



Table of Contents	
Tab	Product
2	Fixed Conforming
3	Fixed Conforming HB
4	Agency Adjusters
5	Fixed Government
6	Fixed Government HB
7	Arm Government
8	Arm Conforming
9	Home Ready and Home Possible
10	WesLend A Series Jumbo
11	Sapphire and Jade Jumbo
12	Sapphire and Jade Jumbo Adjustments
13	Ruby and Opal AUS Jumbo
14	Ruby and Opal AUS Jumbo Adjustments
15	Topaz AUS Jumbo
16	Topaz AUS Jumbo Adjustments
17	ONYX DSCR
18	MVP Prime Plus
19	MVP Prime
20	MVP Standard
21	MVP DSCR
22	MVP Foreign National

- | 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 1100-99 1001-99 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		103.905	103.780	103.530	7.625		104.025	103.900	103.650	7.000		102.911	102.786	102.536
7.500		103.517	103.392	103.142	7.500		103.634	103.509	103.259	6.875		102.778	102.653	102.403
7.375		103.253	103.128	102.878	7.375		103.239	103.114	102.864	6.750		102.529	102.404	102.154
7.250		102.776	102.651	102.401	7.250		102.809	102.684	102.434	6.625		102.177	102.052	101.802
7.125		102.986	102.861	102.611	7.125		103.286	103.161	102.911	6.500		102.291	102.166	101.916
7.000		102.792	102.667	102.417	7.000		102.859	102.734	102.484	6.375		102.047	101.922	101.672
6.875		102.368	102.243	101.993	6.875		102.383	102.258	102.008	6.250		101.763	101.638	101.388
6.750		101.773	101.648	101.398	6.750		101.885	101.760	101.510	6.125		101.314	101.189	100.939
6.625		102.014	101.889	101.639	6.625		102.487	102.362	102.112	6.000		101.714	101.589	101.339
6.500		101.746	101.621	101.371	6.500		101.990	101.865	101.615	5.875		101.397	101.272	101.022
6.375		101.241	101.116	100.866	6.375		101.470	101.345	101.095	5.750		101.044	100.919	100.669
6.250		100.576	100.451	100.201	6.250		100.921	100.796	100.546	5.625		100.555	100.430	100.180
6.125		100.596	100.471	100.221	6.125		101.151	101.026	100.776	5.500		100.595	100.470	100.220
6.000		100.075	99.950	99.700	6.000		100.602	100.477	100.227	5.375		100.215	100.090	99.840
5.875		99.490	99.365	99.115	5.875		100.016	99.891	99.641	5.250		99.810	99.685	99.435
5.750		98.859	98.734	98.484	5.750		99.409	99.284	99.034	5.125		99.307	99.182	98.932
5.625		98.506	98.381	98.131	5.625		98.783	98.658	98.408	5.000		99.196	99.071	98.821
5.500		97.973	97.848	97.598	5.500		98.136	98.011	97.761	4.875		98.819	98.694	98.444
5.375		97.316	97.191	96.941	5.375		97.515	97.390	97.140	4.750		98.388	98.263	98.013
5.250		96.681	96.556	96.306	5.250		96.932	96.807	96.557	4.625		97.877	97.752	97.502
1400-99 1401-99 Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.031	102.906	102.656										
6.875		102.728	102.603	102.353										
6.750		102.412	102.287	102.037										
6.625		102.053	101.928	101.678										
6.500		102.156	102.031	101.781										
6.375		101.819	101.694	101.444										
6.250		101.488	101.363	101.113										
6.125		101.239	101.114	100.864										
6.000		101.278	101.153	100.903										
5.875		100.953	100.828	100.578										
5.750		100.625	100.500	100.250										
5.625		100.251	100.126	99.876										
5.500		100.140	100.015	99.765										
5.375		99.807	99.682	99.432										
5.250		99.467	99.342	99.092										
5.125		99.089	98.964	98.714										
5.000		98.692	98.567	98.317										
4.875		98.329	98.204	97.954										
4.750		97.975	97.850	97.600										
4.625		97.594	97.469	97.219										

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.

