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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"> <li>• New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at <a href="http://www.sagetpo.com">www.sagetpo.com</a>.</li> <li>• Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.</li> <li>• 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.</li> <li>• Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.</li> <li>• Rates and prices are subject to change without notice.</li> <li>• Lender Fees Are Not Included In Pricing.</li> </ul>

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 1100-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.735	103.610	103.360	7.625		103.851	103.726	103.476	7.000		102.710	102.585	102.335
7.500		103.371	103.246	102.996	7.500		103.472	103.347	103.097	6.875		102.796	102.671	102.421
7.375		103.126	103.001	102.751	7.375		103.091	102.966	102.716	6.750		102.510	102.385	102.135
7.250		102.679	102.554	102.304	7.250		102.678	102.553	102.303	6.625		102.207	102.082	101.832
7.125		102.792	102.667	102.417	7.125		103.014	102.889	102.639	6.500		102.145	102.020	101.770
7.000		102.544	102.419	102.169	7.000		102.602	102.477	102.227	6.375		101.875	101.750	101.500
6.875		102.117	101.992	101.742	6.875		102.152	102.027	101.777	6.250		101.612	101.487	101.237
6.750		101.627	101.502	101.252	6.750		101.676	101.551	101.301	6.125		101.178	101.053	100.803
6.625		101.747	101.622	101.372	6.625		102.080	101.955	101.705	6.000		101.514	101.389	101.139
6.500		101.429	101.304	101.054	6.500		101.603	101.478	101.228	5.875		101.219	101.094	100.844
6.375		100.878	100.753	100.503	6.375		101.111	100.986	100.736	5.750		100.882	100.757	100.507
6.250		100.357	100.232	99.982	6.250		100.586	100.461	100.211	5.625		100.397	100.272	100.022
6.125		100.234	100.109	99.859	6.125		100.894	100.769	100.519	5.500		100.455	100.330	100.080
6.000		99.805	99.680	99.430	6.000		100.371	100.246	99.996	5.375		100.093	99.968	99.718
5.875		99.247	99.122	98.872	5.875		99.807	99.682	99.432	5.250		99.699	99.574	99.324
5.750		98.665	98.540	98.290	5.750		99.222	99.097	98.847	5.125		99.198	99.073	98.823
5.625		98.189	98.064	97.814	5.625		98.612	98.487	98.237	5.000		99.067	98.942	98.692
5.500		97.661	97.536	97.286	5.500		97.980	97.855	97.605	4.875		98.699	98.574	98.324
5.375		97.021	96.896	96.646	5.375		97.307	97.182	96.932	4.750		98.277	98.152	97.902
5.250		96.400	96.275	96.025	5.250		96.643	96.518	96.268	4.625		97.769	97.644	97.394
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		102.873	102.748	102.498										
6.875		102.582	102.457	102.207										
6.750		102.281	102.156	101.906										
6.625		101.927	101.802	101.552										
6.500		101.999	101.874	101.624										
6.375		101.680	101.555	101.305										
6.250		101.362	101.237	100.987										
6.125		100.993	100.868	100.618										
6.000		101.092	100.967	100.717										
5.875		100.786	100.661	100.411										
5.750		100.469	100.344	100.094										
5.625		100.097	99.972	99.722										
5.500		100.006	99.881	99.631										
5.375		99.688	99.563	99.313										
5.250		99.358	99.233	98.983										
5.125		98.982	98.857	98.607										
5.000		98.567	98.442	98.192										
4.875		98.213	98.088	97.838										
4.750		97.866	97.741	97.491										
4.625		97.487	97.362	97.112										

*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		

[link to policy](#)

