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**BORROWER PAID RATE SHEET**  
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 www.sagetpo.com.</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

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SHLC Wholesale Conforming DU and LP														
1000-99					1200-99					1300-99				
1001-99		1100-99			1201-99		1101-99			1301-99		1101-99		
		Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
7.625		103.983	103.858	103.608	7.625		104.101	103.976	103.726	7.000		102.893	102.768	102.518
7.500		103.599	103.474	103.224	7.500		103.719	103.594	103.344	6.875		102.937	102.812	102.562
7.375		103.309	103.184	102.934	7.375		103.330	103.205	102.955	6.750		102.650	102.525	102.275
7.250		102.847	102.722	102.472	7.250		102.909	102.784	102.534	6.625		102.346	102.221	101.971
7.125		103.112	102.987	102.737	7.125		103.363	103.238	102.988	6.500		102.337	102.212	101.962
7.000		102.872	102.747	102.497	7.000		102.945	102.820	102.570	6.375		102.113	101.988	101.738
6.875		102.425	102.300	102.050	6.875		102.483	102.358	102.108	6.250		101.846	101.721	101.471
6.750		101.942	101.817	101.567	6.750		101.998	101.873	101.623	6.125		101.413	101.288	101.038
6.625		102.184	102.059	101.809	6.625		102.509	102.384	102.134	6.000		101.806	101.681	101.431
6.500		101.814	101.689	101.439	6.500		102.024	101.899	101.649	5.875		101.507	101.382	101.132
6.375		101.258	101.133	100.883	6.375		101.523	101.398	101.148	5.750		101.166	101.041	100.791
6.250		100.734	100.609	100.359	6.250		100.989	100.864	100.614	5.625		100.681	100.556	100.306
6.125		100.708	100.583	100.333	6.125		101.204	101.079	100.829	5.500		100.719	100.594	100.344
6.000		100.189	100.064	99.814	6.000		100.673	100.548	100.298	5.375		100.351	100.226	99.976
5.875		99.621	99.496	99.246	5.875		100.102	99.977	99.727	5.250		99.953	99.828	99.578
5.750		99.002	98.877	98.627	5.750		99.509	99.384	99.134	5.125		99.452	99.327	99.077
5.625		98.680	98.555	98.305	5.625		98.892	98.767	98.517	5.000		99.328	99.203	98.953
5.500		98.151	98.026	97.776	5.500		98.226	98.101	97.851	4.875		98.959	98.834	98.584
5.375		97.501	97.376	97.126	5.375		97.698	97.573	97.323	4.750		98.533	98.408	98.158
5.250		96.874	96.749	96.499	5.250		97.122	96.997	96.747	4.625		98.024	97.899	97.649
1400-99		1401-99												
		Conventional 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	60 Day										
7.000		103.068	102.943	102.693										
6.875		102.772	102.647	102.397										
6.750		102.467	102.342	102.092										
6.625		102.113	101.988	101.738										
6.500		102.244	102.119	101.869										
6.375		101.919	101.794	101.544										
6.250		101.598	101.473	101.223										
6.125		101.228	101.103	100.853										
6.000		101.387	101.262	101.012										
5.875		101.074	100.949	100.699										
5.750		100.752	100.627	100.377										
5.625		100.380	100.255	100.005										
5.500		100.268	100.143	99.893										
5.375		99.945	99.820	99.570										
5.250		99.612	99.487	99.237										
5.125		99.235	99.110	98.860										
5.000		98.829	98.704	98.454										
4.875		98.471	98.346	98.096										
4.750		98.121	97.996	97.746										
4.625		97.742	97.617	97.367										
<b>Pricing is for indication purposes only and subject to change. Refer to Quick Pricer for the most accurate pricing.</b>														
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								
<a href="#">link to policy</a>														
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		102.994	102.869	102.619	7.625		102.530	102.405	102.155	7.000		101.104	100.979	100.729
7.500		102.914	102.789	102.539	7.500		102.252	102.127	101.877	6.875		100.959	100.834	100.584
7.375		102.646	102.521	102.271	7.375		101.943	101.818	101.568	6.750		100.795	100.670	100.420
7.250		102.289	102.164	101.914	7.250		101.652	101.527	101.277	6.625		99.995	99.870	99.620
7.125		102.437	102.312	102.062	7.125		101.470	101.345	101.095	6.500		99.831	99.706	99.456
7.000		102.075	101.950	101.700	7.000		101.107	100.982	100.732	6.375		99.656	99.531	99.281
6.875		101.793	101.668	101.418	6.875		100.831	100.706	100.456	6.250		99.478	99.353	99.103
6.750		101.471	101.346	101.096	6.750		100.454	100.329	100.079	6.125		99.152	99.027	98.777
6.625		101.395	101.270	101.020	6.625		100.864	100.739	100.489	6.000		98.970	98.845	98.595
6.500		100.992	100.867	100.617	6.500		100.557	100.432	100.182	5.875		98.747	98.622	98.372
6.375		100.646	100.521	100.271	6.375		100.269	100.144	99.894	5.750		98.490	98.365	98.115
6.250		100.307	100.182	99.932	6.250		99.036	98.911	98.661	5.625		97.957	97.832	97.582
6.125		99.791	99.666	99.416	6.125		99.916	99.791	99.541	5.500		97.694	97.569	97.319
6.000		99.530	99.405	99.155	6.000		99.363	99.238	98.988	5.375		97.418	97.293	97.043
5.875		99.127	99.002	98.752	5.875		98.750	98.625	98.375	5.250		97.107	96.982	96.732
5.750		98.681	98.556	98.306	5.750		97.020	96.895	96.645	5.125		96.598	96.473	96.223
5.625		96.512	96.387	96.137	5.625		96.325	96.200	95.950	5.000		96.985	96.860	96.610
5.500		95.969	95.844	95.594	5.500		95.750	95.625	95.375	4.875		96.622	96.497	96.247
5.375		95.279	95.154	94.904	5.375		95.033	94.908	94.658	4.750		96.264	96.139	95.889
5.250		94.584	94.459	94.209	5.250		94.338	94.213	93.963	4.625		94.646	94.521	94.271