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

Page 3

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	103.320	103.195	102.945	102.945	7.625	102.380	102.255	102.005	102.005	7.000	101.064	100.939	100.689	100.689
7.500	103.017	102.892	102.642	102.642	7.500	102.079	101.954	101.704	101.704	6.875	100.914	100.789	100.539	100.539
7.375	102.697	102.572	102.322	102.322	7.375	101.770	101.645	101.395	101.395	6.750	100.743	100.618	100.368	100.368
7.250	102.397	102.272	102.022	102.022	7.250	101.483	101.358	101.108	101.108	6.625	99.954	99.829	99.579	99.579
7.125	102.334	102.209	101.959	101.959	7.125	101.304	101.179	100.929	100.929	6.500	99.787	99.662	99.412	99.412
7.000	101.974	101.849	101.599	101.599	7.000	100.943	100.818	100.568	100.568	6.375	99.606	99.481	99.231	99.231
6.875	101.686	101.561	101.311	101.311	6.875	100.663	100.538	100.288	100.288	6.250	99.423	99.298	99.048	99.048
6.750	101.357	101.232	100.982	100.982	6.750	100.281	100.156	99.906	99.906	6.125	99.110	98.985	98.735	98.735
6.625	101.213	101.088	100.838	100.838	6.625	100.618	100.493	100.243	100.243	6.000	98.923	98.798	98.548	98.548
6.500	100.806	100.681	100.431	100.431	6.500	100.287	100.162	99.912	99.912	5.875	98.693	98.568	98.318	98.318
6.375	100.447	100.322	100.072	100.072	6.375	99.994	99.869	99.619	99.619	5.750	98.429	98.304	98.054	98.054
6.250	100.046	99.921	99.671	99.671	6.250	98.767	98.642	98.392	98.392	5.625	97.914	97.789	97.539	97.539
6.125	99.730	99.605	99.355	99.355	6.125	99.862	99.737	99.487	99.487	5.500	97.645	97.520	97.270	97.270
6.000	99.226	99.101	98.851	98.851	6.000	99.283	99.158	98.908	98.908	5.375	97.364	97.239	96.989	96.989
5.875	98.842	98.717	98.467	98.467	5.875	98.653	98.528	98.278	98.278	5.250	97.048	96.923	96.673	96.673
5.750	98.383	98.258	98.008	98.008	5.750	98.031	97.906	97.656	97.656	5.125	96.369	96.244	95.994	95.994
5.625	96.342	96.217	95.967	95.967	5.625	96.171	96.046	95.796	95.796	5.000	96.698	96.573	96.323	96.323
5.500	95.794	95.669	95.419	95.419	5.500	95.579	95.454	95.204	95.204	4.875	96.330	96.205	95.955	95.955
5.375	95.093	94.968	94.718	94.718	5.375	94.853	94.728	94.478	94.478	4.750	95.965	95.840	95.590	95.590
5.250	94.391	94.266	94.016	94.016	5.250	94.147	94.022	93.772	93.772	4.625	94.602	94.477	94.227	94.227
1433-99 1453-99					Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day										
7.000	99.147	99.022	98.772	98.772										
6.875	99.011	98.886	98.636	98.636										
6.750	98.688	98.563	98.313	98.313										
6.625	98.440	98.315	98.065	98.065										
6.500	98.547	98.422	98.172	98.172										
6.375	98.307	98.182	97.932	97.932										
6.250	97.949	97.824	97.574	97.574										
6.125	97.602	97.477	97.227	97.227										
6.000	98.135	98.010	97.760	97.760										
5.875	97.769	97.644	97.394	97.394										
5.750	97.387	97.262	97.012	97.012										
5.625	96.989	96.864	96.614	96.614										
5.500	97.217	97.092	96.842	96.842										
5.375	96.820	96.695	96.445	96.445										
5.250	96.361	96.236	95.986	95.986										
5.125	95.844	95.719	95.469	95.469										
5.000	95.855	95.730	95.480	95.480										
4.875	95.499	95.374	95.124	95.124										
4.750	95.000	94.875	94.625	94.625										
4.625	94.462	94.337	94.087	94.087										
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					
link to policy														
Price Adjustments: See Agency Adjusters page.														