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		103.360	103.235	102.985	7.625		102.386	102.261	102.011	7.000		100.654	100.529	100.279
7.500		103.052	102.927	102.677	7.500		102.111	101.986	101.736	6.875		100.512	100.387	100.137
7.375		102.726	102.601	102.351	7.375		101.818	101.693	101.443	6.750		100.351	100.226	99.976
7.250		102.424	102.299	102.049	7.250		101.522	101.397	101.147	6.625		99.646	99.521	99.271
7.125		102.322	102.197	101.947	7.125		101.313	101.188	100.938	6.500		99.485	99.360	99.110
7.000		101.962	101.837	101.587	7.000		100.952	100.827	100.577	6.375		99.314	99.189	98.939
6.875		101.683	101.558	101.308	6.875		100.676	100.551	100.301	6.250		99.136	99.011	98.761
6.750		101.364	101.239	100.989	6.750		100.300	100.175	99.925	6.125		98.861	98.736	98.486
6.625		101.087	100.962	100.712	6.625		100.515	100.390	100.140	6.000		98.682	98.557	98.307
6.500		100.689	100.564	100.314	6.500		100.153	100.028	99.778	5.875		98.463	98.338	98.088
6.375		100.350	100.225	99.975	6.375		99.888	99.763	99.513	5.750		98.206	98.081	97.831
6.250		99.966	99.841	99.591	6.250		98.699	98.574	98.324	5.625		97.695	97.570	97.320
6.125		99.531	99.406	99.156	6.125		99.599	99.474	99.224	5.500		97.436	97.311	97.061
6.000		99.140	99.015	98.765	6.000		99.053	98.928	98.678	5.375		97.163	97.038	96.788
5.875		98.775	98.650	98.400	5.875		98.448	98.323	98.073	5.250		96.855	96.730	96.480
5.750		98.336	98.211	97.961	5.750		96.677	96.552	96.302	5.125		96.262	96.137	95.887
5.625		96.024	95.899	95.649	5.625		95.858	95.733	95.483	5.000		96.550	96.425	96.175
5.500		95.479	95.354	95.104	5.500		95.250	95.125	94.875	4.875		96.188	96.063	95.813
5.375		94.798	94.673	94.423	5.375		94.540	94.415	94.165	4.750		95.833	95.708	95.458
5.250		94.109	93.984	93.734	5.250		93.855	93.730	93.480	4.625		94.461	94.336	94.086
1433-99 1453-99					1433-99 1453-99					1433-99 1453-99				
Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB					Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.000		98.951	98.826	98.576	7.000		98.951	98.826	98.576	7.000		98.951	98.826	98.576
6.875		98.984	98.859	98.609	6.875		98.984	98.859	98.609	6.875		98.984	98.859	98.609
6.750		98.732	98.607	98.357	6.750		98.732	98.607	98.357	6.750		98.732	98.607	98.357
6.625		98.469	98.344	98.094	6.625		98.469	98.344	98.094	6.625		98.469	98.344	98.094
6.500		98.325	98.200	97.950	6.500		98.325	98.200	97.950	6.500		98.325	98.200	97.950
6.375		98.103	97.978	97.728	6.375		98.103	97.978	97.728	6.375		98.103	97.978	97.728
6.250		97.765	97.640	97.390	6.250		97.765	97.640	97.390	6.250		97.765	97.640	97.390
6.125		97.496	97.371	97.121	6.125		97.496	97.371	97.121	6.125		97.496	97.371	97.121
6.000		97.885	97.760	97.510	6.000		97.885	97.760	97.510	6.000		97.885	97.760	97.510
5.875		97.540	97.415	97.165	5.875		97.540	97.415	97.165	5.875		97.540	97.415	97.165
5.750		97.179	97.054	96.804	5.750		97.179	97.054	96.804	5.750		97.179	97.054	96.804
5.625		96.799	96.674	96.424	5.625		96.799	96.674	96.424	5.625		96.799	96.674	96.424
5.500		97.039	96.914	96.664	5.500		97.039	96.914	96.664	5.500		97.039	96.914	96.664
5.375		96.675	96.550	96.300	5.375		96.675	96.550	96.300	5.375		96.675	96.550	96.300
5.250		96.239	96.114	95.864	5.250		96.239	96.114	95.864	5.250		96.239	96.114	95.864
5.125		95.732	95.607	95.357	5.125		95.732	95.607	95.357	5.125		95.732	95.607	95.357
5.000		95.722	95.597	95.347	5.000		95.722	95.597	95.347	5.000		95.722	95.597	95.347
4.875		95.377	95.252	95.002	4.875		95.377	95.252	95.002	4.875		95.377	95.252	95.002
4.750		94.889	94.764	94.514	4.750		94.889	94.764	94.514	4.750		94.889	94.764	94.514
4.625		94.353	94.228	93.978	4.625		94.353	94.228	93.978	4.625		94.353	94.228	93.978

