 100.625 | 100.563 | 100.425 | 6.375 | 100.550 | 100.450 | 100.350 |
| 6.250 | 100.500 | 100.438 | 100.300 | 6.250 | 100.425 | 100.325 | 100.225 |
| 6.125 | 100.375 | 100.313 | 100.175 | 6.125 | 100.300 | 100.200 | 100.100 |
| 6.000 | 100.250 | 100.188 | 100.050 | 6.000 | 100.175 | 100.075 | 99.975 |
| 5.875 | 100.125 | 100.063 | 99.925 | 5.875 | 100.050 | 99.950 | 99.850 |
| 5.750 | 100.000 | 99.938 | 99.800 | 5.750 | 99.925 | 99.825 | 99.725 |
| 5.625 | 99.875 | 99.813 | 99.675 | 5.625 | 99.800 | 99.700 | 99.600 |
| 5.500 | 99.750 | 99.688 | 99.550 | 5.500 | 99.675 | 99.575 | 99.475 |
| 5.375 | 99.625 | 99.563 | 99.425 | 5.375 | 99.550 | 99.450 | 99.350 |
| 5.250 | 99.500 | 99.438 | 99.300 | 5.250 | 99.425 | 99.325 | 99.225 |
| 5.125 | 99.375 | 99.313 | 99.175 | 5.125 | 99.300 | 99.200 | 99.100 |
| 5.000 | 99.250 | 99.188 | 99.050 | 5.000 | 99.175 | 99.075 | 98.975 |
| 4.875 | 99.125 | 99.063 | 98.925 | 4.875 | 99.050 | 98.950 | 98.850 |
| 4.750 | 99.000 | 98.938 | 98.800 | 4.750 | 98.925 | 98.825 | 98.725 |
| 4.625 | 98.875 | 98.813 | 98.675 | 4.625 | 98.800 | 98.700 | 98.600 |
| 4.500 | 98.750 | 98.688 | 98.550 | 4.500 | 98.675 | 98.575 | 98.475 |
| 4.375 | 98.625 | 98.563 | 98.425 | 4.375 | 98.550 | 98.450 | 98.350 |
| 4.250 | 98.500 | 98.438 | 98.300 | 4.250 | 98.425 | 98.325 | 98.225 |
| 4.125 | 98.375 | 98.313 | 98.175 | 4.125 | 98.300 | 98.200 | 98.100 |
| 4.000 | 98.250 | 98.188 | 98.050 | 4.000 | 98.175 | 98.075 | 97.975 |
| 3.875 | 98.125 | 98.063 | 97.925 | 3.875 | 98.050 | 97.950 | 97.850 |
| 3.750 | 98.000 | 97.938 | 97.800 | 3.750 | 97.925 | 97.825 | 97.725 |
| 3.625 | 97.875 | 97.813 | 97.675 | 3.625 | 97.800 | 97.700 | 97.600 |
| 3.500 | 97.750 | 97.688 | 97.550 | 3.500 | 97.675 | 97.575 | 97.475 |
| 3.375 | 97.625 | 97.563 | 97.425 | 3.375 | 97.550 | 97.450 | 97.350 |
| 3.250 | 97.500 | 97.438 | 97.300 | 3.250 | 97.425 | 97.325 | 97.225 |
| 3.125 | 97.375 | 97.313 | 97.175 | 3.125 | 97.300 | 97.200 | 97.100 |
| 3.000 | 97.250 | 97.188 | 97.050 | 3.000 | 97.175 | 97.075 | 96.975 |
| 2.875 | 97.125 | 97.063 | 96.925 | 2.875 | 97.050 | 96.950 | 96.850 |
| 2.750 | 97.000 | 96.938 | 96.800 | 2.750 | 96.925 | 96.825 | 96.725 |
| 2.625 | 96.875 | 96.813 | 96.675 | 2.625 | 96.800 | 96.700 | 96.600 |
| 2.500 | 96.750 | 96.688 | 96.550 | 2.500 | 96.675 | 96.575 | 96.475 |
| 2.375 | 96.625 | 96.563 | 96.425 | 2.375 | 96.550 | 96.450 | 96.350 |
| 2.250 | 96.500 | 96.438 | 96.300 | 2.250 | 96.425 | 96.325 | 96.225 |
| 2.125 | 96.375 | 96.313 | 96.175 | 2.125 | 96.300 | 96.200 | 96.100 |
| 2.000 | 96.250 | 96.188 | 96.050 | 2.000 | 96.175 | 96.075 | 95.975 |
| 1.875 | 96.125 | 96.063 | 95.925 | 1.875 | 96.050 | 95.950 | 95.850 |
| 1.750 | 96.000 | 95.938 | 95.800 | 1.750 | 95.925 | 95.825 | 95.725 |
| 1.625 | 95.875 | 95.813 | 95.675 | 1.625 | 95.800 | 95.700 | 95.600 |
| 1.500 | 95.750 | 95.688 | 95.550 | 1.500 | 95.675 | 95.575 | 95.475 |
| 1.375 | 95.625 | 95.563 | 95.425 | 1.375 | 95.550 | 95.450 | 95.350 |
| 1.250 | 95.500 | 95.438 | 95.300 | 1.250 | 95.425 | 95.325 | 95.225 |
| 1.125 | 95.375 | 95.313 | 95.175 | 1.125 | 95.300 | 95.200 | 95.100 |
| 1.000 | 95.250 | 95.188 | 95.050 | 1.000 | 95.175 | 95.075 | 94.975 |
| 0.875 | 95.125 | 95.063 | 94.925 | 0.875 | 95.050 | 94.950 | 94.850 |
| 0.750 | 95.000 | 94.938 | 94.800 | 0.750 | 94.925 | 94.825 | 94.725 |
| 0.625 | 94.875 | 94.813 | 94.675 | 0.625 | 94.800 | 94.700 | 94.600 |
| 0.500 | 94.750 | 94.688 | 94.550 | 0.500 | 94.675 | 94.575 | 94.475 |
| 0.375 | 94.625 | 94.563 | 94.425 | 0.375 | 94.550 | 94.450 | 94.350 |
| 0.250 | 94.500 | 94.438 | 94.300 | 0.250 | 94.425 | 94.325 | 94.225 |
| 0.125 | 94.375 | 94.313 | 94.175 | 0.125 | 94.300 | 94.200 | 94.100 |
| 0.000 | 94.250 | 94.188 | 94.050 | 0.000 | 94.175 | 94.075 | 93.975 |
| Min Price | 96.750 | 96.750 | 96.750 | Min Price | 96.750 | 96.750 | 96.750 |
| Max Price | 102.750 | 102.750 | 102.750 | Max Price | 102.750 | 102.750 | 102.750 |