Effective: 2/6/24 8:46 AM

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 Mgmt. 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 LPPAs 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	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890

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	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	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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>		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		103.859	103.734	103.484	7.000		NA	NA	NA																																				
7.500		103.643	103.518	103.268	6.875		NA	NA	NA																																				
7.375		103.214	103.089	102.839	6.750		NA	NA	NA																																				
7.250		102.702	102.577	102.327	6.625		100.873	100.748	100.498																																				
7.125		103.644	103.519	103.269	6.500		100.495	100.370	100.120																																				
7.000		103.181	103.056	102.806	6.375		100.102	99.977	99.727																																				
6.875		102.683	102.558	102.308	6.250		99.693	99.568	99.318																																				
6.750		102.985	102.860	102.610	6.125		100.029	99.904	99.654																																				
6.625		102.989	102.864	102.614	6.000		99.625	99.500	99.250																																				
6.500		102.558	102.433	102.183	5.875		99.203	99.078	98.828																																				
6.375		102.044	101.919	101.669	5.750		98.761	98.636	98.386																																				
6.250		102.355	102.230	101.980	5.625		99.338	99.213	98.963																																				
6.125		102.057	101.932	101.682	5.500		98.898	98.773	98.523																																				
6.000		101.644	101.519	101.269	5.375		98.432	98.307	98.057																																				
5.875		101.091	100.966	100.716	5.250		97.942	97.817	97.567																																				
5.750		100.901	100.776	100.526	5.125		97.998	97.873	97.623																																				
5.625		100.560	100.435	100.185	5.000		97.500	97.375	97.125																																				
5.500		100.087	99.962	99.712	4.875		96.984	96.859	96.609																																				
5.375		99.265	99.140	98.890	4.750		96.457	96.332	96.082																																				
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		

[link to policy](#)

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

Page 6

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	7.125		NA	NA	NA	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>680-699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.000</td></tr> <tr><td>600-619</td><td>-1.500</td></tr> <tr><td>580-599</td><td>-2.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>0.000</td></tr> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=150K</td><td>-0.375</td></tr> <tr><td>VA 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 LLPAs 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 LLPAs 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 LLPAs subject to change without notice																																														
7.625		101.903	101.778	101.528	7.000		NA	NA	NA																																					
7.500		101.687	101.562	101.312	6.875		NA	NA	NA																																					
7.375		101.258	101.133	100.883	6.750		NA	NA	NA																																					
7.250		100.746	100.621	100.371	6.625		94.165	94.040	93.790																																					
7.125		101.433	101.308	101.058	6.500		93.910	93.785	93.535																																					
7.000		100.970	100.845	100.595	6.375		93.634	93.509	93.259																																					
6.875		100.472	100.347	100.097	6.250		93.338	93.213	92.963																																					
6.750		99.375	99.250	99.000	6.125		93.390	93.265	93.015																																					
6.625		101.033	100.908	100.658	6.000		93.104	92.979	92.729																																					
6.500		100.602	100.477	100.227	5.875		92.792	92.667	92.417																																					
6.375		100.088	99.963	99.713	5.750		92.446	92.321	92.071																																					
6.250		98.894	98.769	98.519	5.625		94.943	94.818	94.568																																					
6.125		99.901	99.776	99.526	5.500		94.605	94.480	94.230																																					
6.000		99.488	99.363	99.113	5.375		94.219	94.094	93.844																																					
5.875		98.936	98.811	98.561	5.250		93.786	93.661	93.411																																					
5.750		97.707	97.582	97.332	5.125		93.773	93.648	93.398																																					
5.625		97.494	97.369	97.119	5.000		93.326	93.201	92.951																																					
5.500		97.021	96.896	96.646	4.875		92.845	92.720	92.470																																					
5.375		96.199	96.074	95.824	4.750		92.338	92.213	91.963																																					

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](#)

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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