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
7.000		99.138	99.013	98.763
6.875		99.121	98.996	98.746
6.750		98.871	98.746	98.496
6.625		98.608	98.483	98.233
6.500		98.562	98.437	98.187
6.375		98.348	98.223	97.973
6.250		98.003	97.878	97.628
6.125		97.708	97.583	97.333
6.000		98.176	98.051	97.801
5.875		97.833	97.708	97.458
5.750		97.461	97.336	97.086
5.625		97.083	96.958	96.708
5.500		97.307	97.182	96.932
5.375		96.938	96.813	96.563
5.250		96.496	96.371	96.121
5.125		95.987	95.862	95.612
5.000		95.985	95.860	95.610
4.875		95.638	95.513	95.263
4.750		95.145	95.020	94.770
4.625		94.609	94.484	94.234

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

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

Price Adjustments: See Agency Adjusters page.

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

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

LLPA Caps:	
FTHB / AMI	0.000
<b>Fixed Additional Adjustments</b>	
Escrow Waiver (Except CA & NY)	-0.250
<b>LLPA's for Loan amount</b>	
Loan amount \$100,000 - \$149,999	-0.500
Loan amount <\$100,000	-1.000

<b>ARM Additional Adjustments</b>	
<b>Base Loan Amount Adjustments</b>	
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
<b>Other Adjustments</b>	
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

<b>HomeReady Cumulative LLPA Caps</b>	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

\*Caps: does not include escrow waiver, Adtl Miami, 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	
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250	
>45% DTI	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.490	

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SHLC Wholesale Government											
8000-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS	
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
7.750	NA	NA	NA	NA	7.125	NA	NA	NA	NA	<b>FICO Adjustments</b>	
7.625		103.633	103.508	103.258	7.000		NA	NA	NA	680-699	0.000
7.500		103.422	103.297	103.047	6.875		NA	NA	NA	660-679	-0.125
7.375		102.998	102.873	102.623	6.750		NA	NA	NA	640-659	-0.500
7.250		102.490	102.365	102.115	6.625		100.914	100.789	100.539	620-639	-1.000
7.125		103.528	103.403	103.153	6.500		100.540	100.415	100.165	600-619	-1.500
7.000		103.071	102.946	102.696	6.375		100.150	100.025	99.775	580-599	-2.000
6.875		102.579	102.454	102.204	6.250		99.746	99.621	99.371	<b>Government Adjusters</b>	
6.750		102.904	102.779	102.529	6.125		100.116	99.991	99.741	Manual	-0.250
6.625		102.921	102.796	102.546	6.000		99.715	99.590	99.340	2 unit	-0.750
6.500		102.500	102.375	102.125	5.875		99.298	99.173	98.923	3-4 unit	-1.000
6.375		101.992	101.867	101.617	5.750		98.860	98.735	98.485	VA	0.000
6.250		102.396	102.271	102.021	5.625		99.438	99.313	99.063	Manufactured	-1.250
6.125		102.101	101.976	101.726	5.500		99.005	98.880	98.630	Ln Amt <=150K	-0.375
6.000		101.690	101.565	101.315	5.375		98.546	98.421	98.171	VA IRRL N/O/O	-1.000
5.875		101.138	101.013	100.763	5.250		98.061	97.936	97.686	Cash Out	-0.250
5.750		100.934	100.809	100.559	5.125		98.127	98.002	97.752	Cash Out > 90% (VA)	-1.75
5.625		100.593	100.468	100.218	5.000		97.633	97.508	97.258	Note: Pricing and LLPAs subject to change without notice	
5.500		100.121	99.996	99.746	4.875		97.122	96.997	96.747		
5.375		99.299	99.174	98.924	4.750		96.596	96.471	96.221		
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 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 IRRRL N/O/O	-1.000	Cash Out	-0.250	Cash Out > 90% (VA)	-1.75
FICO Adjustments																																												
680-699	0.000																																											
660-679	-0.125																																											
640-659	-0.500																																											
620-639	-1.000																																											
600-619	-1.500																																											
580-599	-2.000																																											
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Ln Amt <=150K	-0.375																																											
VA IRRRL N/O/O	-1.000																																											
Cash Out	-0.250																																											
Cash Out > 90% (VA)	-1.75																																											
7.625	101.677	101.552	101.302	101.302	7.000	NA	NA	NA	NA																																			
7.500	101.466	101.341	101.091	101.091	6.875	NA	NA	NA	NA																																			
7.375	101.042	100.917	100.667	100.667	6.750	NA	NA	NA	NA																																			
7.250	100.534	100.409	100.159	100.159	6.625	94.189	94.064	93.814	93.814																																			
7.125	101.317	101.192	100.942	100.942	6.500	93.941	93.816	93.566	93.566																																			
7.000	100.860	100.735	100.485	100.485	6.375	93.673	93.548	93.298	93.298																																			
6.875	100.368	100.243	99.993	99.993	6.250	93.385	93.260	93.010	93.010																																			
6.750	99.273	99.148	98.898	98.898	6.125	93.457	93.332	93.082	93.082																																			
6.625	100.965	100.840	100.590	100.590	6.000	93.178	93.053	92.803	92.803																																			
6.500	100.544	100.419	100.169	100.169	5.875	92.873	92.748	92.498	92.498																																			
6.375	100.036	99.911	99.661	99.661	5.750	92.537	92.412	92.162	92.162																																			
6.250	98.845	98.720	98.470	98.470	5.625	95.016	94.891	94.641	94.641																																			
6.125	99.946	99.821	99.571	99.571	5.500	94.689	94.564	94.314	94.314																																			
6.000	99.535	99.410	99.160	99.160	5.375	94.318	94.193	93.943	93.943																																			
5.875	98.983	98.858	98.608	98.608	5.250	93.898	93.773	93.523	93.523																																			
5.750	97.755	97.630	97.380	97.380	5.125	93.883	93.758	93.508	93.508																																			
5.625	97.527	97.402	97.152	97.152	5.000	93.448	93.323	93.073	93.073																																			
5.500	97.054	96.929	96.679	96.679	4.875	92.976	92.851	92.601	92.601																																			
5.375	96.232	96.107	95.857	95.857	4.750	92.475	92.350	92.100	92.100																																			