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

| Adjustments to Price | FICO/CLTV | <=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 |
|--|---|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Standard Doc - 2 Years | 780+ | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | 0.000 | -0.125 | -1.375 | -2.500 |
| | 760-779 | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | 0.000 | -0.250 | -1.500 | -2.625 |
| | 740-759 | 0.625 | 0.625 | 0.375 | 0.250 | 0.000 | -0.125 | -0.375 | -1.875 | -3.125 |
| | 720-739 | 0.500 | 0.500 | 0.250 | 0.125 | -0.125 | -0.375 | -0.875 | -2.250 | -3.750 |
| | 700-719 | 0.375 | 0.375 | 0.125 | 0.000 | -0.500 | -1.000 | -1.375 | -3.250 | -4.625 |
| | 680-699 | 0.375 | 0.375 | 0.000 | -0.375 | -0.875 | -1.750 | -2.125 | -4.000 | -5.000 |
| | 660-679 | -0.250 | -0.500 | -0.750 | -1.250 | -2.000 | -2.500 | -3.125 | NA | NA |
| Standard Doc - 1 Year (In Addition to the 2 Year Adj) | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 |
| Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVVOE | 780+ | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | 0.000 | -0.250 | -1.500 | -2.750 |
| | 760-779 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | 0.000 | -0.375 | -1.625 | -2.875 |
| | 740-759 | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | -0.125 | -0.500 | -2.125 | -3.500 |
| | 720-739 | 0.625 | 0.625 | 0.375 | 0.250 | 0.000 | -0.500 | -1.125 | -2.625 | -4.125 |
| | 700-719 | 0.500 | 0.500 | 0.250 | 0.125 | -0.375 | -1.125 | -1.625 | -3.625 | -5.125 |
| | 680-699 | 0.375 | 0.375 | 0.000 | -0.500 | -0.875 | -2.000 | -2.625 | -4.500 | -5.375 |
| | 660-679 | -0.250 | -0.500 | -0.875 | -1.375 | -2.250 | -2.750 | -3.375 | NA | NA |
| Alt Doc Additional Adjustments | Bank Statement - 12 Months 1099 - 12 Months WVVOE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.375 |
| | CPA/EA Prepared P&L - 24 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | NA |
| | CPA/EA Prepared P&L - 12 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.625 | -1.000 | NA |
| | CPA/EA Prepared P&L - 12 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.625 | -1.000 | NA |