Page 7

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					SHLC Wholesale Government ARM	
Margin 2.000	Caps 1/1/5		Index: 1 year CMT		Margin 2.000	Caps 1/1/5		Index: 1 year CMT		GOVERNMENT ARM PRICE ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
6.750	98.000	97.875	97.625	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	97.483	97.358	97.108	97.108	6.125	97.483	97.358	97.108	97.108	600-619	-1.500
6.000	97.070	96.945	96.695	96.695	6.000	97.070	96.945	96.695	96.695	580-599	-2.000
5.875	96.601	96.476	96.226	96.226	5.875	96.601	96.476	96.226	96.226	Government Adjusters	
5.750	96.102	95.977	95.727	95.727	5.750	96.102	95.977	95.727	95.727	Manual	-0.250
5.625	96.066	95.941	95.691	95.691	5.625	96.066	95.941	95.691	95.691	2 unit	-0.750
5.500	95.586	95.461	95.211	95.211	5.500	95.586	95.461	95.211	95.211	3-4 unit	-1.000
5.375	95.056	94.931	94.681	94.681	5.375	95.056	94.931	94.681	94.681	VA	0.000
5.250	94.505	94.380	94.130	94.130	5.250	94.505	94.380	94.130	94.130	Manufactured	-1.250
5.125	94.603	94.478	94.228	94.228	5.125	94.603	94.478	94.228	94.228	Ln Amt <=150K	-0.375
5.000	94.068	93.943	93.693	93.693	5.000	94.068	93.943	93.693	93.693	VA IRRL N/O/O	-1.000
4.875	93.491	93.366	93.116	93.116	4.875	93.491	93.366	93.116	93.116	Cash Out	-0.250
4.750	92.920	92.795	92.545	92.545	4.750	92.920	92.795	92.545	92.545	Cash Out > 90% (VA)	-1.75
4.625	93.009	92.884	92.634	92.634	4.625	93.009	92.884	92.634	92.634	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500	92.474	92.349	92.099	92.099	4.500	92.474	92.349	92.099	92.099		
4.375	91.898	91.773	91.523	91.523	4.375	91.898	91.773	91.523	91.523		

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

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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

Page 8

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		101.484		101.359		101.109		101.109		7.500		101.503		101.378		101.128		101.128		7.500		101.066		100.941		100.691		100.691	
7.375		101.282		101.157		100.907		100.907		7.375		101.336		101.211		100.961		100.961		7.375		101.058		100.933		100.683		100.683	
7.250		101.080		100.955		100.705		100.705		7.250		101.258		101.133		100.883		100.883		7.250		101.123		100.998		100.748		100.748	
7.125		100.871		100.746		100.496		100.496		7.125		101.144		101.019		100.769		100.769		7.125		101.069		100.944		100.694		100.694	
7.000		100.685		100.560		100.310		100.310		7.000		101.009		100.884		100.634		100.634		7.000		100.876		100.751		100.501		100.501	
6.875		100.514		100.389		100.139		100.139		6.875		100.842		100.717		100.467		100.467		6.875		100.657		100.532		100.282		100.282	
6.750		100.357		100.232		99.982		99.982		6.750		100.627		100.502		100.252		100.252		6.750		100.396		100.271		100.021		100.021	
6.625		100.184		100.059		99.809		99.809		6.625		100.406		100.281		100.031		100.031		6.625		100.113		99.988		99.738		99.738	
6.500		99.986		99.861		99.611		99.611		6.500		100.178		100.053		99.803		99.803		6.500		99.800		99.675		99.425		99.425	
6.375		99.783		99.658		99.408		99.408		6.375		99.937		99.812		99.562		99.562		6.375		99.481		99.356		99.106		99.106	
6.250		99.572		99.447		99.197		99.197		6.250		99.675		99.550		99.300		99.300		6.250		99.151		99.026		98.776		98.776	
6.125		99.347		99.222		98.972		98.972		6.125		99.383		99.258		99.008		99.008		6.125		98.794		98.669		98.419		98.419	
6.000		99.103		98.978		98.728		98.728		6.000		99.048		98.923		98.673		98.673		6.000		98.399		98.274		98.024		98.024	
5.875		98.840		98.715		98.465		98.465		5.875		98.711		98.586		98.336		98.336		5.875		98.001		97.876		97.626		97.626	
5.750		98.650		98.525		98.275		98.275		5.750		98.341		98.216		97.966		97.966		5.750		97.479		97.354		97.104		97.104	
5.625		98.346		98.221		97.971		97.971		5.625		97.953		97.828		97.578		97.578		5.625		NA		NA		NA		NA	
5.500		97.988		97.863		97.613		97.613		5.500		97.470		97.345		97.095		97.095		5.500		NA		NA		NA		NA	
5.375		97.624		97.499		97.249		97.249		5.375		96.981		96.856		96.606		96.606		5.375		NA		NA		NA		NA	
5.250		97.252		97.127		96.877		96.877		5.250		96.484		96.359		96.109		96.109		5.250		NA		NA		NA		NA	
5.125		96.877		96.752		96.502		96.502		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.