*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		

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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		97.573	97.448	97.198	6.125		97.573	97.448	97.198	600-619	-1.500
6.000		97.158	97.033	96.783	6.000		97.158	97.033	96.783	580-599	-2.000
5.875		96.686	96.561	96.311	5.875		96.686	96.561	96.311	Government Adjusters	
5.750		96.177	96.052	95.802	5.750		96.177	96.052	95.802	Manual	-0.250
5.625		96.155	96.030	95.780	5.625		96.155	96.030	95.780	2 unit	-0.750
5.500		95.672	95.547	95.297	5.500		95.672	95.547	95.297	3-4 unit	-1.000
5.375		95.139	95.014	94.764	5.375		95.139	95.014	94.764	VA	0.000
5.250		94.585	94.460	94.210	5.250		94.585	94.460	94.210	Manufactured	-1.250
5.125		94.687	94.562	94.312	5.125		94.687	94.562	94.312	Ln Amt <=150K	-0.375
5.000		94.149	94.024	93.774	5.000		94.149	94.024	93.774	VA IRRL N/O/O	-1.000
4.875		93.575	93.450	93.200	4.875		93.575	93.450	93.200	Cash Out	-0.250
4.750		93.000	92.875	92.625	4.750		93.000	92.875	92.625	Cash Out > 90% (VA)	-1.75
4.625		93.093	92.968	92.718	4.625		93.093	92.968	92.718	Please call lock desk for extensions and relocks Note: Pricing and LLPAs subject to change without notice	
4.500		92.555	92.430	92.180	4.500		92.555	92.430	92.180		
4.375		91.981	91.856	91.606	4.375		91.981	91.856	91.606		