| Adjustments to Price | | <=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 |
|----------------------|---------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Housing History | 1x30x12 | -0.125 | -0.250 | -0.250 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -1.500 |
| DTI | 43.01%-50% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 |
| | >50% | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | NA | NA |
| Loan Balance | <=\$250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.750 | -0.875 |
| | \$250,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$750,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 |
| | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | NA |
| | \$2,000,001 - \$2,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | NA | NA |
| | \$2,500,001 - \$3,000,000 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | NA | NA | NA |
| Purpose | Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | R/T Refi | 0.000 | 0.000 | -0.125 | -0.125 | -0.375 | -0.375 | -0.375 | -0.375 | NA |
| | Cash-Out Refi | -0.250 | -0.250 | -0.375 | -0.500 | -0.750 | -0.875 | -1.250 | NA | NA |
| Occupancy | 2nd Home | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.500 | NA |
| | Investor | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | - | | | |

[Return to Home Tab](#)



Effective: 2/1/24 8:41 AM

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

| MVP Standard - Full Doc | | | | SHLC Wholesale MVP Standard | | | |
|-------------------------|---------|---------|------------|-----------------------------|---------|---------|------------|
| 30 Day Pricing | | | | 30 Day Pricing | | | |
| Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed | Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed |
| 9.375 | 103.375 | 103.313 | 103.175 | 9.375 | 103.300 | 103.200 | 103.100 |
| 9.250 | 103.250 | 103.188 | 103.050 | 9.250 | 103.175 | 103.075 | 102.975 |
| 9.125 | 103.125 | 103.063 | 102.925 | 9.125 | 103.050 | 102.950 | 102.850 |
| 9.000 | 103.000 | 102.938 | 102.800 | 9.000 | 102.925 | 102.825 | 102.725 |
| 8.875 | 102.875 | 102.813 | 102.675 | 8.875 | 102.800 | 102.700 | 102.600 |
| 8.750 | 102.750 | 102.688 | 102.550 | 8.750 | 102.675 | 102.575 | 102.475 |
| 8.625 | 102.625 | 102.563 | 102.425 | 8.625 | 102.550 | 102.450 | 102.350 |
| 8.500 | 102.500 | 102.438 | 102.300 | 8.500 | 102.425 | 102.325 | 102.225 |
| 8.375 | 102.250 | 102.188 | 102.050 | 8.375 | 102.175 | 102.075 | 101.975 |
| 8.250 | 102.000 | 101.938 | 101.800 | 8.250 | 101.925 | 101.825 | 101.725 |
| 8.125 | 101.750 | 101.688 | 101.550 | 8.125 | 101.675 | 101.575 | 101.475 |
| 8.000 | 101.500 | 101.438 | 101.300 | 8.000 | 101.425 | 101.325 | 101.225 |
| 7.875 | 101.250 | 101.188 | 101.050 | 7.875 | 101.175 | 101.075 | 100.975 |
| 7.750 | 101.000 | 100.938 | 100.800 | 7.750 | 100.925 | 100.825 | 100.725 |
| 7.625 | 100.750 | 100.688 | 100.550 | 7.625 | 100.675 | 100.575 | 100.475 |
| 7.500 | 100.500 | 100.438 | 100.300 | 7.500 | 100.425 | 100.325 | 100.225 |
| 7.375 | 100.250 | 100.188 | 100.050 | 7.375 | 100.175 | 100.075 | 99.975 |
| 7.250 | 100.000 | 99.938 | 99.800 | 7.250 | 99.863 | 99.763 | 99.663 |
| 7.125 | 99.750 | 99.688 | 99.550 | 7.125 | 99.550 | 99.450 | 99.350 |
| 7.000 | 99.438 | 99.375 | 99.238 | 7.000 | 99.238 | 99.138 | 99.038 |
| 6.875 | 99.125 | 99.063 | 98.925 | 6.875 | 98.925 | 98.825 | 98.725 |
| 6.750 | 98.813 | 98.750 | 98.613 | 6.750 | 98.613 | 98.513 | 98.413 |
| 6.625 | 98.438 | 98.375 | 98.238 | 6.625 | 98.238 | 98.138 | 98.038 |
| 6.500 | 98.063 | 98.000 | 97.863 | 6.500 | 97.863 | 97.763 | 97.663 |
| 6.375 | 97.688 | 97.625 | 97.488 | 6.375 | 97.488 | 97.388 | 97.288 |
| Min Price | 96.750 | 96.750 | 96.750 | Min Price | 96.750 | 96.750 | 96.750 |
| Max Price | 102.750 | 102.750 | 102.750 | Max Price | 102.750 | 102.750 | 102.750 |