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		103.490	103.365	103.115	7.625		103.169	103.044	102.794
7.500		103.097	102.972	102.722	7.500		102.937	102.812	102.562
7.375		102.697	102.572	102.322	7.375		102.653	102.528	102.278
7.250		102.263	102.138	101.888	7.250		102.264	102.139	101.889
7.125		102.443	102.318	102.068	7.125		102.506	102.381	102.131
7.000		102.058	101.933	101.683	7.000		102.178	102.053	101.803
6.875		101.580	101.455	101.205	6.875		101.754	101.629	101.379
6.750		101.114	100.989	100.739	6.750		101.263	101.138	100.888
6.625		101.345	101.220	100.970	6.625		101.484	101.359	101.109
6.500		100.974	100.849	100.599	6.500		101.084	100.959	100.709
6.375		100.451	100.326	100.076	6.375		100.592	100.467	100.217
6.250		99.902	99.777	99.527	6.250		100.036	99.911	99.661
6.125		99.840	99.715	99.465	6.125		100.056	99.931	99.681
6.000		99.332	99.207	98.957	6.000		99.535	99.410	99.160
5.875		98.767	98.642	98.392	5.875		98.950	98.825	98.575
5.750		98.191	98.066	97.816	5.750		98.319	98.194	97.944
5.625		97.770	97.645	97.395	5.625		97.966	97.841	97.591
5.500		97.161	97.036	96.786	5.500		97.433	97.308	97.058
5.375		96.604	96.479	96.229	5.375		96.776	96.651	96.401
5.250		96.026	95.901	95.651	5.250		96.141	96.016	95.766

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	-4.930	-5.470
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
Other LPMI Adjustments - All LPMI Products										
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
D1I >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
D1I >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
D1I >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
D1I >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

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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

Page 10

SHLC Wholesale A Series Jumbo													
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo								
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day				
8.500		102.375	102.375	102.372	7.500		100.994	100.869	100.744				
8.375		102.375	102.372	102.247	7.375		100.744	100.619	100.494				
8.250		102.372	102.247	102.122	7.250		100.369	100.244	100.119				
8.125		102.247	102.122	101.997	7.125		99.994	99.869	99.744				
8.000		102.122	101.997	101.872	7.000		99.494	99.369	99.244				
7.875		101.997	101.872	101.747	6.875		98.994	98.869	98.744				
7.750		101.872	101.747	101.622	6.750		98.369	98.244	98.119				
7.625		101.747	101.622	101.497	6.625		97.744	97.619	97.494				
7.500		101.497	101.372	101.247	6.500		97.119	96.994	96.869				
7.375		101.247	101.122	100.997	6.375		96.494	96.369	96.244				
7.250		100.997	100.872	100.747	6.250		95.744	95.619	95.494				
7.125		100.622	100.497	100.372	6.125		94.994	94.869	94.744				
7.000		100.247	100.122	99.997	6.000		94.244	94.119	93.994				
6.875		99.872	99.747	99.622	5.875		93.494	93.369	93.244				
6.750		99.372	99.247	99.122			NA	NA	NA				
6.625		98.872	98.747	98.622			NA	NA	NA				
6.500		98.372	98.247	98.122			NA	NA	NA				
6.375		97.872	97.747	97.622			NA	NA	NA				
6.250		96.997	96.872	96.747			NA	NA	NA				
6.125		96.247	96.122	95.997			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
9.250		101.875	101.875	101.827	7.750		101.375	101.375	101.288	8.000		101.875	101.875	101.818
9.125		101.875	101.827	101.702	7.625		101.375	101.288	101.163	7.875		101.875	101.818	101.693
9.000		101.827	101.702	101.577	7.500		101.288	101.163	101.038	7.750		101.818	101.693	101.568
8.875		101.702	101.577	101.452	7.375		101.163	101.038	100.913	7.625		101.693	101.568	101.443
8.750		101.577	101.452	101.327	7.250		101.038	100.913	100.788	7.500		101.568	101.443	101.318
8.625		101.452	101.327	101.202	7.125		100.913	100.788	100.663	7.375		101.443	101.318	101.193
8.500		101.327	101.202	101.077	7.000		100.663	100.538	100.413	7.250		101.318	101.193	101.068
8.375		101.202	101.077	100.952	6.875		100.288	100.163	100.038	7.125		101.068	100.943	100.818
8.250		101.077	100.952	100.827	6.750		99.913	99.788	99.663	7.000		100.818	100.693	100.568
8.125		100.952	100.827	100.702	6.625		99.413	99.288	99.163	6.875		100.443	100.318	100.193
8.000		100.702	100.577	100.452	6.500		98.913	98.788	98.663	6.750		100.068	99.943	99.818
7.875		100.452	100.327	100.202	6.375		98.413	98.288	98.163	6.625		99.568	99.443	99.318
7.750		100.077	99.952	99.827	6.250		97.913	97.788	97.663	6.500		99.068	98.943	98.818
7.625		99.702	99.577	99.452	6.125		97.288	97.163	97.038	6.375		98.568	98.443	98.318
7.500		99.202	99.077	98.952	6.000		96.663	96.538	96.413	6.250		97.943	97.818	97.693
7.375		98.702	98.577	98.452	5.875		96.038	95.913	95.788	6.125		97.318	97.193	97.068
7.250		98.202	98.077	97.952	5.750		95.413	95.288	95.163	6.000		96.568	96.443	96.318
7.125		97.702	97.577	97.452	5.625		94.788	94.663	94.538	5.875		95.818	95.693	95.568
7.000		97.077	96.952	96.827			NA	NA	NA	5.750		94.943	94.818	94.693
6.875		96.452	96.327	96.202			NA	NA	NA	5.625		94.068	93.943	93.818