*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		

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

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SHLC Wholesale Government																																													
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 &lt;=150K</td><td>-0.375</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Cash Out</td><td>-0.250</td></tr> <tr><td>Cash Out &gt; 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/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																													
680-699	0.000																																												
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VA IRRL N/O/O	-1.000																																												
Cash Out	-0.250																																												
Cash Out > 90% (VA)	-1.75																																												
7.625		103.782	103.657	103.407	7.000		NA	NA	NA																																				
7.500		103.572	103.447	103.197	6.875		NA	NA	NA																																				
7.375		103.149	103.024	102.774	6.750		NA	NA	NA																																				
7.250		102.644	102.519	102.269	6.625	100.727	100.602	100.352																																					
7.125		103.507	103.382	103.132	6.500	100.352	100.227	99.977																																					
7.000		103.052	102.927	102.677	6.375	99.963	99.838	99.588																																					
6.875		102.562	102.437	102.187	6.250	99.559	99.434	99.184																																					
6.750		102.779	102.654	102.404	6.125	99.880	99.755	99.505																																					
6.625		102.805	102.680	102.430	6.000	99.480	99.355	99.105																																					
6.500		102.385	102.260	102.010	5.875	99.062	98.937	98.687																																					
6.375		101.881	101.756	101.506	5.750	98.625	98.500	98.250																																					
6.250		102.149	102.024	101.774	5.625	99.153	99.028	98.778																																					
6.125		101.863	101.738	101.488	5.500	98.719	98.594	98.344																																					
6.000		101.454	101.329	101.079	5.375	98.261	98.136	97.886																																					
5.875		100.903	100.778	100.528	5.250	97.777	97.652	97.402																																					
5.750		100.585	100.460	100.210	5.125	97.870	97.745	97.495																																					
5.625		100.245	100.120	99.870	5.000	97.378	97.253	97.003																																					
5.500		99.774	99.649	99.399	4.875	96.867	96.742	96.492																																					
5.375		98.953	98.828	98.578	4.750	96.342	96.217	95.967																																					
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 &lt;=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 &gt; 90% (VA)</td><td>-1.75</td></tr> </tbody> </table> <p>Note: Pricing and LLPA's 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 IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
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Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625	101.826	101.701	101.451	101.451	7.000	NA	NA	NA	NA																																			
7.500	101.616	101.491	101.241	101.241	6.875	NA	NA	NA	NA																																			
7.375	101.193	101.068	100.818	100.818	6.750	NA	NA	NA	NA																																			
7.250	100.688	100.563	100.313	100.313	6.625	94.004	93.879	93.629	93.629																																			
7.125	101.296	101.171	100.921	100.921	6.500	93.755	93.630	93.380	93.380																																			
7.000	100.841	100.716	100.466	100.466	6.375	93.487	93.362	93.112	93.112																																			
6.875	100.352	100.227	99.977	99.977	6.250	93.198	93.073	92.823	92.823																																			
6.750	99.259	99.134	98.884	98.884	6.125	93.222	93.097	92.847	92.847																																			
6.625	100.849	100.724	100.474	100.474	6.000	92.944	92.819	92.569	92.569																																			
6.500	100.429	100.304	100.054	100.054	5.875	92.639	92.514	92.264	92.264																																			
6.375	99.925	99.800	99.550	99.550	5.750	92.302	92.177	91.927	91.927																																			
6.250	98.736	98.611	98.361	98.361	5.625	94.731	94.606	94.356	94.356																																			
6.125	99.707	99.582	99.332	99.332	5.500	94.403	94.278	94.028	94.028																																			
6.000	99.298	99.173	98.923	98.923	5.375	94.032	93.907	93.657	93.657																																			
5.875	98.747	98.622	98.372	98.372	5.250	93.613	93.488	93.238	93.238																																			
5.750	97.520	97.395	97.145	97.145	5.125	93.624	93.499	93.249	93.249																																			
5.625	97.179	97.054	96.804	96.804	5.000	93.190	93.065	92.815	92.815																																			
5.500	96.708	96.583	96.333	96.333	4.875	92.719	92.594	92.344	92.344																																			
5.375	95.887	95.762	95.512	95.512	4.750	92.220	92.095	91.845	91.845																																			

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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		

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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	6.750		98.000	97.875	97.625	FICO Adjustments	
6.625		97.750	97.625	97.375	6.625		97.750	97.625	97.375	680 - 699	0.000
6.500		97.500	97.375	97.125	6.500		97.500	97.375	97.125	660-679	-0.125
6.375		97.250	97.125	96.875	6.375		97.250	97.125	96.875	640-659	-0.500
6.250		97.000	96.875	96.625	6.250		97.000	96.875	96.625	620-639	-1.000
6.125		97.703	97.578	97.328	6.125		97.703	97.578	97.328	600-619	-1.500
6.000		97.307	97.182	96.932	6.000		97.307	97.182	96.932	580-599	-2.000
5.875		96.851	96.726	96.476	5.875		96.851	96.726	96.476	Government Adjusters	
5.750		96.365	96.240	95.990	5.750		96.365	96.240	95.990	Manual	-0.250
5.625		96.309	96.184	95.934	5.625		96.309	96.184	95.934	2 unit	-0.750
5.500		95.839	95.714	95.464	5.500		95.839	95.714	95.464	3-4 unit	-1.000
5.375		95.319	95.194	94.944	5.375		95.319	95.194	94.944	VA	0.000
5.250		94.777	94.652	94.402	5.250		94.777	94.652	94.402	Manufactured	-1.250
5.125		94.853	94.728	94.478	5.125		94.853	94.728	94.478	Ln Amt <=150K	-0.375
5.000		94.346	94.221	93.971	5.000		94.346	94.221	93.971	VA IRRL N/O/O	-1.000
4.875		93.769	93.644	93.394	4.875		93.769	93.644	93.394	Cash Out	-0.250
4.750		93.197	93.072	92.822	4.750		93.197	93.072	92.822	Cash Out > 90% (VA)	-1.75
4.625		93.288	93.163	92.913	4.625		93.288	93.163	92.913	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.753	92.628	92.378	4.500		92.753	92.628	92.378		
4.375		92.175	92.050	91.800	4.375		92.175	92.050	91.800		