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

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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		101.613		101.488		101.238		101.036		7.500		101.641		101.516		101.266		101.085		101.085		7.500		101.206		101.081		100.831		100.831
7.375		101.411		101.286		101.036		100.834		7.375		101.460		101.335		101.085		101.085		101.085		7.375		101.182		101.057		100.807		100.807
7.250		101.209		101.084		100.834		100.632		7.250		101.348		101.223		100.973		100.973		100.973		7.250		101.209		101.084		100.834		100.834
7.125		101.007		100.882		100.632		100.461		7.125		101.214		101.089		100.839		100.839		100.839		7.125		101.134		101.009		100.759		100.759
7.000		100.836		100.711		100.461		100.299		7.000		101.079		100.954		100.704		100.704		100.704		7.000		100.941		100.816		100.566		100.566
6.875		100.674		100.549		100.299		100.142		6.875		100.914		100.789		100.539		100.539		100.539		6.875		100.723		100.598		100.348		100.348
6.750		100.517		100.392		100.142		99.969		6.750		100.699		100.574		100.324		100.324		100.324		6.750		100.462		100.337		100.087		100.087
6.625		100.344		100.219		99.969		99.771		6.625		100.486		100.361		100.111		100.111		100.111		6.625		100.188		100.063		99.813		99.813
6.500		100.146		100.021		99.771		99.569		6.500		100.274		100.149		99.899		99.899		99.899		6.500		99.894		99.769		99.519		99.519
6.375		99.944		99.819		99.569		99.357		6.375		100.044		99.919		99.669		99.669		99.669		6.375		99.587		99.462		99.212		99.212
6.250		99.732		99.607		99.357		99.132		6.250		99.782		99.657		99.407		99.407		99.407		6.250		99.257		99.132		98.882		98.882
6.125		99.507		99.382		99.132		98.888		6.125		99.498		99.373		99.123		99.123		99.123		6.125		98.908		98.783		98.533		98.533
6.000		99.263		99.138		98.888		98.632		6.000		99.180		99.055		98.805		98.805		98.805		6.000		98.533		98.408		98.158		98.158
5.875		99.007		98.882		98.632		98.348		5.875		98.853		98.728		98.478		98.478		98.478		5.875		98.147		98.022		97.772		97.772
5.750		98.723		98.598		98.348		98.048		5.750		98.434		98.309		98.059		98.059		98.059		5.750		97.768		97.643		97.393		97.393
5.625		98.423		98.298		98.048		97.692		5.625		98.046		97.921		97.671		97.671		97.671		5.625		NA		NA		NA		NA
5.500		98.067		97.942		97.692		97.334		5.500		97.565		97.440		97.190		97.190		97.190		5.500		NA		NA		NA		NA
5.375		97.709		97.584		97.334		96.969		5.375		97.082		96.957		96.707		96.707		96.707		5.375		NA		NA		NA		NA
5.250		97.344		97.219		96.969		96.592		5.250		96.592		96.467		96.217		96.217		96.217		5.250		NA		NA		NA		NA
5.125		96.970		96.845		96.595		NA		5.125		NA		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	Home Ready 30 Yr Fixed				Rate	Home Possible 30 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
7.625	103.567	103.442	103.192	103.192	7.625	103.202	103.077	102.827	102.827
7.500	103.183	103.058	102.808	102.808	7.500	102.979	102.854	102.604	102.604
7.375	102.791	102.666	102.416	102.416	7.375	102.709	102.584	102.334	102.334
7.250	102.366	102.241	101.991	101.991	7.250	102.335	102.210	101.960	101.960
7.125	102.572	102.447	102.197	102.197	7.125	102.632	102.507	102.257	102.257
7.000	102.150	102.025	101.775	101.775	7.000	102.322	102.197	101.947	101.947
6.875	101.702	101.577	101.327	101.327	6.875	101.915	101.790	101.540	101.540
6.750	101.279	101.154	100.904	100.904	6.750	101.432	101.307	101.057	101.057
6.625	101.503	101.378	101.128	101.128	6.625	101.613	101.488	101.238	101.238
6.500	101.015	100.890	100.640	100.640	6.500	101.224	101.099	100.849	100.849
6.375	100.556	100.431	100.181	100.181	6.375	100.748	100.623	100.373	100.373
6.250	100.056	99.931	99.681	99.681	6.250	100.194	100.069	99.819	99.819
6.125	99.954	99.829	99.579	99.579	6.125	100.168	100.043	99.793	99.793
6.000	99.435	99.310	99.060	99.060	6.000	99.649	99.524	99.274	99.274
5.875	98.896	98.771	98.521	98.521	5.875	99.081	98.956	98.706	98.706
5.750	98.332	98.207	97.957	97.957	5.750	98.462	98.337	98.087	98.087
5.625	97.882	97.757	97.507	97.507	5.625	98.140	98.015	97.765	97.765
5.500	97.334	97.209	96.959	96.959	5.500	97.611	97.486	97.236	97.236
5.375	96.788	96.663	96.413	96.413	5.375	96.961	96.836	96.586	96.586
5.250	96.217	96.092	95.842	95.842	5.250	96.334	96.209	95.959	95.959

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 LLPA Caps	
LTV >80% & FICO >=680	0*
All Other LTV & FICO	0*

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

LPMI Adjustments - HomeReady & Home Possible Only										
<b>&gt;20 Yr Term</b>										
	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA 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 LLPA Caps									
Base LTV	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.410	-1.410	-1.410	-2.080	-2.650	-3.060	-3.860	-5.150	-5.690	-6.320
95 - 90.01%	-1.080	-1.120	-1.270	-1.860	-2.350	-2.710	-3.420	-4.890	-5.430	-6.070
90 - 85.01%	-0.620	-0.620	-0.690	-0.910	-1.140	-1.270	-1.540	-2.020	-2.210	-2.430
85 - & Below	-0.480	-0.480	-0.480	-0.480	-0.480	-0.480	-0.520	-0.640	-0.680	-0.780
<b>Other LPMI Adjustments - All LPMI Products</b>										
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady/Home Possible LLPA Caps									
	FICO 800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate and Term	-0.120	-0.120	-0.120	-0.200	-0.300	-0.400	-0.650	-0.950	-0.950	-1.000
3-4 Unit	-1.190	-1.190	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
D1I >45% & LTV 95.01 - 97	-0.380	-0.380	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
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

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

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SHLC Wholesale A Series Jumbo									
3000-03 30YR Fixed A Series Jumbo					3300-03 15YR Fixed A Series Jumbo				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
8.250		102.375	102.375	102.319	7.500		101.132	101.007	100.882
8.125		102.375	102.319	102.194	7.375		100.882	100.757	100.632
8.000		102.319	102.194	102.069	7.250		100.507	100.382	100.257
7.875		102.194	102.069	101.944	7.125		100.132	100.007	99.882
7.750		102.069	101.944	101.819	7.000		99.632	99.507	99.382
7.625		101.944	101.819	101.694	6.875		99.132	99.007	98.882
7.500		101.694	101.569	101.444	6.750		98.507	98.382	98.257
7.375		101.444	101.319	101.194	6.625		97.882	97.757	97.632
7.250		101.194	101.069	100.944	6.500		97.257	97.132	97.007
7.125		100.944	100.694	100.569	6.375		96.632	96.507	96.382
7.000		100.444	100.319	100.194	6.250		95.882	95.757	95.632
6.875		100.069	99.944	99.819	6.125		95.132	95.007	94.882
6.750		99.569	99.444	99.319	6.000		94.382	94.257	94.132
6.625		99.069	98.944	98.819	5.875		93.632	93.507	93.382
6.500		98.444	98.319	98.194			NA	NA	NA
6.375		97.819	97.694	97.569			NA	NA	NA
6.250		97.194	97.069	96.944			NA	NA	NA
6.125		96.444	96.319	96.194			NA	NA	NA
6.000		95.694	95.569	95.444			NA	NA	NA
5.875		94.819	94.694	94.569			NA	NA	NA