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

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

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

Page 11

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		101.404	101.279	101.091	8.250		101.486	101.361	101.174	
8.500		101.373	101.248	101.061	8.125		101.433	101.308	101.120	
8.375		101.319	101.194	101.007	8.000		101.374	101.249	101.062	
8.250		101.222	101.097	100.910	7.875		101.291	101.166	100.978	
8.125		101.120	100.995	100.808	7.750		101.204	101.079	100.891	
8.000		101.010	100.885	100.697	7.625		101.084	100.959	100.771	
7.875		100.856	100.731	100.544	7.500		100.979	100.854	100.666	
7.750		100.696	100.571	100.383	7.375		100.832	100.707	100.519	
7.625		100.507	100.382	100.194	7.250		100.674	100.549	100.361	
7.500		100.312	100.187	99.999	7.125		100.471	100.346	100.159	
7.375		100.106	99.981	99.793	7.000		100.247	100.122	99.935	
7.250		99.888	99.763	99.576	6.875		99.945	99.820	99.632	
7.125		99.670	99.545	99.357	6.750		99.618	99.493	99.305	
7.000		99.430	99.305	99.118	6.625		99.272	99.147	98.960	
6.875		99.180	99.055	98.867	6.500		98.908	98.783	98.595	
6.750		98.901	98.776	98.589			NA	NA	NA	
6.625		98.593	98.468	98.280			NA	NA	NA	
6.500		98.280	98.155	97.967			NA	NA	NA	
6.375		97.953	97.828	97.640			NA	NA	NA	
6.250		97.619	97.494	97.306			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		80.000	80.000	80.000	7.250		80.000	80.000	80.000	
8.375		80.000	80.000	80.000	7.125		80.000	80.000	80.000	
8.250		80.000	80.000	80.000	7.000		80.000	80.000	80.000	
8.125		80.000	80.000	80.000	6.875		80.000	80.000	80.000	
8.000		80.000	80.000	80.000	6.750		80.000	80.000	80.000	
7.875		80.000	80.000	80.000	6.625		80.000	80.000	80.000	
7.750		80.000	80.000	80.000	6.500		80.000	80.000	80.000	
7.625		80.000	80.000	80.000	6.375		80.000	80.000	80.000	
7.500		80.000	80.000	80.000	6.250		80.000	80.000	80.000	
7.375		80.000	80.000	80.000	6.125		80.000	80.000	80.000	
7.250		80.000	80.000	80.000	6.000		80.000	80.000	80.000	
7.125		80.000	80.000	80.000	5.875		NA	NA	NA	
7.000		80.000	80.000	80.000	5.750		NA	NA	NA	
6.875		80.000	80.000	80.000	5.625		NA	NA	NA	
6.750		80.000	80.000	80.000	5.500		NA	NA	NA	
6.625		80.000	80.000	80.000	5.375		NA	NA	NA	
6.500		80.000	80.000	80.000	5.250		NA	NA	NA	
6.375		80.000	80.000	80.000	5.125		NA	NA	NA	
6.250		80.000	80.000	80.000	5.000		NA	NA	NA	
		NA	NA	NA			NA	NA	NA	