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

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SHLC Wholesale Conforming SOFR ARMS																														
1700-25 Margin 3.00					5/6 SOFR Arm Caps 2/1/5					1800-25 Margin 3.00					7/6 SOFR ARM Caps 5/1/5					1900-25 Margin 3.00					10/6 SOFR ARM Caps 5/1/5					
Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		Rate		15 Day		30 Day		45 Day		60 Day		
7.500		101.582		101.457		101.207		101.005		7.500		101.609		101.484		101.234		101.045		7.500		101.177		101.052		100.802		101.052		100.802
7.375		101.380		101.255		101.005		101.005		7.375		101.420		101.295		101.045		101.045		7.375		101.152		101.027		100.777		101.027		100.777
7.250		101.177		101.052		100.802		100.802		7.250		101.291		101.166		100.916		100.916		7.250		101.179		101.054		100.804		101.054		100.804
7.125		100.949		100.824		100.574		100.574		7.125		101.146		101.021		100.771		100.771		7.125		101.103		100.978		100.728		100.978		100.728
7.000		100.719		100.594		100.344		100.344		7.000		101.011		100.886		100.636		100.636		7.000		100.910		100.785		100.535		100.785		100.535
6.875		100.528		100.403		100.153		100.153		6.875		100.845		100.720		100.470		100.470		6.875		100.691		100.566		100.316		100.566		100.316
6.750		100.386		100.261		100.011		100.011		6.750		100.630		100.505		100.255		100.255		6.750		100.431		100.306		100.056		100.306		100.056
6.625		100.221		100.096		99.846		99.846		6.625		100.416		100.291		100.041		100.041		6.625		100.156		100.031		99.781		100.031		99.781
6.500		100.023		99.898		99.648		99.648		6.500		100.205		100.080		99.830		99.830		6.500		99.862		99.737		99.487		99.737		99.487
6.375		99.827		99.702		99.452		99.452		6.375		99.974		99.849		99.599		99.599		6.375		99.554		99.429		99.179		99.429		99.179
6.250		99.629		99.504		99.254		99.254		6.250		99.712		99.587		99.337		99.337		6.250		99.224		99.099		98.849		99.099		98.849
6.125		99.412		99.287		99.037		99.037		6.125		99.427		99.302		99.052		99.052		6.125		98.875		98.750		98.500		98.750		98.500
6.000		99.168		99.043		98.793		98.793		6.000		99.109		98.984		98.734		98.734		6.000		98.500		98.375		98.125		98.375		98.125
5.875		98.912		98.787		98.537		98.537		5.875		98.782		98.657		98.407		98.407		5.875		98.113		97.988		97.738		97.988		97.738
5.750		98.616		98.491		98.241		98.241		5.750		98.326		98.201		97.951		97.951		5.750		97.472		97.347		97.097		97.347		97.097
5.625		98.314		98.189		97.939		97.939		5.625		97.937		97.812		97.562		97.562		5.625		NA		NA		NA		NA		NA
5.500		97.956		97.831		97.581		97.581		5.500		97.454		97.329		97.079		97.079		5.500		NA		NA		NA		NA		NA
5.375		97.597		97.472		97.222		97.222		5.375		96.970		96.845		96.595		96.595		5.375		NA		NA		NA		NA		NA
5.250		97.231		97.106		96.856		96.856		5.250		96.479		96.354		96.104		96.104		5.250		NA		NA		NA		NA		NA
5.125		96.856		96.731		96.481		96.481		5.125		NA		NA		NA		NA		5.125		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 deck for extensions and relocks

See Agency Adjusters page.





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SHLC Wholesale Home Ready and Home Possible									
10HRNR-20					10HPNR-20				
Rate	15 Day	Home Ready 30 Yr Fixed			Rate	15 Day	Home Possible 30 Yr Fixed		
		30 Day	45 Day	60 Day			30 Day	45 Day	60 Day
7.625		103.319	103.194	102.944	7.625		103.010	102.885	102.635
7.500		102.939	102.814	102.564	7.500		102.791	102.666	102.416
7.375		102.554	102.429	102.179	7.375		102.526	102.401	102.151
7.250		102.136	102.011	101.761	7.250		102.157	102.032	101.782
7.125		102.222	102.097	101.847	7.125		102.295	102.170	101.920
7.000		101.809	101.684	101.434	7.000		101.994	101.869	101.619
6.875		101.374	101.249	100.999	6.875		101.596	101.471	101.221
6.750		100.962	100.837	100.587	6.750		101.117	100.992	100.742
6.625		101.071	100.946	100.696	6.625		101.217	101.092	100.842
6.500		100.620	100.495	100.245	6.500		100.839	100.714	100.464
6.375		100.167	100.042	99.792	6.375		100.368	100.243	99.993
6.250		99.676	99.551	99.301	6.250		99.817	99.692	99.442
6.125		99.481	99.356	99.106	6.125		99.694	99.569	99.319
6.000		99.102	98.977	98.727	6.000		99.177	99.052	98.802
5.875		98.536	98.411	98.161	5.875		98.616	98.491	98.241
5.750		97.948	97.823	97.573	5.750		98.004	97.879	97.629
5.625		97.577	97.452	97.202	5.625		97.649	97.524	97.274
5.500		96.987	96.862	96.612	5.500		97.121	96.996	96.746
5.375		96.384	96.259	96.009	5.375		96.481	96.356	96.106
5.250		95.743	95.618	95.368	5.250		95.860	95.735	95.485

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										
<b>&gt;20 Yr Term</b>										
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
<b>&lt;=20 Yr Term</b>										
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	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
<b>Other LPMI Adjustments - All LPMI Products</b>										
Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LPA Caps										
All Terms	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
DTI >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.780	-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