Extension and Re-Lock Fees  
Please email lock deck for extensions and relocks

**Price Adjustments**

FICO by LTV Adjustment								The below adds also apply:	
	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	Parameter	Adjustment
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000	Purchase	0.625
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000	Cash Out	-0.500
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000	Escrow Waiver	-0.125
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000	Condo > 65% LTV	-0.125
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000	Second Home	-0.125
								2-4 Units <65% LTV	-0.125
								2-4 Units >65% LTV	-0.250
								Loan Amount > \$2MM	-0.250

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

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		101.540	101.415	101.227	8.250		101.571	101.446	101.259	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.500		101.509	101.384	101.197	8.125		101.525	101.400	101.213	
8.375		101.455	101.330	101.142	8.000		101.476	101.351	101.163	
8.250		101.357	101.232	101.045	7.875		101.401	101.276	101.089	
8.125		101.255	101.130	100.943	7.750		101.325	101.200	101.012	
8.000		101.144	101.019	100.832	7.625		101.215	101.090	100.903	
7.875		100.991	100.866	100.678	7.500		101.113	100.988	100.800	
7.750		100.830	100.705	100.518	7.375		100.968	100.843	100.655	
7.625		100.641	100.516	100.329	7.250		100.812	100.687	100.500	
7.500		100.446	100.321	100.134	7.125		100.612	100.487	100.299	
7.375		100.240	100.115	99.928	7.000		100.390	100.265	100.077	
7.250		100.023	99.898	99.711	6.875		100.089	99.964	99.777	
7.125		99.805	99.680	99.492	6.750		99.764	99.639	99.451	
7.000		99.566	99.441	99.253	6.625		99.420	99.295	99.107	
6.875		99.313	99.188	99.001	6.500		99.056	98.931	98.744	
6.750		99.035	98.910	98.723			NA	NA	NA	
6.625		98.727	98.602	98.414			NA	NA	NA	
6.500		98.414	98.289	98.101			NA	NA	NA	
6.375		98.087	97.962	97.775			NA	NA	NA	
6.250		97.754	97.629	97.441			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		100.470	100.298	100.080	7.250		100.124	99.952	99.734	Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE 101.49
8.375		100.441	100.269	100.050	7.125		99.815	99.643	99.424	
8.250		100.412	100.240	100.021	7.000		99.506	99.334	99.115	
8.125		100.340	100.168	99.949	6.875		99.196	99.025	98.806	
8.000		100.268	100.096	99.877	6.750		98.887	98.715	98.496	
7.875		100.175	100.003	99.785	6.625		98.599	98.427	98.208	
7.750		100.173	100.001	99.782	6.500		98.310	98.139	97.920	
7.625		99.985	99.813	99.594	6.375		97.516	97.344	97.125	
7.500		99.797	99.625	99.407	6.250		96.723	96.551	96.332	
7.375		99.696	99.524	99.305	6.125		96.477	96.305	96.086	
7.250		99.595	99.423	99.205	6.000		96.231	96.059	95.841	
7.125		99.370	99.199	98.980	5.875		NA	NA	NA	
7.000		99.146	98.974	98.755	5.750		NA	NA	NA	
6.875		99.027	98.855	98.636	5.625		NA	NA	NA	
6.750		98.908	98.736	98.518	5.500		NA	NA	NA	
6.625		98.546	98.375	98.156	5.375		NA	NA	NA	
6.500		98.184	98.013	97.794	5.250		NA	NA	NA	
6.375		97.734	97.562	97.343	5.125		NA	NA	NA	
6.250		97.283	97.111	96.892	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										

Sapphire Jumbo Adjustors											
Credit Score	CLTV										
	0-50	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00
800+	0.500	0.500	0.500	0.500	0.465	0.340	0.215	-3.025	-3.535	na	na
780-799	0.500	0.500	0.500	0.465	0.340	0.215	-3.025	-3.535	na	na	na
760-779	0.500	0.500	0.500	0.465	0.340	0.215	-3.025	-3.535	na	na	na
740-759	0.465	0.465	0.465	0.340	0.215	0.090	-1.440	-3.265	-3.910	na	na
720-739	0.340	0.340	0.215	0.090	-0.035	-0.660	-1.560	-3.785	-4.540	na	na
700-719	0.090	0.090	-0.160	-0.340	-0.660	-1.040	-1.560	-3.785	-4.540	na	na
680-699	-0.160	-0.160	-0.340	-0.660	-1.040	-1.560	-3.785	-4.540	-5.035	na	na
660-679	-0.340	-0.340	-0.660	-1.040	-1.560	-2.920	-4.160	-5.035	-5.035	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	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00
800+	1.215	1.215	1.215	0.865	0.860	0.215	0.340	na	na	na	na
780-799	1.000	1.000	1.000	0.860	0.715	0.465	0.340	na	na	na	na
760-779	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na
740-759	1.000	1.000	1.000	0.860	0.715	0.465	0.215	na	na	na	na
720-739	0.860	0.860	0.860	0.715	0.465	0.215	0.090	-0.035	-0.160	-0.335	na
700-719	0.860	0.860	0.860	0.715	0.465	0.215	0.090	-0.035	-0.160	-0.335	na
680-699	0.715	0.715	0.715	0.465	0.215	0.090	-0.035	-0.160	-0.335	-0.660	na
660-679	0.500	0.500	0.500	0.215	0.090	-0.035	-0.160	-0.335	-0.660	-0.990	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