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

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

Effective: 2/1/24 8 AM											
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
780-799	0.590	0.590	0.590	0.590	0.465	0.340	0.215	-3.025	-3.535	na	na
760-779	0.590	0.590	0.590	0.465	0.340	0.215	0.090	-3.500	-3.500	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-3.480	-3.265	-3.010	na	na
720-739	0.340	0.340	0.215	0.090	-3.025	-3.535	na	na	na	na	na
700-719	0.090	0.090	-3.025	-3.535	-3.535	-3.535	na	na	na	na	na
680-699	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na
660-679	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	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
780-799	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
740-759	1.000	1.000	1.000	0.840	0.715	0.465	0.340	na	na	na	na
720-739	0.865	0.865	0.865	0.715	0.465	0.340	0.000	na	na	na	na
700-719	0.840	0.840	0.840	0.615	0.340	-3.010	na	na	na	na	na
680-699	0.215	0.215	0.215	0.015	na	na	na	na	na	na	na
660-679	-3.535	-3.535	-3.535	-3.535	-3.535	-3.535	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na

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

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

Return to Home Tab



Effective: 2/6/24 8:46 AM

Page 13

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		
7.875		96.559	96.309	NA	8.000		96.856	96.606	NA	<p style="color: red;">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>	
7.750		96.356	96.106	NA	7.875		96.609	96.359	NA		
7.625		96.148	95.898	NA	7.750		96.354	96.104	NA		
7.500		95.933	95.683	NA	7.625		96.091	95.841	NA		
7.375		95.710	95.460	NA	7.500		95.818	95.568	NA		
7.250		95.479	95.229	NA	7.375		95.534	95.284	NA		
7.125		95.238	94.988	NA	7.250		95.237	94.987	NA		
7.000		94.986	94.736	NA	7.125		94.926	94.676	NA		
6.875		94.722	94.472	NA	7.000		94.601	94.351	NA		
6.750		94.447	94.197	NA	6.875		94.260	94.010	NA		
6.625		94.158	93.908	NA	6.750		93.903	93.653	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		102.784	102.659	102.534	9.000		102.784	102.659	102.534	<p style="color: red;">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		102.583	102.458	102.333	8.875		102.583	102.458	102.333		
8.750		102.382	102.257	102.132	8.750		102.382	102.257	102.132		
8.625		102.180	102.055	101.930	8.625		102.180	102.055	101.930		
8.500		101.978	101.853	101.728	8.500		101.978	101.853	101.728		
8.375		101.776	101.651	101.526	8.375		101.776	101.651	101.526		
8.250		101.581	101.456	101.331	8.250		101.581	101.456	101.331		
8.125		101.387	101.262	101.137	8.125		101.387	101.262	101.137		
8.000		101.193	101.068	100.943	8.000		101.193	101.068	100.943		
7.875		100.997	100.872	100.747	7.875		100.997	100.872	100.747		
7.750		100.799	100.674	100.549	7.750		100.799	100.674	100.549		
7.625		100.601	100.476	100.351	7.625		100.601	100.476	100.351		
7.500		100.759	100.634	100.509	7.500		100.759	100.634	100.509		
7.375		100.658	100.533	100.408	7.375		100.658	100.533	100.408		
7.250		100.543	100.418	100.293	7.250		100.543	100.418	100.293		
7.125		100.333	100.208	100.083	7.125		100.333	100.208	100.083		
7.000		100.163	100.038	99.913	7.000		100.163	100.038	99.913		
6.875		99.783	99.658	99.533	6.875		99.783	99.658	99.533		
6.750		99.337	99.212	99.087	6.750		99.337	99.212	99.087		
6.625		98.818	98.693	98.568	6.625		98.818	98.693	98.568		

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

Effective: 2/21/2024 4:43 AM Ruby AUS Jumbo Adjusters ARM LLPA's

Table with columns for Credit Score, LTV (0-100%), and ARM LLPA rates for Ruby AUS Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Global LLPA rates for Ruby AUS Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and ARM LLPA rates for Ruby AUS Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and ARM LLPA rates for Ruby AUS Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Global LLPA rates for Ruby AUS Jumbo Adjusters.