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

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

Extension and Re-lock Fees
Please call lock desk for extensions and relocks

| Adjustments to Price | FICO/CLTV | <=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 |
|---|---|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Standard Doc - 2 Years | 740+ | 0.625 | 0.625 | 0.375 | 0.250 | 0.000 | -0.125 | -0.625 | -2.125 | NA |
| | 720-739 | 0.500 | 0.500 | 0.250 | 0.125 | -0.125 | -0.375 | -1.000 | -2.500 | NA |
| | 700-719 | 0.375 | 0.375 | 0.125 | 0.000 | -0.500 | -1.000 | -1.500 | -3.500 | NA |
| | 680-699 | 0.375 | 0.375 | 0.000 | -0.375 | -0.875 | -1.750 | -2.125 | -4.000 | NA |
| | 660-679 | -0.250 | -0.500 | -0.750 | -1.250 | -2.000 | -2.500 | -3.125 | NA | NA |
| | 640-659 | -1.000 | -1.000 | -1.000 | -1.250 | -2.000 | -2.625 | -3.500 | NA | NA |
| | 620-639 | -2.000 | -2.000 | -2.000 | -2.250 | -2.750 | -3.625 | -4.000 | NA | NA |
| | 600-619 | -3.125 | -3.125 | -3.375 | -3.875 | -4.625 | NA | NA | NA | NA |
| | 580-599 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | Standard Doc - 1 Year (In Addition to the 2 Year Adj) | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | NA |
| Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months WVOE | 740+ | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | -0.125 | -0.750 | -2.375 | NA |
| | 720-739 | 0.625 | 0.625 | 0.375 | 0.250 | 0.000 | -0.500 | -1.250 | -2.875 | NA |
| | 700-719 | 0.500 | 0.500 | 0.250 | 0.125 | -0.375 | -1.125 | -1.750 | -3.875 | NA |
| | 680-699 | 0.375 | 0.375 | 0.000 | -0.500 | -0.875 | -2.000 | -2.625 | -4.500 | NA |
| | 660-679 | -0.250 | -0.500 | -0.875 | -1.375 | -2.250 | -2.750 | -3.375 | NA | NA |
| | 640-659 | -1.000 | -1.000 | -1.000 | -1.625 | -2.500 | -2.750 | -3.750 | NA | NA |
| | 620-639 | -2.250 | -2.250 | -2.250 | -2.500 | -3.000 | -3.875 | -4.250 | NA | NA |
| | 600-619 | -4.000 | -4.000 | -4.500 | -5.000 | -5.750 | NA | NA | NA | NA |
| | 580-599 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | Alt Doc Additional Adjustments | Bank Statement - 12 Months 1099 - 12 Months WVOE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 |
| | CPA/EA Prepared P&L - 24 Months | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | NA | NA |
| | CPA/EA Prepared P&L - 12 Months | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | NA | NA |