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SHLC Wholesale Ruby AUS Jumbo										
3869-50					3969-50					<p style="color: red; margin: 0;">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>
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	96.520	96.270	NA	NA	7.875	96.780	96.530	NA	NA	
7.625	96.318	96.068	NA	NA	7.750	96.534	96.284	NA	NA	
7.500	96.112	95.862	NA	NA	7.625	96.280	96.030	NA	NA	
7.375	95.900	95.650	NA	NA	7.500	96.018	95.768	NA	NA	
7.250	95.681	95.431	NA	NA	7.375	95.747	95.497	NA	NA	
7.125	95.453	95.203	NA	NA	7.250	95.465	95.215	NA	NA	
7.000	95.217	94.967	NA	NA	7.125	95.170	94.920	NA	NA	
6.875	94.970	94.720	NA	NA	7.000	94.861	94.611	NA	NA	
6.750	94.712	94.462	NA	NA	6.875	94.538	94.288	NA	NA	
6.625	94.442	94.192	NA	NA	6.750	94.199	93.949	NA	NA	
6.500	94.159	93.909	NA	NA	6.625	93.844	93.594	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	NA	NA	NA	NA		NA	NA	NA	NA	
	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					<p style="color: red; margin: 0;">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>
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	102.827	102.702	102.577	102.577	9.000	102.827	102.702	102.577	102.577	
8.875	102.630	102.505	102.380	102.380	8.875	102.630	102.505	102.380	102.380	
8.750	102.434	102.309	102.184	102.184	8.750	102.434	102.309	102.184	102.184	
8.625	102.238	102.113	101.988	101.988	8.625	102.238	102.113	101.988	101.988	
8.500	102.042	101.917	101.792	101.792	8.500	102.042	101.917	101.792	101.792	
8.375	101.847	101.722	101.597	101.597	8.375	101.847	101.722	101.597	101.597	
8.250	101.653	101.528	101.403	101.403	8.250	101.653	101.528	101.403	101.403	
8.125	101.459	101.334	101.209	101.209	8.125	101.459	101.334	101.209	101.209	
8.000	101.265	101.140	101.015	101.015	8.000	101.265	101.140	101.015	101.015	
7.875	101.069	100.944	100.819	100.819	7.875	101.069	100.944	100.819	100.819	
7.750	100.871	100.746	100.621	100.621	7.750	100.871	100.746	100.621	100.621	
7.625	100.674	100.549	100.424	100.424	7.625	100.674	100.549	100.424	100.424	
7.500	100.459	100.334	100.209	100.209	7.500	100.459	100.334	100.209	100.209	
7.375	100.361	100.236	100.111	100.111	7.375	100.361	100.236	100.111	100.111	
7.250	100.268	100.143	100.018	100.018	7.250	100.268	100.143	100.018	100.018	
7.125	100.061	99.936	99.811	99.811	7.125	100.061	99.936	99.811	99.811	
7.000	99.873	99.748	99.623	99.623	7.000	99.873	99.748	99.623	99.623	
6.875	99.646	99.521	99.396	99.396	6.875	99.646	99.521	99.396	99.396	
6.750	99.456	99.331	99.206	99.206	6.750	99.456	99.331	99.206	99.206	
6.625	98.952	98.827	98.702	98.702	6.625	98.952	98.827	98.702	98.702	
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<b>Extension and Re-lock Fees</b>										
Please call lock desk for extensions and relocks										

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ARM LFPs												
Credit Score	LTV											
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95	
800+	0.295	0.080	-0.045	-0.170	-0.170	-0.235	-0.420	na	na	na	na	na
780-799	0.285	0.080	-0.045	-0.170	-0.170	-0.235	-0.420	na	na	na	na	na
760-779	0.080	-0.045	-0.045	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
720-739	-0.045	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
700-719	-0.045	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
800+	0.080	0.080	-0.045	-0.170	-0.170	-0.235	-0.420	na	na	na	na	na
780-799	0.080	0.080	-0.045	-0.170	-0.170	-0.235	-0.420	na	na	na	na	na
760-779	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
740-759	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
720-739	-0.170	-0.170	-0.170	-0.170	-0.170	-0.420	-0.420	na	na	na	na	na
700-719	-0.170	-0.170	-0.170	-0.170	-0.170	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Fixed Rate LFPs												
Credit Score	LTV											
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95	
800+	0.090	0.090	0.090	0.090	0.095	-0.160	-0.160	-0.160	-0.160	-2.920	-3.920	na
780-799	0.090	0.090	0.090	0.090	0.095	-0.160	-0.160	-0.160	-0.160	-2.920	-3.920	na
760-779	0.090	0.090	0.090	0.090	0.095	-0.160	-0.160	-0.160	-0.160	-1.920	-3.920	na
740-759	-0.095	-0.095	-0.095	-0.095	-0.160	-0.285	-0.285	-0.285	-0.285	-3.160	-4.160	na
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-2.160	-4.160	na
700-719	-0.160	-0.160	-0.160	-0.160	-0.160	-0.285	-0.285	-0.285	-0.285	-1.410	-4.160	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na
800+	0.090	0.090	0.090	0.090	0.095	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	na
780-799	0.090	0.090	0.090	0.090	0.095	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	na
760-779	0.090	0.090	0.090	0.090	0.095	-0.285	-0.410	-0.410	-0.410	-0.410	-0.410	na
740-759	-0.160	-0.160	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
720-739	-0.160	-0.160	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
700-719	-0.160	-0.160	-0.160	-0.160	-0.160	-0.410	-0.410	-0.410	-0.410	-0.410	-0.410	na
680-699	na	na	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na	na	na