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			
8.250		102.375	102.375	102.253	7.500		101.079	100.954	100.829			
8.125		102.375	102.253	102.128	7.375		100.829	100.704	100.579			
8.000		102.253	102.128	102.003	7.250		100.454	100.329	100.204			
7.875		102.128	102.003	101.878	7.125		100.079	99.954	99.829			
7.750		102.003	101.878	101.753	7.000		99.579	99.454	99.329			
7.625		101.878	101.753	101.628	6.875		99.079	98.954	98.829			
7.500		101.628	101.503	101.378	6.750		98.454	98.329	98.204			
7.375		101.378	101.253	101.128	6.625		97.829	97.704	97.579			
7.250		101.128	101.003	100.878	6.500		97.204	97.079	96.954			
7.125		100.753	100.628	100.503	6.375		96.579	96.454	96.329			
7.000		100.378	100.253	100.128	6.250		95.829	95.704	95.579			
6.875		100.003	99.878	99.753	6.125		95.079	94.954	94.829			
6.750		99.503	99.378	99.253	6.000		94.329	94.204	94.079			
6.625		99.003	98.878	98.753	5.875		93.579	93.454	93.329			
6.500		98.378	98.253	98.128			NA	NA	NA			
6.375		97.753	97.628	97.503			NA	NA	NA			
6.250		97.128	97.003	96.878			NA	NA	NA			
6.125		96.378	96.253	96.128			NA	NA	NA			
6.000		95.628	95.503	95.378			NA	NA	NA			
5.875		94.753	94.628	94.503			NA	NA	NA			

  

SHLC Wholesale A Series Jumbo														
3700-03 Margin 2.25 5/6 SOFR Arm A Series Jumbo Caps 2/1/5					3800-03 Margin 2.25 7/6 SOFR ARM A Series Jumbo Caps 5/1/5					3900-03 Margin 2.25 10/6 SOFR ARM A Series Jumbo Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
9.125		101.875	101.875	101.758	7.750		101.375	101.375	101.364	7.875		101.875	101.875	101.794
9.000		101.875	101.758	101.633	7.625		101.375	101.364	101.239	7.750		101.875	101.794	101.669
8.875		101.758	101.633	101.508	7.500		101.364	101.239	101.114	7.625		101.794	101.669	101.544
8.750		101.633	101.508	101.383	7.375		101.239	101.114	100.989	7.500		101.669	101.544	101.419
8.625		101.508	101.383	101.258	7.250		101.114	100.989	100.864	7.375		101.544	101.419	101.294
8.500		101.383	101.258	101.133	7.125		100.989	100.864	100.739	7.250		101.419	101.294	101.169
8.375		101.258	101.133	101.008	7.000		100.739	100.614	100.489	7.125		101.169	101.044	100.919
8.250		101.133	101.008	100.883	6.875		100.364	100.239	100.114	7.000		100.919	100.794	100.669
8.125		101.008	100.883	100.758	6.750		99.989	99.864	99.739	6.875		100.544	100.419	100.294
8.000		100.758	100.633	100.508	6.625		99.489	99.364	99.239	6.750		100.169	100.044	99.919
7.875		100.508	100.383	100.258	6.500		98.989	98.864	98.739	6.625		99.669	99.544	99.419
7.750		100.133	100.008	99.883	6.375		98.489	98.364	98.239	6.500		99.169	99.044	98.919
7.625		99.758	99.633	99.508	6.250		97.989	97.864	97.739	6.375		98.669	98.544	98.419
7.500		99.258	99.133	99.008	6.125		97.364	97.239	97.114	6.250		98.044	97.919	97.794
7.375		98.758	98.633	98.508	6.000		96.739	96.614	96.489	6.125		97.419	97.294	97.169
7.250		98.258	98.133	98.008	5.875		96.114	95.989	95.864	6.000		96.669	96.544	96.419
7.125		97.758	97.633	97.508	5.750		95.489	95.364	95.239	5.875		95.919	95.794	95.669
7.000		97.133	97.008	96.883	5.625		94.864	94.739	94.614	5.750		95.044	94.919	94.794
6.875		96.508	96.383	96.258			NA	NA	NA	5.625		94.169	94.044	93.919
6.750		95.758	95.633	95.508			NA	NA	NA	5.500		93.294	93.169	93.044