| Price Adjustments | | <=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 | |
|----------------------------|---------------------------|------------------|----------|----------|----------|----------|----------|----------|----------|----------|----|
| Housing History | 1x30x12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | 0x60x12 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -1.125 | -1.125 | NA | NA | |
| | 0x90x12 | -1.250 | -1.250 | -1.250 | -1.250 | -1.500 | NA | NA | NA | NA | |
| Housing Event Seasoning | >=36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | 24 - 35 Mo | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | NA | NA | |
| | 12 - 23 Mo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA | NA | NA | |
| DTI | > 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.250 | NA | |
| | <=250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.625 | NA | |
| | \$250,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | \$750,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | \$1,500,001 - \$2,000,000 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | NA | NA | |
| | \$2,000,001 - \$2,500,000 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | NA | NA | NA | NA | |
| | \$2,500,001 - \$3,000,000 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | NA | NA | NA | NA | |
| | Purpose | Cash-Out Refi | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | NA | NA |
| | Occupancy | 2nd Home | 0.000 | 0.000 | -0.125 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA |
| | Investor | 0.000 | 0.000 | -0.250 | -0.375 | -0.375 | -0.375 | -0.375 | NA | NA | |
| Property Type | Condo | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | NA | NA | |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | NA | NA | |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | NA | NA | |
| State 1 | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | |
| | Amortization | 40 Year Maturity | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | NA |
| | Interest Only | -0.250 | -0.250 | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | NA | |
| Other | Escrow Waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA | |

| Other Price Adjustments | LLPA | Max Price | Product | Amort Term | Term | I/O Term | |
|---|------------|-----------|------------------------------------|-----------------|---------|----------|---|
| Prepay Penalty 1-4 (Investor Only) | No Penalty | -1.000 | 5yr ARM & 7yr ARM & 10yr ARM | 360.0 | 360.0 | NA | |
| | 12 Months | -0.750 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 240.000 | 360.000 | 120.000 | |
| | 24 Months | -0.375 | 5yr ARM I/O & 7yr ARM I/O & 10yr A | 360.000 | 480.000 | 120.000 | |
| | 36 Months | 0.000 | | | | | |
| | 48 Months | 0.250 | 102.250 | 30 YR FIXED | 360 | 360 | NA |
| Lock Period | 60 Months | 0.500 | 102.750 | 30 YR FIXED I/O | 240 | 360 | 120 |
| | 60 days | -0.300 | | | | | |
| 1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ 3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA | | | | | | | Program Restrictions Housing 0x90x12 Min (BK/FC/SS/DI) 12 mo Min FICO 600.0 Max LTV 85 Min Price 96.0 Loan Amount Max Price <\$2,000,000 102.8 \$2,000,000 - \$3,000,000 101.8 |
| ARM Requirements ARM Index SOFR 30AVG ARM Margin 5.0 5yr ARM Caps 2/1/5 7yr & 10yr ARM Caps 5/1/5 Reset Frequency 6 mo | | | | | | | |

Effective: 2/1/24 8:41 AM

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

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| MVP Standard DSCR 30 Day Pricing | | | | SHLC Wholesale MVP DSCR | | | |
|-------------------------------------|---------|---------|------------|-------------------------|--|--|--|
| Rate | 5/6 ARM | 7/6 ARM | 30Yr Fixed | | | | |
| 10.125 | 106.850 | 106.800 | 106.700 | | | | |
| 10.000 | 106.600 | 106.550 | 106.450 | | | | |
| 9.875 | 106.350 | 106.300 | 106.200 | | | | |
| 9.750 | 106.100 | 106.050 | 105.950 | | | | |
| 9.625 | 105.850 | 105.800 | 105.700 | | | | |
| 9.500 | 105.600 | 105.550 | 105.450 | | | | |
| 9.375 | 105.350 | 105.300 | 105.200 | | | | |
| 9.250 | 105.100 | 105.050 | 104.950 | | | | |
| 9.125 | 104.850 | 104.800 | 104.700 | | | | |
| 9.000 | 104.475 | 104.425 | 104.325 | | | | |
| 8.875 | 104.100 | 104.050 | 103.950 | | | | |
| 8.750 | 103.725 | 103.675 | 103.575 | | | | |
| 8.625 | 103.350 | 103.300 | 103.200 | | | | |
| 8.500 | 102.975 | 102.925 | 102.825 | | | | |
| 8.375 | 102.600 | 102.550 | 102.450 | | | | |
| 8.250 | 102.225 | 102.175 | 102.075 | | | | |
| 8.125 | 101.850 | 101.800 | 101.700 | | | | |
| 8.000 | 101.475 | 101.425 | 101.325 | | | | |
| 7.875 | 101.100 | 101.050 | 100.950 | | | | |
| 7.750 | 100.725 | 100.675 | 100.575 | | | | |
| 7.625 | 100.350 | 100.300 | 100.200 | | | | |
| 7.500 | 99.975 | 99.925 | 99.825 | | | | |
| 7.375 | 99.600 | 99.550 | 99.450 | | | | |
| 7.250 | 99.225 | 99.175 | 99.075 | | | | |
| 7.125 | 98.850 | 98.800 | 98.700 | | | | |