Global LFPs												
SPR	LTV											
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95	
SPR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
HUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
2 unit property	na	na	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	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	na	na
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
10 Years only/Owner Occupied	na	na	na	na	na	na	na	na	na	na	na	na
30 Years only/Second Home	na	na	na	na	na	na	na	na	na	na	na	na
>Minimum Loan Amount <=\$1MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$1MM <= \$1.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$1.5MM <= \$2.5MM	0.125	0.125	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$2.5MM <= \$3.5MM	0.125	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
>\$3.5M No RM	na	na	na	na	na	na	na	na	na	na	na	na
DTI <= 35%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
DTI 35-40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
DTI 40.01-45.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	na	na	na	na	na
CA	0.000	0.000	0.000	-1.500	-1.750	-1.000	-1.250	na	na	na	na	na

Global LFPs												
SPR	LTV											
	0 - 50	50.01 - 55	55.01 - 60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95	
SPR	0	0	0	0	0	0	0	0	0	0	0	0
HUD	0	0	0	0	0	0	0	0	0	0	0	0
Condo	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na
2 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1	-1	-1	-1	-1	-1	na
3 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1	-1	-1	-1	-1	-1	na
4 unit property	-1.25	-1.25	-1.25	-1.25	-1.25	-1	-1	-1	-1	-1	-1	na
NYC Coop	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na
Townhome/Attached	0	0	0	0	0	0	0	0	0	0	0	na
Escrow Waiver	0	0	0	0	0	0	0	0	0	0	0	na
10 Years only/Owner Occupied	0	0	0	0	0	0	0	0	0	0	0	na
30 Years only/Second Home	0	0	0	0	0	0	0	0	0	0	0	na
>Minimum Loan Amount <=\$1MM	0	0	0	0	0	0.125	0.125	0.125	0	0	0	na
>\$1MM <= \$1.5MM	0	0	0	0	0	0.125	0.125	0.125	0	0	0	na
>\$1.5MM <= \$2.5MM	0	0	0	0	0	0	0	0	0	0	0	na
>\$2.5MM <= \$3.5MM	0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	na
>\$3.5M No RM	na	na	na	na	na	na	na	na	na	na	na	na
DTI <= 35%	0	0	0	0	0	0	0	0	0	0	0	na
DTI 35-40.00%	0	0	0	0	0	0	0	0	0	0	0	na
DTI 40.01-45.00%	0	0	0	0	0	0	0	0	0	0	0	na
DTI 45.01-50.00%	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na
Self Employed	0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	na

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

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SHLC Wholesale Topaz Jumbo										
3076-50					3376-50					<p style="color: red;">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		101.362	101.261	101.160	7.500		100.854	100.763	100.673	
7.625		101.169	101.073	100.977	7.375		100.611	100.526	100.440	
7.500		100.926	100.836	100.745	7.250		100.328	100.248	100.168	
7.375		100.652	100.567	100.482	7.125		100.020	99.945	99.870	
7.250		100.366	100.286	100.205	7.000		99.702	99.632	99.562	
7.125		100.079	100.004	99.929	6.875		99.353	99.288	99.224	
7.000		99.777	99.708	99.638	6.750		98.960	98.901	98.841	
6.875		99.444	99.379	99.315	6.625		98.511	98.457	98.403	
6.750		99.064	99.004	98.945	6.500		97.994	97.945	97.896	
6.625		98.621	98.567	98.513	6.375		97.395	97.351	97.307	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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 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>
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		101.973	101.872	101.771	7.750		100.563	100.462	100.361	
7.625		101.712	101.616	101.520	7.625		100.414	100.318	100.222	
7.500		101.419	101.329	101.238	7.500		100.177	100.087	99.996	
7.375		101.101	101.016	100.931	7.375		99.879	99.793	99.708	
7.250		100.765	100.685	100.605	7.250		99.542	99.462	99.382	
7.125		100.416	100.341	100.266	7.125		99.193	99.118	99.043	
7.000		100.067	99.997	99.928	7.000		98.844	98.774	98.705	
6.875		99.706	99.641	99.576	6.875		98.483	98.418	98.353	
6.750		99.319	99.260	99.200	6.750		98.096	98.037	97.977	
6.625		98.895	98.841	98.787	6.625		97.672	97.618	97.564	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		NA	NA	NA			NA	NA	NA	
		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					SHLC Wholesale Onyx DSCR				
Rate	15 Day	30 Day	45 Day	60 Day					
9.375	105.680	105.555	105.430	105.243					
9.250	105.537	105.412	105.287	105.100					
9.125	105.373	105.248	105.123	104.935					
9.000	105.193	105.068	104.943	104.755					
8.875	104.976	104.851	104.726	104.539					
8.750	104.754	104.629	104.504	104.317					
8.625	104.534	104.409	104.284	104.097					
8.500	104.338	104.213	104.088	103.900					
8.375	104.073	103.948	103.823	103.636					
8.250	103.789	103.664	103.539	103.351					
8.125	103.454	103.329	103.204	103.017					
8.000	103.111	102.986	102.861	102.673					
7.875	102.745	102.620	102.495	102.308					
7.750	102.363	102.238	102.113	101.925					
7.625	101.949	101.824	101.699	101.512					
7.500	101.502	101.377	101.252	101.065					
7.375	101.021	100.896	100.771	100.584					
7.250	100.564	100.439	100.314	100.126					
7.125	100.072	99.947	99.822	99.634					
7.000	99.548	99.423	99.298	99.110					