**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		101.470	101.345	101.157	8.250		101.529	101.404	101.216	
8.500		101.440	101.315	101.127	8.125		101.478	101.353	101.165	
8.375		101.385	101.260	101.073	8.000		101.422	101.297	101.109	
8.250		101.288	101.163	100.975	7.875		101.341	101.216	101.029	
8.125		101.186	101.061	100.874	7.750		101.257	101.132	100.945	
8.000		101.075	100.950	100.763	7.625		101.141	101.016	100.828	
7.875		100.922	100.797	100.609	7.500		101.038	100.913	100.725	
7.750		100.761	100.636	100.448	7.375		100.893	100.768	100.580	
7.625		100.572	100.447	100.260	7.250		100.737	100.612	100.425	
7.500		100.377	100.252	100.064	7.125		100.537	100.412	100.225	
7.375		100.171	100.046	99.858	7.000		100.316	100.191	100.003	
7.250		99.953	99.828	99.641	6.875		100.016	99.891	99.703	
7.125		99.735	99.610	99.422	6.750		99.692	99.567	99.379	
7.000		99.496	99.371	99.183	6.625		99.349	99.224	99.037	
6.875		99.244	99.119	98.932	6.500		98.987	98.862	98.675	
6.750		98.966	98.841	98.653			NA	NA	NA	
6.625		98.657	98.532	98.345			NA	NA	NA	
6.500		98.344	98.219	98.031			NA	NA	NA	
6.375		98.017	97.892	97.705			NA	NA	NA	
6.250		97.683	97.558	97.371			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		100.298	100.126	99.907	7.250		99.949	99.777	99.559	
8.375		100.269	100.097	99.878	7.125		99.644	99.472	99.253	
8.250		100.240	100.068	99.849	7.000		99.338	99.166	98.948	
8.125		100.167	99.996	99.777	6.875		99.033	98.861	98.642	
8.000		100.096	99.924	99.705	6.750		98.727	98.555	98.336	
7.875		100.003	99.831	99.613	6.625		98.447	98.275	98.056	
7.750		100.000	99.829	99.610	6.500		98.167	97.995	97.776	
7.625		99.841	99.669	99.450	6.375		97.380	97.209	96.990	
7.500		99.681	99.509	99.291	6.250		96.595	96.423	96.205	
7.375		99.608	99.436	99.218	6.125		96.368	96.196	95.978	
7.250		99.536	99.364	99.145	6.000		96.142	95.970	95.751	
7.125		99.465	99.293	99.074	5.875		NA	NA	NA	
7.000		99.394	99.222	99.003	5.750		NA	NA	NA	
6.875		99.274	99.103	98.884	5.625		NA	NA	NA	
6.750		99.155	98.984	98.765	5.500		NA	NA	NA	
6.625		98.809	98.637	98.418	5.375		NA	NA	NA	
6.500		98.462	98.290	98.071	5.250		NA	NA	NA	
6.375		97.863	97.691	97.473	5.125		NA	NA	NA	
6.250		97.264	97.092	96.874	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.										
<b>Extension and Re-lock Fees</b>										
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	96
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	-3.505	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	-0.035	-0.160	-0.550	-3.245	-3.010	na	na	na
700-719	0.215	0.215	0.090	-0.035	-0.160	-0.550	-3.030	-2.795	-2.560	na	na	na
680-699	-0.090	-0.140	-0.285	-0.430	-0.575	-0.720	-1.160	-2.440	-2.205	na	na	na
660-679	-0.285	-0.430	-0.575	-0.720	-0.865	-1.005	-1.445	-2.725	-2.490	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	96
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	0.570	0.425	0.280	0.135	0.010	na	na	na	na	na
680-699	0.570	0.425	0.280	0.135	0.010	-0.135	-0.280	na	na	na	na	na
660-679	0.425	0.280	0.135	0.010	-0.135	-0.280	-0.425	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

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

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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	
7.750		96.489	96.239	NA	7.875		96.812	96.562	NA	<p style="color: red; font-weight: bold;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin                    2.75 Caps:                        5/1/5</p>
7.625		96.288	96.038	NA	7.750		96.569	96.319	NA	
7.500		96.084	95.834	NA	7.625		96.321	96.071	NA	
7.375		95.874	95.624	NA	7.500		96.066	95.816	NA	
7.250		95.660	95.410	NA	7.375		95.803	95.553	NA	
7.125		95.438	95.188	NA	7.250		95.531	95.281	NA	
7.000		95.208	94.958	NA	7.125		95.248	94.998	NA	
6.875		94.969	94.719	NA	7.000		94.952	94.702	NA	
6.750		94.719	94.469	NA	6.875		94.643	94.393	NA	
6.625		94.457	94.207	NA	6.750		94.318	94.068	NA	
6.500		94.183	93.933	NA	6.625		93.977	93.727	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		102.805	102.680	102.555	9.000		102.805	102.680	102.555	<p style="color: red; font-weight: bold;">Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin                    2.75 Caps:                        5/1/5</p>
8.875		102.608	102.483	102.358	8.875		102.608	102.483	102.358	
8.750		102.410	102.285	102.160	8.750		102.410	102.285	102.160	
8.625		102.213	102.088	101.963	8.625		102.213	102.088	101.963	
8.500		102.016	101.891	101.766	8.500		102.016	101.891	101.766	
8.375		101.820	101.695	101.570	8.375		101.820	101.695	101.570	
8.250		101.624	101.499	101.374	8.250		101.624	101.499	101.374	
8.125		101.429	101.304	101.179	8.125		101.429	101.304	101.179	
8.000		101.234	101.109	100.984	8.000		101.234	101.109	100.984	
7.875		101.038	100.913	100.788	7.875		101.038	100.913	100.788	
7.750		100.839	100.714	100.589	7.750		100.839	100.714	100.589	
7.625		100.641	100.516	100.391	7.625		100.641	100.516	100.391	
7.500		100.801	100.676	100.551	7.500		100.801	100.676	100.551	
7.375		100.702	100.577	100.452	7.375		100.702	100.577	100.452	
7.250		100.583	100.458	100.333	7.250		100.583	100.458	100.333	
7.125		100.354	100.229	100.104	7.125		100.354	100.229	100.104	
7.000		100.148	100.023	99.898	7.000		100.148	100.023	99.898	
6.875		99.894	99.769	99.644	6.875		99.894	99.769	99.644	
6.750		99.698	99.573	99.448	6.750		99.698	99.573	99.448	
6.625		99.438	99.313	99.188	6.625		99.438	99.313	99.188	
Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.										
<b>Extension and Re-lock Fees</b> Please call lock desk for extensions and relocks										