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

| Price Adjustments | FICO/CLTV | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|-------------------|-----------|--------|----------|----------|----------|----------|----------|----------|
| DSCR | 760+ | 1.875 | 1.625 | 1.375 | 0.875 | 0.250 | -0.250 | -2.500 |
| | 740-759 | 1.750 | 1.500 | 1.250 | 0.750 | 0.000 | -0.500 | -2.750 |
| | 720-739 | 1.500 | 1.250 | 1.000 | 0.500 | -0.250 | -0.750 | -3.500 |
| | 700-719 | 0.875 | 0.625 | 0.375 | -0.125 | -1.000 | -1.375 | -4.250 |
| | 680-699 | 0.250 | -0.125 | -0.125 | -0.625 | -2.000 | -3.250 | NA |
| | 660-679 | 0.000 | -0.375 | -0.625 | -1.125 | -2.500 | -5.000 | NA |
| | 640-659 | -2.500 | -3.000 | -3.500 | -4.000 | -4.500 | -5.500 | NA |
| | 620-639 | -4.000 | -4.500 | -4.750 | -5.250 | -5.750 | -6.750 | NA |
| | 600-619 | NA | NA | NA | NA | NA | NA | NA |

| Prepay Term 1-4 | Min Price | Max Price |
|-----------------|-----------|-----------|
| 60 Months | 94,750 | 104,750 |
| 48 Months | 94,750 | 104,250 |
| 36 Months | 94,750 | 103,750 |
| 24 Months | 94,750 | 103,250 |
| 12 Months | 94,750 | 100,750 |
| No Penalty | 94,750 | 99,750 |

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

| Price Adjustments | | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
|---|---------------------------|--------|----------|----------|----------|----------|----------|----------|
| DSCR | >=1.25 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| Additional Adjustments | 1.00-1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 75-99 | -1.375 | -1.375 | -1.375 | -1.875 | -2.375 | -3.000 | NA |
| | <.75 | -2.625 | -2.625 | -2.625 | -3.250 | -3.625 | -5.000 | NA |
| Housing History | 0x60x12 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA |
| Housing Event | >= 36 Mo | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Seasoning | 24 - 35 Mo | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | NA |
| Loan Balance | <=\$150,000 | -0.750 | -0.750 | -0.875 | -0.875 | -1.000 | -1.750 | -2.000 |
| | \$150,001 - \$250,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$500,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.500 |
| | \$1,500,001 - \$2,000,000 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | -0.500 | NA |
| | \$2,000,001 - \$2,500,000 | -0.125 | -0.125 | -0.250 | -0.375 | -0.500 | NA | NA |
| | \$2,500,001 - \$3,000,000 | -0.500 | -0.500 | -0.500 | -0.875 | -1.000 | NA | NA |
| Purpose | Cash-Out Refi & FICO>=700 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | -1.250 | NA |
| | Cash-Out Refi & FICO<700 | -0.500 | -0.500 | -0.500 | -0.500 | -1.750 | -2.250 | NA |
| Property Type | Condo | -0.125 | -0.125 | -0.125 | -0.250 | -0.500 | -0.750 | NA |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | NA |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | -0.750 | NA |
| State | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Amortization | 40 Year Maturity | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 |
| | Interest Only | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | -0.750 | -1.000 |
| 5% Fixed Prepayment Penalty Term 1-5 | 60 Months | 0.875 | 0.875 | 0.875 | 0.875 | 1.000 | 1.000 | 1.000 |
| | 48 Months | 0.625 | 0.625 | 0.625 | 0.625 | 0.750 | 0.750 | 0.750 |
| | 36 Months | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | 24 Months | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -0.500 |
| | 12 Months | -1.125 | -1.125 | -1.375 | -1.375 | -1.625 | -1.625 | -1.625 |
| No Penalty | -1.75 | -1.75 | -2 | -2 | -2.25 | -2.25 | -2.25 | |
| Prepayment Penalty Term 1-5 (Other allowable PPP) | 60 Months | 0.5 | 0.5 | 0.5 | 0.5 | 0.625 | 0.75 | 0.875 |
| | 48 Months | 0.375 | 0.375 | 0.375 | 0.375 | 0.5 | 0.5 | 0.625 |
| | 36 Months | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 24 Months | -0.5 | -0.5 | -0.5 | -0.5 | -0.625 | -0.625 | -0.625 |
| | 12 Months | -1.25 | -1.25 | -1.5 | -1.5 | -1.75 | -1.75 | -1.75 |
| No Penalty | -1.75 | -1.75 | -2 | -2 | -2.25 | -2.25 | -2.25 | |
| Other | Escrow Waiver | -0.25 | -0.25 | -0.25 | -0.25 | -0.25 | -0.25 | -0.25 |