Lock Cutoff: 3:30 PM PST  
MUST BE UO 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 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

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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	101.949	101.849	101.749	8.375	101.949	101.849	101.749
8.250	101.824	101.724	101.624	8.250	101.824	101.724	101.624
8.125	101.657	101.557	101.457	8.125	101.657	101.557	101.457
8.000	101.481	101.381	101.281	8.000	101.481	101.381	101.281
7.875	101.297	101.197	101.097	7.875	101.297	101.197	101.097
7.750	101.104	101.004	100.904	7.750	101.104	101.004	100.904
7.625	100.902	100.802	100.702	7.625	100.902	100.802	100.702
7.500	100.689	100.589	100.489	7.500	100.689	100.589	100.489
7.375	100.467	100.367	100.267	7.375	100.467	100.367	100.267
7.250	100.233	100.133	100.033	7.250	100.233	100.133	100.033
7.125	100.000	99.900	99.800	7.125	100.000	99.900	99.800
7.000	99.767	99.667	99.567	7.000	99.767	99.667	99.567
6.875	99.392	99.292	99.192	6.875	99.392	99.292	99.192
6.750	99.017	98.917	98.817	6.750	99.017	98.917	98.817
6.625	98.642	98.542	98.442	6.625	98.642	98.542	98.442
6.500	98.267	98.167	98.067	6.500	98.267	98.167	98.067
6.375	97.825	97.725	97.625	6.375	97.825	97.725	97.625
6.250	97.375	97.275	97.175	6.250	97.375	97.275	97.175
6.125	96.885	96.785	96.685	6.125	96.885	96.785	96.685
Min Price	96.750	96.750	96.750	Min Price	96.750	96.750	96.750
Max Price	102.750	102.750	102.750	Max Price	102.750	102.750	102.750

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

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Adjustments to Price	FICD/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-1.125	-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	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
	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 <sup>1-4</sup> (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	
							ARM Requirements	
							Max LTV	
							90	
							Max DTI	
							43	
							Min Price	
							98.0	
							Loan Amount	
							Max Price	
							<\$2,000,000	
							101.25	
							\$2,000,000 - \$2.50	
							101.25	

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





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

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

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

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

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

Prepay Term 1-4	Min Price	Max Price
60 Months	94.750	104.750
48 Months	94.750	104.250
36 Months	94.750	103.750
24 Months	94.750	103.250
12 Months	94.750	100.750
No Penalty	94.750	99.750

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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 (BK/FC/SS/DLI)
	Syr ARM Caps	2/1/5
	7yr & 10yr ARM C	5/1/5
	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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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	107.350	107.300	107.200		
10.375	107.100	107.050	106.950		
10.250	106.850	106.800	106.700		
10.125	106.600	106.550	106.450		
10.000	106.350	106.300	106.200		
9.875	106.100	106.050	105.950		
9.750	105.850	105.800	105.700		
9.625	105.600	105.550	105.450		
9.500	105.350	105.300	105.200		
9.375	105.100	105.050	104.950		
9.250	104.850	104.800	104.700		
9.125	104.475	104.425	104.325		
9.000	104.100	104.050	103.950		
8.875	103.725	103.675	103.575		
8.750	103.350	103.300	103.200		
8.625	102.975	102.925	102.825		
8.500	102.600	102.550	102.450		
8.375	102.225	102.175	102.075		
8.250	101.850	101.800	101.700		
8.125	101.475	101.425	101.325		
8.000	101.100	101.050	100.950		
7.875	100.725	100.675	100.575		
7.750	100.350	100.300	100.200		
7.625	99.975	99.925	99.825		
7.500	99.600	99.550	99.450		

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

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Extension and Re-lock Fees

Please call lock desk for extensions and relocks

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

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

1) Prepayment penalties not allowed in AK, KS, MI, MN, OH, NM, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

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

4) Only declining prepayment penalty structures allowed in MS

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

Price Adjustments	<=90	90.01-95	95.01-100	100.01-105	105.01-110	110.01-115
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA
Occupancy	2nd Home (Canadian Citizens)	0.375	0.375	0.375	0.375	0.375
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000
	FL	-0.500	-0.500	-0.500	-0.500	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750
Prepayment	60 Months	0.500	0.500	0.500	0.500	0.625
	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 Requirements	ARM Index	SOFR 30AVG				
	ARM Margin (DTI)	5.0				
	ARM Margin (DSCR)	6.5	* Qualifying Rate: Note Rate			
	5yr ARM Caps	2/1/5	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.			
	7yr & 10yr ARM Caps	5/1/5	All Fixed Rate qualified at the Note Rate.			
	Reset Frequency	6 mo	* Loan eligibility is determined by the Guideline/Product Matrix.			
Program Restrictions	Housing	0x30x12				
	(BK/FC/SS/DL)	36 mo				
	Min FICO	680 or Foreign Credit				
	Max LTV	75				
	Max Price (2nd Home)	104				