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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49</p>
Topaz Jumbo 30 Yr Fixed					Topaz Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.243	101.142	101.041	7.500		100.646	100.556	100.465	
7.625		101.051	100.955	100.859	7.375		100.404	100.318	100.233	
7.500		100.808	100.717	100.627	7.250		100.120	100.040	99.960	
7.375		100.534	100.449	100.363	7.125		99.812	99.737	99.662	
7.250		100.248	100.167	100.087	7.000		99.494	99.425	99.355	
7.125		99.961	99.886	99.811	6.875		99.145	99.081	99.016	
7.000		99.659	99.589	99.520	6.750		98.753	98.693	98.634	
6.875		99.326	99.261	99.197	6.625		98.304	98.250	98.195	
6.750		98.945	98.886	98.827	6.500		97.786	97.737	97.688	
6.625		98.503	98.449	98.395	6.375		97.187	97.143	97.100	
		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	
3876-50					3976-50					<p>Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09</p> <p>Margin: 2.75 Caps: 5/1/5</p>
Topaz Jumbo 7/6 ARM					Topaz Jumbo 10/6 ARM					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.750		101.748	101.647	101.546	7.750		100.627	100.526	100.425	
7.625		101.487	101.391	101.295	7.625		100.478	100.383	100.287	
7.500		101.194	101.104	101.013	7.500		100.242	100.151	100.061	
7.375		100.877	100.791	100.706	7.375		99.943	99.858	99.772	
7.250		100.540	100.460	100.380	7.250		99.606	99.526	99.446	
7.125		100.191	100.116	100.041	7.125		99.257	99.183	99.108	
7.000		99.842	99.772	99.703	7.000		98.908	98.839	98.769	
6.875		99.481	99.416	99.352	6.875		98.547	98.483	98.418	
6.750		99.094	99.035	98.976	6.750		98.161	98.101	98.042	
6.625		98.670	98.616	98.562	6.625		97.737	97.683	97.628	
		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	

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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Onyx DSCR 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
9.375	105.458	105.333	105.208	105.020
9.250	105.314	105.189	105.064	104.876
9.125	105.148	105.023	104.898	104.711
9.000	104.968	104.843	104.718	104.530
8.875	104.752	104.627	104.502	104.314
8.750	104.529	104.404	104.279	104.092
8.625	104.308	104.183	104.058	103.871
8.500	104.109	103.984	103.859	103.672
8.375	103.845	103.720	103.595	103.407
8.250	103.560	103.435	103.310	103.123
8.125	103.226	103.101	102.976	102.789
8.000	102.883	102.758	102.633	102.446
7.875	102.519	102.394	102.269	102.081
7.750	102.137	102.012	101.887	101.699
7.625	101.724	101.599	101.474	101.287
7.500	101.278	101.153	101.028	100.841
7.375	100.799	100.674	100.549	100.361
7.250	100.340	100.215	100.090	99.903
7.125	99.848	99.723	99.598	99.410
7.000	99.323	99.198	99.073	98.886

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	

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

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

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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
8.375	101.799	101.699	101.599	8.375	101.799	101.699	101.599
8.250	101.674	101.574	101.474	8.250	101.674	101.574	101.474
8.125	101.507	101.407	101.307	8.125	101.507	101.407	101.307
8.000	101.331	101.231	101.131	8.000	101.331	101.231	101.131
7.875	101.147	101.047	100.947	7.875	101.147	101.047	100.947
7.750	100.954	100.854	100.754	7.750	100.954	100.854	100.754
7.625	100.752	100.652	100.552	7.625	100.752	100.652	100.552
7.500	100.539	100.439	100.339	7.500	100.539	100.439	100.339
7.375	100.317	100.217	100.117	7.375	100.317	100.217	100.117
7.250	100.083	99.983	99.883	7.250	100.083	99.983	99.883
7.125	99.850	99.750	99.650	7.125	99.850	99.750	99.650
7.000	99.617	99.517	99.417	7.000	99.617	99.517	99.417
6.875	99.242	99.142	99.042	6.875	99.242	99.142	99.042
6.750	98.867	98.767	98.667	6.750	98.867	98.767	98.667
6.625	98.492	98.392	98.292	6.625	98.492	98.392	98.292
6.500	98.112	98.012	97.912	6.500	98.112	98.012	97.912
6.375	97.675	97.575	97.475	6.375	97.675	97.575	97.475
6.250	97.225	97.125	97.025	6.250	97.225	97.125	97.025
6.125	96.735	96.635	96.535	6.125	96.735	96.635	96.535
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	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+	0.625	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	-0.125	-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	-0.125	-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 I/O	240	360	120
	24 Months	-0.375	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr I/O	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.