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

Fixed Rate LLPA's Opul Jumbo Adjusters

Table with columns for Credit Score, LTV (0-100%), and Fixed Rate LLPA rates for Opul Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Fixed Rate LLPA rates for Opul Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Fixed Rate LLPA rates for Opul Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Fixed Rate LLPA rates for Opul Jumbo Adjusters.

Table with columns for Credit Score, LTV (0-100%), and Global LLPA rates for Opul Jumbo Adjusters.

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

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

Page 15

SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
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		101.233	101.132	101.031	7.500		100.639	100.548	100.457	
7.625		101.040	100.944	100.848	7.375		100.396	100.311	100.225	
7.500		100.797	100.707	100.616	7.250		100.113	100.032	99.952	
7.375		100.523	100.438	100.353	7.125		99.804	99.729	99.654	
7.250		100.237	100.157	100.077	7.000		99.487	99.417	99.347	
7.125		99.951	99.876	99.801	6.875		99.138	99.073	99.008	
7.000		99.648	99.579	99.509	6.750		98.745	98.686	98.626	
6.875		99.315	99.251	99.186	6.625		98.296	98.242	98.188	
6.750		98.935	98.876	98.816	6.500		97.778	97.729	97.680	
6.625		98.492	98.438	98.384	6.375		97.179	97.136	97.092	
		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	
3876-50					3976-50					Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.09 Margin: 2.75 Caps: 5/1/5
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		101.981	101.880	101.779	7.750		100.542	100.440	100.339	
7.625		101.720	101.624	101.528	7.625		100.393	100.297	100.201	
7.500		101.427	101.337	101.246	7.500		100.156	100.065	99.975	
7.375		101.109	101.024	100.939	7.375		99.857	99.772	99.686	
7.250		100.773	100.693	100.613	7.250		99.521	99.440	99.360	
7.125		100.424	100.349	100.274	7.125		99.172	99.097	99.022	
7.000		100.075	100.005	99.935	7.000		98.823	98.753	98.683	
6.875		99.714	99.649	99.584	6.875		98.461	98.397	98.332	
6.750		99.327	99.268	99.208	6.750		98.075	98.015	97.956	
6.625		98.903	98.849	98.795	6.625		97.651	97.597	97.543	
		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 deck for extensions and relocks

[Return to Home Tab](#)



Effective: **2/6/24 8:46 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	105.597	105.472	105.347	105.159					
9.250	105.454	105.329	105.204	105.017					
9.125	105.290	105.165	105.040	104.852					
9.000	105.110	104.985	104.860	104.672					
8.875	104.893	104.768	104.643	104.456					
8.750	104.671	104.546	104.421	104.234					
8.625	104.451	104.326	104.201	104.014					
8.500	104.256	104.131	104.006	103.819					
8.375	103.992	103.867	103.742	103.555					
8.250	103.708	103.583	103.458	103.270					
8.125	103.373	103.248	103.123	102.936					
8.000	103.030	102.905	102.780	102.593					
7.875	102.665	102.540	102.415	102.227					
7.750	102.282	102.157	102.032	101.845					
7.625	101.869	101.744	101.619	101.432					
7.500	101.422	101.297	101.172	100.985					
7.375	100.942	100.817	100.692	100.504					
7.250	100.486	100.361	100.236	100.048					
7.125	99.995	99.870	99.745	99.558					
7.000	99.473	99.348	99.223	99.036					

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 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
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

[Return to Home Tab](#)



Effective: 2/6/24 8:46 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
8.375	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	0.000	-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.

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	4.0
5yr ARM Caps	2/1/5
7yr & 10yr ARM Caps	5/1/5
Reset Frequency	6 mo

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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

Page 21

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		
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		
7.375	99.075	99.025	98.925		
7.250	98.450	98.400	98.300		

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.

[Return to Home Tab](#)



Effective: 2/6/24 8:46 AM

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

Page 22

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 in IL and NJ

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

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	0.625
	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	36000.000%	NA
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240.0	36000.000%	120.0
			5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360.000	48000.000%	120.000
			30 YR FIXED	360.000	36000.000%	NA
			30 YR FIXED I/O	240.000	360.000	120.000

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.

* Loan eligibility is determined by the Guideline/Product Matrix.