| Other Price Adjustments | ARM Requirements | Program Restrictions |
|-------------------------|------------------|----------------------|
| Lock Period | ARM Index | SOFR 30A |
| | ARM Margin | 6.5 |
| | Syr ARM Caps | 2/1/5 |
| | 7yr & 10yr ARM C | 5/1/5 |
| | Reset Frequency | 6 mo |
| | | Housing |
| | | (BK/FC/SS/DLI) |
| | | Min FICO |
| | | 660.000 |
| | | Max LTV |
| | | 80 |
| | | Max Property Cou |
| | | 25.000 |

| Product | Amort Term | Term | I/O Term |
|--|------------|---------|----------|
| 5yr ARM & 7yr ARM & 10yr ARM | 36000.000% | 360.000 | NA |
| 5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O | 24000.000% | 360.000 | 120.000 |
| 30 YR FIXED | 36000.000% | 360.000 | NA |
| 30 YR FIXED I/O | 24000.000% | 360.000 | 120.000 |

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
All Fixed Rate qualified at the Note Rate.
* Loan eligibility is determined by the Guideline/Product Matrix.

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Effective: 2/1/24 8:41 AM

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

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| MVP Foreign National - Full Doc and DSCR | | | | SHLC Wholesale MVP Foreign National | |
|--|---------|---------|------------|-------------------------------------|--|
| 30 Day Pricing | | | | | |
| Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed | | |
| 10.375 | 107.350 | 107.300 | 107.200 | | |
| 10.250 | 107.100 | 107.050 | 106.950 | | |
| 10.125 | 106.850 | 106.800 | 106.700 | | |
| 10.000 | 106.600 | 106.550 | 106.450 | | |
| 9.875 | 106.350 | 106.300 | 106.200 | | |
| 9.750 | 106.100 | 106.050 | 105.950 | | |
| 9.625 | 105.850 | 105.800 | 105.700 | | |
| 9.500 | 105.600 | 105.550 | 105.450 | | |
| 9.375 | 105.350 | 105.300 | 105.200 | | |
| 9.250 | 105.100 | 105.050 | 104.950 | | |
| 9.125 | 104.850 | 104.800 | 104.700 | | |
| 9.000 | 104.475 | 104.425 | 104.325 | | |
| 8.875 | 104.100 | 104.050 | 103.950 | | |
| 8.750 | 103.725 | 103.675 | 103.575 | | |
| 8.625 | 103.350 | 103.300 | 103.200 | | |
| 8.500 | 102.975 | 102.925 | 102.825 | | |
| 8.375 | 102.600 | 102.550 | 102.450 | | |
| 8.250 | 102.225 | 102.175 | 102.075 | | |
| 8.125 | 101.850 | 101.800 | 101.700 | | |
| 8.000 | 101.475 | 101.425 | 101.325 | | |
| 7.875 | 101.100 | 101.050 | 100.950 | | |
| 7.750 | 100.725 | 100.675 | 100.575 | | |
| 7.625 | 100.350 | 100.300 | 100.200 | | |
| 7.500 | 99.975 | 99.925 | 99.825 | | |
| 7.375 | 99.600 | 99.550 | 99.450 | | |