Effective: 2/5/24 8:37 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			
Rate	5/6 ARM	7/6 ARM	30YR Fixed	Rate	5/6 ARM	7/6 ARM	30YR Fixed
9.500	103.225	103.163	103.025	9.500	103.150	103.050	102.950
9.375	103.100	103.038	102.900	9.375	103.025	102.925	102.825
9.250	102.975	102.913	102.775	9.250	102.900	102.800	102.700
9.125	102.850	102.788	102.650	9.125	102.775	102.675	102.575
9.000	102.725	102.663	102.525	9.000	102.650	102.550	102.450
8.875	102.600	102.538	102.400	8.875	102.525	102.425	102.325
8.750	102.475	102.413	102.275	8.750	102.400	102.300	102.200
8.625	102.350	102.288	102.150	8.625	102.275	102.175	102.075
8.500	102.100	102.038	101.900	8.500	102.025	101.925	101.825
8.375	101.850	101.788	101.650	8.375	101.775	101.675	101.575
8.250	101.600	101.538	101.400	8.250	101.525	101.425	101.325
8.125	101.350	101.288	101.150	8.125	101.275	101.175	101.075
8.000	101.100	101.038	100.900	8.000	101.025	100.925	100.825
7.875	100.850	100.788	100.650	7.875	100.775	100.675	100.575
7.750	100.600	100.538	100.400	7.750	100.525	100.425	100.325
7.625	100.350	100.288	100.150	7.625	100.275	100.175	100.075
7.500	100.100	100.038	99.900	7.500	100.025	99.925	99.825
7.375	99.850	99.788	99.650	7.375	99.713	99.613	99.513
7.250	99.600	99.538	99.400	7.250	99.400	99.300	99.200
7.125	99.288	99.225	99.088	7.125	99.088	98.988	98.888
7.000	98.975	98.913	98.775	7.000	98.775	98.675	98.575
6.875	98.663	98.600	98.463	6.875	98.463	98.363	98.263
6.750	98.288	98.225	98.088	6.750	98.088	97.988	97.888
6.625	97.913	97.850	97.713	6.625	97.713	97.613	97.513
6.500	97.538	97.475	97.338	6.500	97.338	97.238	97.138
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	0.000	-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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA
	WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
	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	NA	
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	Seasoning	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	
DTI	> 43%	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	NA	
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
Loan Balance	\$750,001 - \$1,000,000	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	NA	
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	
	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	
Occupancy	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	
	Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA
		Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
2-4 Unit		-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	
State 1	CT, IL, NJ, NY	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	NA	
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-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	99.500	5yr ARM & 7yr ARM & 10yr ARM	360.0	360.0	NA																	
	12 Months	-0.750	100.500	5yr ARM I/O & 7yr ARM I/O & 10yr A	240.000	360.000	120.000																	
	24 Months	-0.375	101.250	5yr ARM I/O & 7yr ARM I/O & 10yr A	360.000	480.000	120.000																	
	36 Months	0.000	101.750																					
	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																								
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Effective: 2/5/24 8:37 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		
10.250	106.700	106.650	106.550		
10.125	106.450	106.400	106.300		
10.000	106.200	106.150	106.050		
9.875	105.950	105.900	105.800		
9.750	105.700	105.650	105.550		
9.625	105.450	105.400	105.300		
9.500	105.200	105.150	105.050		
9.375	104.950	104.900	104.800		
9.250	104.700	104.650	104.550		
9.125	104.325	104.275	104.175		
9.000	103.950	103.900	103.800		
8.875	103.575	103.525	103.425		
8.750	103.200	103.150	103.050		
8.625	102.825	102.775	102.675		
8.500	102.450	102.400	102.300		
8.375	102.075	102.025	101.925		
8.250	101.700	101.650	101.550		
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7.625	99.825	99.775	99.675		
7.500	99.450	99.400	99.300		
7.375	99.075	99.025	98.925		
7.250	98.450	98.400	98.300		

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**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	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Adjustments	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
\$3,000,001 - \$3,500,000	-1.250	-1.250	-1.250	-1.250	-1.500	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	60 days	-0.300	ARM Index	SOFR 30A	Housing	1x30x12
			ARM Margin	6.5	(BK/FC/SS/DLI)	24.0
			Syr ARM Caps	2/1/5	Min FICO	660.000
			7yr & 10yr ARM C	5/1/5	Max LTV	80
			Reset Frequency	6 mo	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: 2/5/24 8:37 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		
10.500	107.200	107.150	107.050		
10.375	106.950	106.900	106.800		
10.250	106.700	106.650	106.550		
10.125	106.450	106.400	106.300		
10.000	106.200	106.150	106.050		
9.875	105.950	105.900	105.800		
9.750	105.700	105.650	105.550		
9.625	105.450	105.400	105.300		
9.500	105.200	105.150	105.050		
9.375	104.950	104.900	104.800		
9.250	104.700	104.650	104.550		
9.125	104.325	104.275	104.175		
9.000	103.950	103.900	103.800		
8.875	103.575	103.525	103.425		
8.750	103.200	103.150	103.050		
8.625	102.825	102.775	102.675		
8.500	102.450	102.400	102.300		
8.375	102.075	102.025	101.925		
8.250	101.700	101.650	101.550		
8.125	101.325	101.275	101.175		
8.000	100.950	100.900	100.800		
7.875	100.575	100.525	100.425		
7.750	100.200	100.150	100.050		
7.625	99.825	99.775	99.675		
7.500	99.450	99.400	99.300		

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	-0.625
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.625
	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	-0.500	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-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				
ARM Index	SOFR 30AVG			
ARM Margin (DTI)	5.0			
ARM Margin (DSCR)	6.5			
5yr ARM Caps	2/1/5			
7yr & 10yr ARM Caps	5/1/5			
Reset Frequency	6 mo			
Program Restrictions				
Housing	0x30x12			
(BK/FC/SS/DL)	36 mo			
Min FICO	680 or Foreign Credit			
Max LTV	75			
Max Price (2nd Home)	104			

\* Qualifying Rate: Note Rate  
\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.  
All Fixed Rate qualified at the Note Rate.  
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