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

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

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

| Price Adjustments | FICO/CLTV | <=90 | 90.01-95 | 95.01-100 | 100.01-105 | 105.01-110 | 110.01-115 |
|-------------------|----------------|--------|----------|-----------|------------|------------|------------|
| Standard Doc | 680+ | 0.250 | -0.125 | -0.125 | -0.625 | -1.375 | -2.250 |
| Asset Utilization | 680+ | 0.250 | -0.125 | -0.125 | -0.625 | -1.375 | -2.250 |
| DSCR | 680+ | 0.500 | 0.000 | -0.125 | -0.625 | -1.375 | -2.500 |
| | Foreign Credit | 0.500 | 0.000 | -0.125 | -0.625 | -1.375 | -2.500 |
| DSCR | >=1.25 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| Additional | 1.00-1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Adjustments | 75-99 | -1.375 | -1.375 | -1.375 | -1.625 | NA | NA |
| | <.75 | -1.875 | -1.875 | -1.875 | -2.125 | NA | NA |

| Prepay Term | Min Price | Max Price |
|-------------|-----------|-----------|
| 60 Months | 94.750 | 104.750 |
| 48 Months | 94.750 | 104.250 |
| 36 Months | 94.750 | 103.750 |
| 24 Months | 94.750 | 103.250 |
| 12 Months | 94.750 | 100.750 |
| No Penalty | 94.750 | 99.750 |

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$312,159 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:
-6 mo Interest

| Price Adjustments | <=90 | 90.01-95 | 95.01-100 | 100.01-105 | 105.01-110 | 110.01-115 |
|-----------------------|------------------------------|----------|-----------|------------|------------|------------|
| Loan Balance | <=\$150,000 | -1.000 | -1.000 | -1.125 | -1.125 | -1.125 |
| | \$150,001 - \$250,000 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$500,001 - \$1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | \$1,500,001 - \$2,000,000 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 |
| Purpose | Cash-Out Refi | -0.500 | -0.625 | -0.750 | -1.000 | NA |
| Occupancy | 2nd Home (Canadian Citizens) | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| Property Type | Condo | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 |
| | Condotel | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 |
| | 2-4 Unit | -0.375 | -0.375 | -0.375 | -0.500 | -0.625 |
| State | CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | FL | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| Amortization | 40 Year Maturity | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 |
| | Interest Only | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 |
| Prepayment | 60 Months | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 |
| | 48 Months | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 |
| Penalty Term 1-5 | 36 Months | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| (Other allowable PPP) | 24 Months | -0.500 | -0.500 | -0.500 | -0.625 | -0.625 |
| | 12 Months | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 |
| | No Penalty | -1.750 | -1.750 | -2.000 | -2.250 | -2.250 |
| Other | Less than 12 Months Reserves | -0.250 | -0.250 | -0.250 | -0.250 | NA |
| | Escrow Waiver | -0.250 | -0.250 | -0.250 | -0.250 | NA |

| Other Price Adjustments | Product - DSCR | Amort Term | Term | I/O Term |
|-------------------------|----------------|------------|--|-------------|
| Lock Period | 60 days | -0.300 | 5yr ARM & 7yr ARM & 10yr ARM | 360.000 |
| | | | 5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr) | 240.0 |
| | | | 5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr) | 360.000 |
| | | | 30 YR FIXED | 360.000 |
| | | | 30 YR FIXED I/O | 240.000 |
| ARM Requirements | | | | 360.000 |
| ARM Index | SOFR 30AVG | | | 360000.000% |
| ARM Margin (DTI) | 5.0 | | | NA |
| ARM Margin (DSCR) | 6.5 | | | NA |
| 5yr ARM Caps | 2/1/5 | | | NA |
| 7yr & 10yr ARM Caps | 5/1/5 | | | NA |
| Reset Frequency | 6 mo | | | NA |

| Program Restrictions | |
|----------------------|-----------------------|
| Housing | 0x30x12 |
| (BK/FC/SS/DL) | 36 mo |
| Min FICO | 680 or Foreign Credit |
| Max LTV | 75 |
| Max Price (2nd Home) | 104 |